

## SUBROGATION/RECOVERY SERVICES

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The Subrogation/Recovery Services practice of Alan Gray LLC specializes in the identification and collection of outstanding monies owed to our clients by a viable third party. With a deep understanding of industry nuances and investigative techniques, our clients are provided with the most effective collection work available. The Subrogation/Recovery Services cover virtually all lines of insurance claims, including general liability, auto, construction defect, environmental, workers' compensation, healthcare, professional liability, commercial property and others. Subrogation is a key element of any successful claims management strategy. We rapidly identify liability issues and present timely subrogation claims for our clients, which can have a significant impact on a carrier's loss ratio. Our client base includes small to midsize carriers who lack resources or want a more in-depth review, as well as large carriers who have overflow outsource needs from their own internal units.

### Subrogation/Recovery Services Include:

- Comprehensive investigative techniques that quickly identify liability and possible subrogation sources
- Rapid implementation of a structured and exhaustive recovery process
- Aggressive pursuit of all areas of recovery, whether it is subrogation, salvage or contribution – We leave no stone unturned to reduce your costs
- Nationwide Attorney Referral Network
- 25 years of hands on claims management experience in both personal and commercial lines
- Contingency based compensation – No risk to client
- Closed or open file review available

### Reasons for Missed Subrogation Opportunities:

- Adjuster Turnover: Adjuster turnover can wreak havoc on subrogation efforts. Turnover can mean missed opportunities all together once a case load is taken over, or a loss of momentum on efforts.
- Adjuster Priorities: More emphasis may be associated with diary adherence, investigations, settlements and reserving.
- Adjuster Workload: The pending open claims may be too much for the adjuster to keep up with and handle effectively.

### Sample Engagements:

- Partnering with a leading property and casualty insurance company, our staff has successfully collected in excess of \$26,000,000. Alan Gray LLC has the ability to quickly identify and resolve outstanding issues and disputes often without the need for costly litigation.
- Retained by a major US commercial property insurance carrier, Alan Gray LLC investigated the possible subrogation on a fire loss to an apartment building. The initial independent property adjuster was of the opinion that subrogation was doubtful. Alan Gray LLC determined the tenant was at fault and collected the full tenant policy limit of \$100,000.

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