

Table of Contents

Executive Summary	4
Analysis of Subrogation Philosophies and Practices	10
Overall Philosophy	10
Personnel Benchmarks	12
Organizational Practices.....	14
Service Level Standards	22
Operating Practices	23
Identification	23
Investigation	24
Subrogation Counsel	26
Audit and Goals.....	29
Training	31
General Practices	32
Common Practices	33
Analysis of Subrogation Performance by Line of Business	37
New Subrogation Files Opened as a Percent of New Reported Claims.....	37
Average Time to Closure	40
Total Dollars of Subrogation Recoveries as a Percent of Total Paid Losses	43
Potential Subrogation Recoveries as a Percent of Total Paid Losses	46
Total Number of Claims Closed with \$0 Dollars of Subrogation Recoveries as a Percent of New Reported Claims	49
Total Dollars of Subrogation Recoveries as a Percent of Potential Subrogation Recoveries	52
Analysis of Subrogation Performance by State	55
Analysis and Commentary.....	55
Contributory and Negligence Laws by State.....	56
Personal Automobile - Collision	57
Commercial Automobile - Collision	58
Non-Standard Automobile - Collision	59
Best Practices Summary	60
Sponsors	62

This report was prepared by Ward Group for the internal use only of the NASP study participant. No part of it may be circulated to any other party, or reproduced, without the prior written approval of the National Association of Subrogation Professionals.