

# SHIFT

## Case Study

# Top 25 US Auto and Property Insurer Identifies New Subrogation Opportunities

## The Situation

The competitive insurance market demands excellent customer service and operational efficiency. A top 25 P&C insurer was looking to improve the recovery process by introducing more automation. The insurer recognized the manual, lengthy investigation process that is involved in securing subrogation recoveries. They looked for a solution to help automate the operation and drive more efficiency into the process. As part of the requirements, they were looking for help consistently interpreting state specific negligence and recovery laws.



### Digitize a mostly manual process

The insurer was looking for ways to enhance detection of recovery opportunities



### Identify third-party wholly or partially responsible

The insurer recognized the need for clear interpretation of complex, dynamic state specific negligence and recovery laws



### Enable Employees to make faster, more confident decisions

The insurer sought to proactively maintain knowledge and expertise related to subrogation even when staff changes occur

## Key Functionalities

### EXTRACT CLAIMS DETAILS

Subrogation Detection interrogates the structured and unstructured claims data to determine what happened, who was involved, and could other parties be at fault. Free form text in case notes is synthesized using NLP and GenAI.

### STATE LAWS, RECALL DATA AND EXTERNAL DATA

The solution applies relevant external data to the claim to give a more complete understanding of the subrogation opportunity. This external data may include applicable negligence laws, product recall lists, online business reviews and complaints, and relevant news stories.

### ESTIMATE LIABILITY

An estimate of liability and potential recovery amounts are calculated based on the facts included in the claim and the evaluation of the applicable laws. Scored alerts are generated based on recoverability.

### COMPREHENSIVE USER INTERFACE

A summary of the analysis conducted is presented including a comprehensive summary of the reason for the alert and the specific details influencing the alert score. Where applicable hyperlinks to relevant recall information is provided.

## The Solution

Shift's Subrogation Detection solution was deployed to quickly and accurately automate the discovery of recovery opportunities. The carrier initially implemented the solution with the subrogation team dedicated to the automobile line of business. Subsequently, the solution was deployed with the front line handlers in the home line of business.

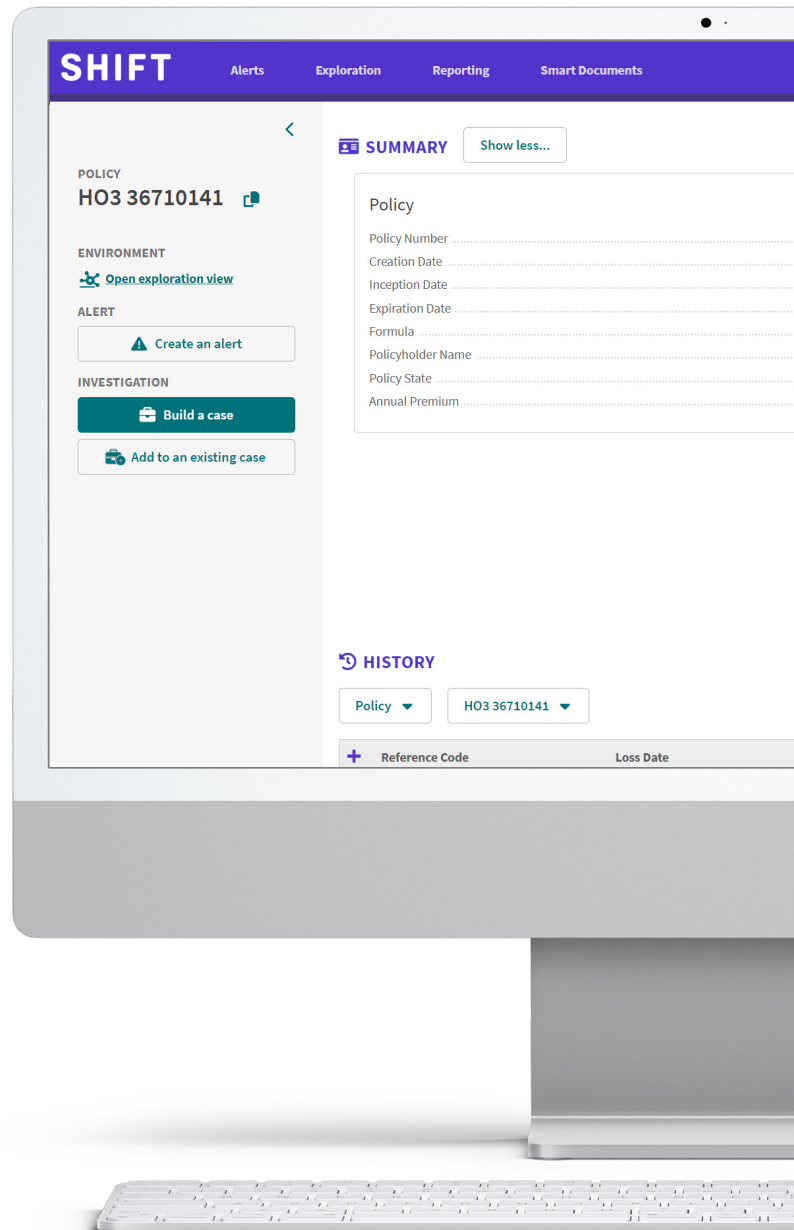
## The Result

The solution is generating net new alerts identifying recovery opportunities often ahead of the claims teams referring alerts. Shift Subrogation Detection has offered continuous improvement year over year for the insurer since they deployed the solution into production with a recurring average recovery of over \$1 million per month.

**\$1 Million+**  
per month in recovery

The solution identifies previously missed opportunities, including exposure level (PIP, Medpay). The Shift advanced AI estimates liability and uses state recovery laws to identify opportunities at the exposure level.

The solution assists adjusters to more accurately and consistently apply state specific statute of limitations, deductible conditions, etc. to aid with recovery.



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### About Shift Technology

Shift Technology delivers AI-powered decisioning solutions to benefit the global insurance industry and its customers. Our products enable the world's leading insurers to improve combined ratios by optimizing and automating critical decisions across the policy lifecycle. Shift solutions help mitigate fraud and risk, increase operational efficiency, and deliver superior customer experiences.

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