


## Shift Subrogation

# AI agents to empower Subrogation teams

Shift Subrogation helps subrogation 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

#### Analyze claim details

Assess incident using AI trained with insurance-specific models

#### Detect viable opportunities

Synthesize details to assess fault and identify individual exposures

#### Provide next best actions

Issue guidance to quickly secure time-sensitive evidence

#### Create demands

Support strong negotiations with packaged liability rationale

## Agentic AI to streamline subrogation

### Accelerate detection

Analyze 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 demands to support negotiations

### Delight policyholders

Return deductibles 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

Analyze police reports, operator and witness statements, property / vehicle photos and review metadata for potential tampering.

## State negligence laws

Automatically assess and apply negligence laws to focus investigative efforts.

## Product recalls

Access and link to product recall databases.

## Packaged demands

Clear liability reasoning ready to support arguments.

## Handler guidance

Next best actions advise on the next course of action.

## Explainable AI

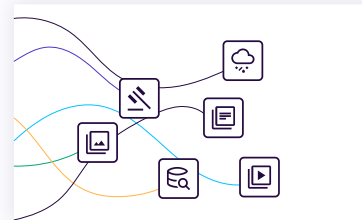
Insurance-specific AI models with clear, transparent reasoning.

## Robust agents

Scalable subrogation agent to drive consistency and efficiency.

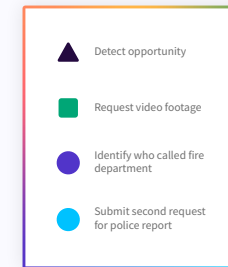
## Assess

Analyze all relevant claims data and documents



## Prioritize

Prioritize actions and tasks for handlers and investigators



## Advise

Provide next best action to guide human experts



Auto assign  
Create case  
Recommend to settle  
Recommend to counter

## 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)

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