

Drive tens of millions  
in subrogation impact  
to *your* bottom line,  
or *theirs*...

it's your choice.

Strategic insurers are embracing AI to rapidly advance their subrogation efforts. These insurers know automation and greater efficiency drive bottom line gains—often tens of millions of dollars.

**SHIFT**



In an environment of uncertain markets, rising claims severity and more frequent natural disasters, revenue recouped from subrogation smooths the volatility.

AI is offering game changing recovery results in an area typically lagging in investment and constrained by finite resources.

## Subrogation is ripe for evolution using AI

A highly complex practice such as subrogation is primed for modernization. AI delivers the analysis necessary to identify a recovery opportunity, ensuring it can be identified quickly and accurately, while also offering consistent interpretation of applicable governing jurisdictions.

Generative AI is the rising star when applied to subrogation. GenAI identifies key words and critical context in free-form claim notes, statements or reports and is capable of reviewing and assimilating the plethora of data that accompanies a claim far faster than a human could analyze. This means more viable opportunities are identified sooner with aggregated, relevant internal and external information that increases the recovery likelihood and value.

Shift has conducted significant analysis on GenAI LLMs including a comparison of the various LLMs available and improving LLM performance in production environments.

**Access the latest report: [The state of AI in insurance claims decisioning and liability determination in subrogation vol.VI](#)**

Generative AI in insurance is a powerful capability to increase the efficiency and accuracy of functions, driving improvements in operations and the policyholder experience.

**Read more about the impact of GenAI on insurance: [Generative AI in insurance: a deep-dive into the technology and its impact](#)**



## Shift Subrogation finds it faster

Shift Subrogation automates the recovery detection step to help teams recover more with faster cycle times. The product uses sophisticated models and leverages GenAI to identify the responsible party, apply relevant laws and estimate liability including an estimated recovery amount. This analysis is done at the exposure level, finding often missed opportunities such as PIP and third party identifiers.

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*Assessing a claim for subrogation potential is completed in a fraction of the time it takes a handler to review, and with greater accuracy than legacy technology approaches.*

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In an industry struggling to attract talent, this detection offers the option to augment resources to drive greater efficacy and efficiency.

While some subrogation teams counter that they can find opportunities with existing internal resources, the complexity of subrogation is a compelling argument for using AI.

Shift monitors for claim updates to catch additional subrogation indicators captured during claims investigation but not reflected in the core claim system. This identifies incremental recovery dollars at the exposure level, augmented with a completely transparent explanation of the reasoning.

Automated searches quickly and efficiently identify livery vehicles or product recalls in external sources. These are areas in which AI excels and insurers using these advanced capabilities have an advantage over those remaining with the status quo.

**See how AI helps handlers find new opportunities quickly: [3 Examples of the effective use of GenAI in auto subrogation](#)**

## Real impact for insurers of all sizes

Insurers large and small are benefiting from a modern, AI-based approach to subrogation and recovering millions more. Whether the operation is starting from a low tech, manual approach or highly sophisticated with its own models in place, AI is driving impact by driving efficiency and finding net new opportunities.

In a recent report by Celent, [Boosting Subrogation Efficiency for a Healthy Bottom Line](#), analyst Nathan Golia noted the NAIC recently estimated that insurers are missing \$15 billion in subrogation potential, with essentially “one out of every four dollars staying on the table.” This revenue is valuable as insurers seek to smooth volatile markets and the impacts of more frequent natural disasters.

Shift Subrogation is **doubling** recovery rates



estimated

**\$15B**  
in missed subrogation



## **Subrogation impacts policyholder satisfaction, too**

While more difficult to quantify than the hard dollar results, the impact of subrogation to the policyholder is real. Policyholders are more educated than ever before and have access to more information to select an insurer. Increasing recoveries has a direct impact on retention of these customers.

The ability to return deductibles quickly and control premium increases all have a positive effect and can help prevent the insured from rate shopping at or before renewal time. Celent's Golia further comments that this creates a perception of the insurer as an advocate for the policyholder rather than an antagonist, improving retention and relationships.

## **Shift Claims Fraud customers have an “Easy Button”**

Shift Claims Fraud customers are in a unique position to leverage their fraud implementation to add Shift Subrogation. The data used in fraud detection is largely the same data used to implement subrogation detection and both are built on the Shift AI platform. This means faster modernization of the subrogation process.

Read more about the benefits of adding Shift Subrogation: [Find quick wins in subrogation modernization](#)

## Don't be left behind

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Shift Subrogation is innovating subrogation using industry-grade AI to advance this highly complex insurance process. Now is the time to embrace this capability for the financial impact and efficiency it offers. Drive tens of millions in subrogation impact to your bottom line, or theirs. It's your choice.

Shift Technology is the leading AI platform for insurers. We combine generative, agentic, and predictive AI to enable faster, more accurate decisions, smarter automation, and measurable business value.

Learn more about [Shift Subrogation](#)

**SHIFT**