How many times have you wondered what more could have been done to make a good recovery great? Or a great recovery awesome? At SECURA Insurance Companies, headquartered in Appleton, Wisconsin, our Subrogation Team spends a lot of time in hot pursuit of awesome. As a result, we had a banner year in 2003, having recovered 9.7% of indemnity payments—well above our team’s 6.5% goal. This added an impressive $4.3 million directly to the company’s bottom line and resulted in strong contributions to the company’s profit-sharing payout for the second year in a row!

**Six key factors contribute to our Subrogation Team’s success.**

1. **The Relentless Pursuit of Awesome**
   Simply put, SECURA’s Subrogation Team is absolutely, positively committed to the relentless pursuit of awesome.

2. **Communication**
   Clear, frequent communication between our Subro Team and our Claims adjusters is encouraged. As a result, our adjusters are willing to pick up the phone and ask questions before the recovery opportunity is lost. Subro also provides feedback via closed-file audits and arbitration decisions provided to the adjuster who handled the investigation to let them know the success (or failure) of the investigative documentation provided.

   One of our goals following centralization of Subrogation in late 2000 was to provide field and in-house property adjusters with the information they need to help them conduct better investigations. The auto side of SECURA’s business is fairly straightforward: Obtain the police report and recorded statements, then assess comparative negligence. The property side is where the challenge lies, so ask yourself: How can you fault adjusters if they didn’t know about a recent appellate case, a certain recall, or a quirky statute in their state? What can we do to help? Share information—it works! In 2001, SECURA recovered 3.8% on property losses ($1,278,509); in 2002, 3.8% ($1,488,359); and in 2003, it was 5.2% ($1,644,867).

3. **Experience**
   The experience level of our Subrogation Team members ranges from 6 to 28 years. When it’s time to decide whether to spend any more time (and money) on a certain claim, the decision making process is strengthened by the experience and expertise of our seasoned Subrogation team members. In addition, adjusters are more comfortable asking questions of experienced personnel.

4. **Visibility**
   Our Subrogation Team keeps our Claims adjusters aware of dollars recovered by hosting luncheons at each $1 million milestone to reward them for their help in quality investigations. We also have a Recovery Board highlighting dollars recovered year-to-date. We also publish *Reel Recoveries*, a newsletter featuring articles on hot topics, recalls and unusual recoveries.

5. **Management Support**
   Senior management support is critical. For example, our new Director of Workers’ Compensation joined SECURA in May 2002. In 2001, Workers’ Comp recoveries were $196,156 (1.2%). In 2003, WC recoveries were $713,463 (3.9%). Instilling a philosophy of the adjuster’s ownership of the investigation was beneficial to the recovery ratings.

6. **Fun**
   We have a “Big Buck” traveling trophy that makes the rounds of our Subro Department. Whoever brought in the most dollars that month has bragging rights and keeps the coveted ceramic deer at their desk for the
entire (very long) month. This keeps us all focused on bringing in money, but in a fun way. Our team also gets together for lunch monthly, Dutch treat, where we talk about everything but work. Sure, we’re all busy, but we do need to keep our sense of humor. A smile or a joke doesn’t cost anything, and it can brighten someone’s day.

Subrogation at SECURA is constantly entertaining and rewarding. Plus, I’m learning every day that I can have fun and get paid for it!

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