


## Shift Subrogation

# AI agents empower teams to recover more

Shift Subrogation helps teams automate routine analysis, accelerate detection of viable opportunities and facilitate next steps to increase the value and volume of recoveries.

 **2x**  
Increase recovery rates

 **33%+**  
Accelerate FNOL to Recovery

### A complete approach

#### Analyse claim details

Assess incident using AI trained with insurance-specific models

#### Detect viable opportunities

Synthesise details to assess fault and identify individual exposures

#### Provide next best actions

Issue guidance to quickly secure time-sensitive evidence

#### Create recovery summary

Support strong negotiations with packaged liability rationale

## Agentic AI to streamline subrogation

### Accelerate detection

Analyse claim details and documents to quickly assess subrogation potential and escalate viable opportunities

### Increase recovery rates

#### 2x higher recovery rates

Identify hard-to-find exposures and monitor for claim updates that trigger new exposures to offset rising claim costs

### Improve handler efficiency

#### 33%+ faster time to recovery

Automate liability estimate, provide next best actions to guide recovery and generate summary to support negotiations

### Delight policyholders

Return excesses and help control rate increases to drive customer satisfaction and retention

## Top insurers choose Shift

### Unmatched AI-ready data

Built on billions of insurance-trained, AI-ready data elements, Shift AI agents are built to deliver high quality outcomes that insurers trust

### Deep insurance expertise

More than a decade of industry experience with insurer processes, systems, and data enables Shift AI and teams to anticipate and drive lasting transformation

### Human + AI collaboration

Human-in-the-loop by design, Shift Agents work alongside experts, ensuring every action is transparent and auditable

### Demonstrated impact

Trusted by the world's leading insurers to turn reactive processes into real-time results: lower losses, faster cycles, and superior customer experiences

# AI agents transform subrogation

## Free-form text analysis

Interrogate text in statements and notes using Generative AI to find hidden subrogation.

## Document analysis

Analyse police reports, operator and witness statements, vehicle photos and review metadata for potential tampering.

## Local negligence laws

Automatically assess and apply negligence laws to focus investigative efforts.

## Product Recalls

Access and link to product recall databases.

## Packaged recovery summary

Clear liability reasoning ready to support arguments.

## Handler guidance

Next best actions advise on the next course of action.

## Explainable AI

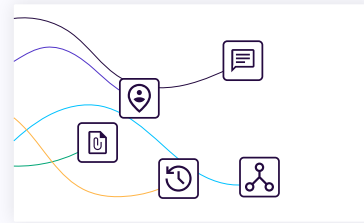
Insurance-specific AI models with clear, transparent reasoning.

## Robust agents

Scalable subrogation agent to drive consistency and efficiency.

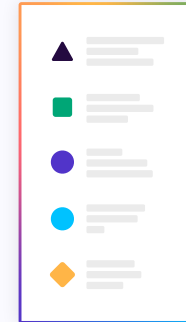
## Assess

Analyse all relevant data and documents for critical processes



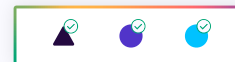
## Prioritise

Prioritise actions and tasks for handlers and investigators



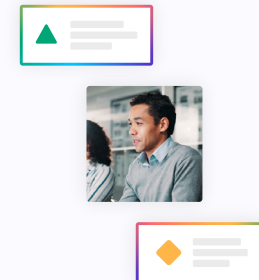
## Advise

Provide next best action to guide human experts



## Act

Automate routine tasks within a workflow to accelerate processes



## About Shift Technology

Shift delivers AI agents that transform insurers' most critical work. By combining deep industry expertise and unmatched data resources, Shift provides proven results that have earned the trust of hundreds of the world's leading insurers. Our insurance-grade AI is accurate, explainable, and secure—empowering human experts to move with unmatched speed, total confidence, and a renewed focus on the people they serve. Learn more at [www.shift-technology.com](http://www.shift-technology.com)