



Insurance Subrogation Recovery Management Checklist 2026

Initial Claim Identification & Subrogation Flagging

Procedures for detecting potential third-party liability during the initial claims intake and identifying triggers for subrogation potential.

Date of Incident

Claim Reference Number

Initial Subrogation Potential

- ☐ High
- ☐ Medium
- ☐ Low
- ☐ None/No Recovery Potential

Subrogation Trigger Identified

- ☐ Third-Party Property Damage
- ☐ Third-Party Bodily Injury
- ☐ Uninsured/Underinsured Motorist
- ☐ Subrogated Property/Asset Damage
- ☐ Employer/Workers Comp Liability

Preliminary Fault Assessment Summary

Write something...

Initial Incident Report/Evidence

 Upload File

Liability Investigation & Evidence Collection

Steps for gathering police reports, witness statements, photos, and forensic evidence to establish third-party fault.

Date of Incident

Enter date...

Third-Party Driver/Entity Name

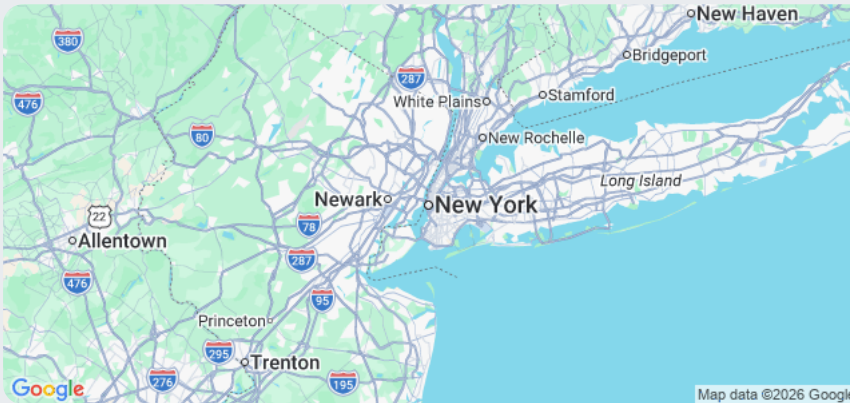
Write something...

Evidence Collected

- ☐ Police Report
- ☐ Photos of Damage
- ☐ Witness Statements
- ☐ Dashcam/CCTV Footage
- ☐ Surveillance Video

Incident Location

 [Set My Current Location](#)



Detailed Description of Liability Circumstances

Write something...

Upload Supporting Documentation

 [Upload File](#)

Third-Party Identification & Contact Protocol

A structured workflow for locating at-fault parties, contacting their insurance carriers, and verifying coverage details.

Third-Party Name

Write something...

Third-Party Insurance Carrier

Write something...

Policy Number (Third-Party)

Write something...

Date of Initial Contact

Enter date...

Contact Method Used

- ☐ Email
- ☐ Phone Call
- ☐ Certified Mail
- ☐ Digital Portal

Proof of Contact Documentation

 Upload File

Contact Summary & Notes

Write something...

Subrogation Demand & Demand Letter Management

Guidelines for drafting, reviewing, and delivering formal demand letters containing all necessary documentation to recoup losses.

Demand Letter Issue Date

Enter date...

Claim Reference Number

Write something...

Third-Party Insurer Name

Write something...

Total Amount Demanded (\$)

Enter a number...

Demand Status

- ☐ Drafting
- ☐ Sent
- ☐ Acknowledged by Third Party
- ☐ Negotiating
- ☐ Settled

Summary of Liability Arguments

Write something...

Final Demand Letter PDF

 Upload File

Supporting Documents Included

- ☐ Police Report
- ☐ Repair Estimates
- ☐ Photos of Damage
- ☐ Medical Records

Negotiation & Settlement Tracking

A framework for monitoring settlement negotiations, tracking counter-offers, and ensuring agreed-upon amounts align with loss values.

Negotiation Start Date

Enter date...

Counter-Offer Received From Third Party

Write something...

Proposed Settlement Amount

Enter a number...

Negotiation Status

- ☐ Initial Offer Made
- ☐ Counter-Offer Received
- ☐ Negotiation in Progress
- ☐ Settlement Agreed
- ☐ Negotiation Closed - Failed

Negotiation Summary & Notes

Write something...

Settlement Agreement Document

 Upload File

Adjuster Approval Signature

Recovery Fund & Reimbursement Reconciliation

Audit steps to ensure recovered funds are accurately applied to the correct claim files and that deductibles are reimbursed to policyholders.

Date of Funds Receipt

Total Amount Recovered

Policyholder Deductible Reimbursement Amount

Reconciliation Status

- ☐ Pending Verification
- ☐ Partially Reconciled
- ☐ Fully Reconciled
- ☐ Discrepancy Identified

Proof of Payment/Bank Credit Advice

 Upload File

Discrepancy Notes and Resolution Steps

Write something...

Claims Auditor Verification

Legal & Litigation Oversight

Procedures for managing external counsel, monitoring litigation timelines, and managing court-ordered recoveries.

Litigation Status

- ☐ Pre-Litigation
- ☐ Active Litigation
- ☐ Mediation/Arbitration
- ☐ Closed/Settled

Assigned Legal Counsel Name

Write something...

Court Filing Deadline

Legal Pleadings or Court Orders

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Case Summary & Legal Strategy

Estimated Litigation Reserve Amount

Legal Review Approval

Subrogation Performance Analytics & Reporting

Metrics for evaluating recovery rates, net recovery ratios, and identifying trends in subrogation leakage for 2026 performance reviews.

Reporting Period End Date

Enter date...

Total Subrogation Recoveries Achieved (\$)

Enter a number...

Total Subrogation Losses Incurred (\$)

Enter a number...

Recovery Success Rate Category

- ☐ Below 50%
- ☐ 50% - 75%
- ☐ 75% - 90%
- ☐ Above 90%

Key Performance Indicators (KPIs) Tracked

- ☐ Recovery Ratio
- ☐ Average Days to Recovery
- ☐ Subrogation Leakage Amount
- ☐ Third-Party Denial Rate

Analysis of Recovery Trends & Variance Notes

Write something...

Monthly Subrogation Performance Report (PDF/Excel)

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🏁 Finish

 Generate Sample Report