



# Zurich Recovery Services

Going above and beyond in claims loss cost management



Occasional losses due to insurance claims can be viewed simply as the price of doing business, but when those losses are caused by the actions of a third party, having the claim paid out of your insurance probably doesn't sit right.

Zurich fully understands that concern, so our Recovery Services team is dedicated to thorough investigation and pursuit of money owed by third parties. While most major insurers provide claim recovery services, few can boast the investment in time, resources and knowledge that we commit to help our recovery efforts succeed.

Successful payment recovery (also known as subrogation) can help your business by:

- Improving your loss history
- Reimbursing your deductible
- Ensuring vendors, contractors or other third-party entities you work with are held accountable for actions that led to a loss



## Experienced professionals with specialized skills and knowledge

Our in-house recovery professionals average 14 years of claims experience and nine years in Recovery Services. These specialists also engage with the National Association of Subrogation Professionals and other industry organizations to ensure we keep up with and address emerging trends in recovery.



## Technology yields insights...insights yield recoveries

Our experienced recovery specialists use a wide range of advanced technologies and constantly update our knowledge base to drive identification, referral and recovery processes. In collaboration with our Data and Analytics team, our recovery toolkit is always expanding to help identify recovery opportunities and secure payments from third parties found to be responsible for losses associated with a claim. Some of our practices include:

- Predictive modeling
- Forensic engineering
- Front-end data mining
- Using the web-based, paperless E-Subro Hub for faster, cost-efficient subrogation management
- Exploring new tools from cutting-edge insurtech companies

# Zurich Recovery Services in action



## Auto: Utilization of E-Subro and Zurich Claims Legal

E-Subro Hub is a tool offered by Arbitration Forums, Inc., a membership-driven organization that provides a forum for participating insurance companies to resolve liability and coverage disputes. E-Subro Hub allows participating insurance companies to upload subrogation demands electronically, then communicate, negotiate and settle those demands online. This reduces cycle time and allows for a quick and easy submission to intercompany arbitration if a mutual agreement cannot be reached. Zurich's increased use of E-Subro Hub has resulted in more recovered dollars year over year.

Intercompany arbitration wins have also increased on a consistent basis due to our collaboration with Zurich's internal Claims Legal Department to create state-specific contentions to better address denials from other participating carriers.

With better cycle times and the use of this new technology, along with our collaboration with Zurich Claims Legal, we've been able to increase our recovery dollars. That means more money back to our insureds in terms of deductible payments and reduction of indemnity paid on the insureds' accounts.



## Property: Dousing the flames of wildfire losses

The increase in the severity and frequency of destructive wildfires has been evident in several states, and California has been one of the most significantly impacted. While our Claims team has continued to help customers in the Golden State get their businesses back up and running after wildfires, Recovery Services has worked hard to recoup some of what was paid out in instances where third-party actions may have caused losses related to these fires.

Following the 2017-18 wildfires, and with the aid of a California law on utility companies' liability for damage related to maintenance or equipment, Zurich Recovery Services was able to successfully recover multiple large settlements on behalf of our customers.



## Workers' Compensation: Global settlements

Recovery Services makes every effort to obtain a global settlement where appropriate. Obtaining a global settlement results in the closure of the Workers' Compensation claim, along with the pending third-party claim. This results in the claim file closing faster and in many cases reducing the overall claim payout.



## Zurich Recovery Services also has vast experience in these lines of business:

- General Liability
- Ocean & Marine
- Accident & Health
- Surety & Fidelity
- Construction Defect



## Navigating third-party settlements

Claims litigation can be a point of frustration for customers and variances in Workers' Compensation and General Liability liens on third-party settlements can add to that stress. Zurich Recovery Services navigates the complexities of litigated recoveries by:

- Leveraging relationships with our Litigation Management Group and Panel Law Firms
- Maintaining current jurisdictional knowledge to best pursue your recovery

# Working together to keep your business on track

At Zurich, claims handling and recovery processes work concurrently, as a full understanding of the nature of a loss can help expedite needed payment from at-fault third parties. We begin to investigate your claim for potential payment recovery as soon as we can, so we don't lose the opportunity to find the root cause of a loss.

- Our Recovery Services efficiencies mean if your deductible is recoverable, we can usually return it quickly.
- Our network of vendors helps provide timely access to surveillance, collections and panel counsel services.
- Communication is job #1: We take every measure to update you as to where our recovery efforts stand. And you can always reach out to us when you need information urgently.



Zurich Recovery Services may also be able to provide recovery solutions for losses not covered by your policy. We offer these services across various lines of business on a contingency fee basis.

If you have any questions about Zurich Recovery Services, please reach out to:

**Lindsay Gohmann**

Head of Recovery Services  
lindsay.gohmann@zurichna.com

Zurich  
1299 Zurich Way, Schaumburg, IL 60196-1056  
800 382 2150 [www.zurichna.com](http://www.zurichna.com)

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