

# SHIFT

## Shift Subrogation

## Recover millions more using AI

**Increase recovery opportunities using intelligent detection combined with local rules guidance to help handlers navigate complex recoveries. AI-powered detection improves consistency and accuracy driving millions in annual savings.**

### The Situation

For too long identifying subrogation opportunities has been a tedious, manual process that requires tenured claims professionals. Attempts at automating the process rely on rudimentary, rules-based solutions which are not sufficient to efficiently find hidden subrogation opportunities, especially for complicated PIP and MedPay exposures.

Further, the impending talent crisis in the industry creates uncertainty around maintaining recovery results. With half of the workforce retiring in the next 15 years, profits could suffer if subrogation expertise is not maintained or supplemented by advanced technologies.

Second-look vendor solutions offer an option to recover more, but with modern advanced analytical tools, they may not be providing the best return for the fee or identifying the full recovery potential. It's time to take another look at how best to maximize subrogation detection.

### The Solution

Shift Subrogation is an AI-based SaaS solution that quickly, accurately and consistently identifies potential recoveries. Advanced AI capabilities enhance subrogation detection by analyzing vast quantities of information and data sets related to the claim with consistency and accuracy. Continuous learning is a characteristic of AI that enables ongoing refinement to be applied to this analysis with the goal of ongoing improvement. This cycle of continuous learning offers the most advanced approach available to supplement a handler's investigation of a subrogation opportunity.

The Shift Subrogation solution identifies recovery opportunities by applying relevant intelligence pertaining to reasons for recovery, who the responsible party may be, estimated liability, applicable negligence law, likelihood of recovery, and estimated recovery amount.

The solution generates actionable alerts supported by actionable insights with a completely transparent explanation of the reasoning. The result is an increase in recovery dollars completed faster with greater efficiency.



#### Accurate identification

Uncover real recovery opportunities based on appropriate negligence laws, the loss estimate amount, claim data and external data



#### Clear reasoning

GenAI analysis of text provides a succinct summary of the logic behind the detection with an alert recovery score



#### Accelerate recoverability

A consolidated view of the opportunities with all related variables enable efficient investigation and processing

## Shift Subrogation Key Features



### Analyze text with Generative AI

Assess critical information in free form text and structured data using GenAI trained with specific insurance models.



### Estimate liability

Quickly synthesize details of the incident including what happened and who was involved to assess parties at fault.



### Apply state laws and external data sources

Interrogate negligence rules, state operator laws and external data sources, including links to product manufacturing recalls.



### Detect recovery opportunity

Compute individual exposure (PIP, Collision, MedPay) based on analysis of state operator rules, negligence laws, statute of limitations and joint/several rules.



### Alert scoring and Generative AI summary

Provide scored alerts tuned for accuracy with concise summary of detection reasoning and relevant rules.

## Shift Subrogation Expertise



### Expert support

Consult with Subrogation Experts and Data Science teams to optimize and enhance model results as part of the SaaS offering.



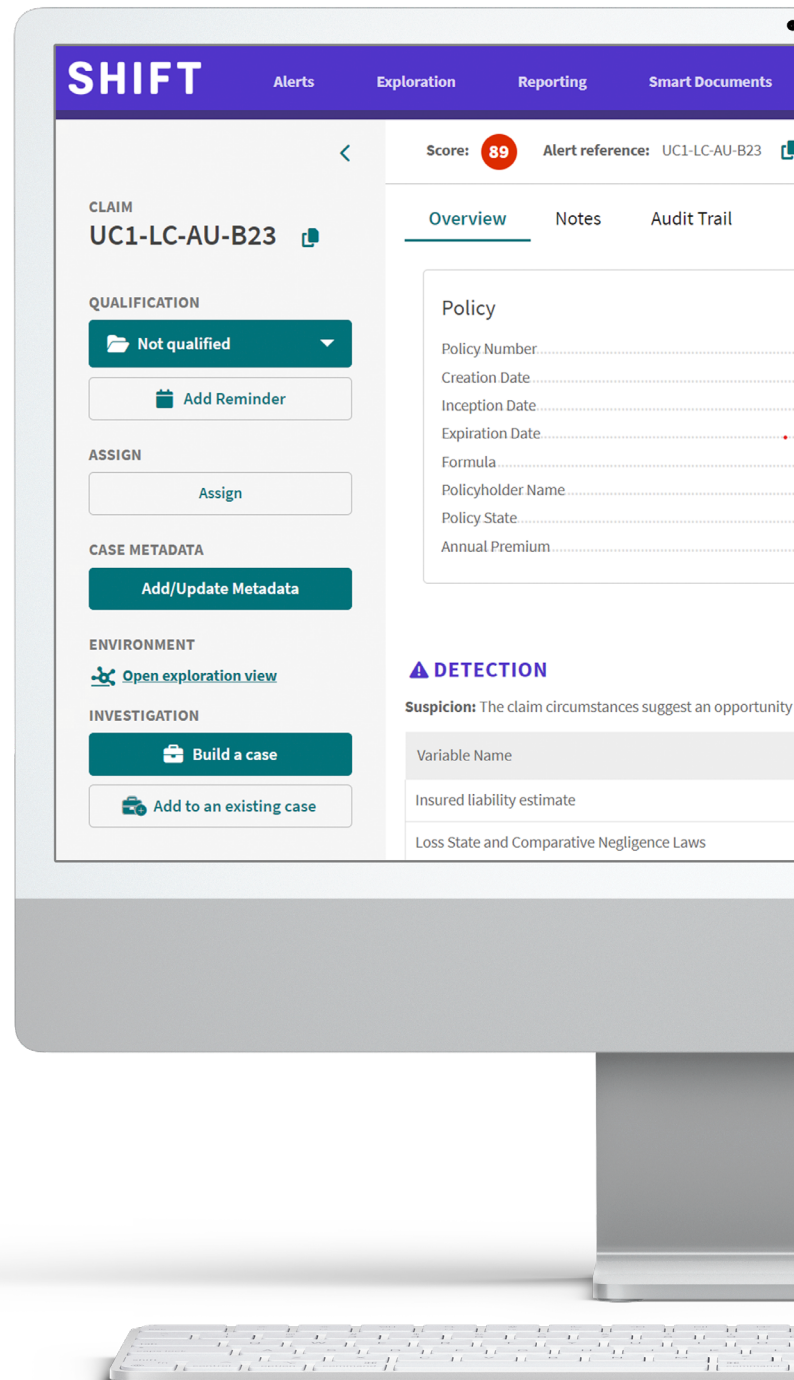
### New scenario/model enhancements

Tune current and create new models based on feedback to enhance accuracy and alert scoring.



### Performance readouts

Track performance and ROI.



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### About Shift Technology

Shift Technology is the trusted AI partner to the world's leading insurers. Our innovative and explainable AI solutions help insurers reduce fraud and risk, streamline claims processes, and improve customer experiences. Shift delivers measurable business impact and lasting ROI by combining deep insurance expertise with cutting-edge technology.

Learn more at [www.shift-technology.com](http://www.shift-technology.com)