Subrogation and Adverse Specialist

This position currently follows a hybrid work schedule, with three in-office days. Tuesday and Thursday are Company anchor days, and the third day will be worked out with your manager.

POSITION SUMMARY:

The Subrogation and Adverse Specialist is responsible for managing a caseload of outgoing subrogation claims, with a primary emphasis on outgoing subrogation, and maximizing recovery on auto and property files of varying complexity and value. The role includes support of subrogation recoveries approximately 70% of the time, with the remaining 30% focused on adverse subrogation response and mitigation efforts. This position requires strong investigative and negotiation skills, attention to legal and procedural details, and the ability to communicate effectively with internal and external parties.

PRINCIPAL ACCOUNTABILITIES:

Job Knowledge:

- Apply a thorough understanding of subrogation laws, comparative negligence, industry regulations, and CMR rules for outgoing subrogation claims.
- Maintain current knowledge of legal and procedural standards related to property and auto claim recovery.
- Review adverse subrogation demands, evaluate supporting documents, and assess exposure in accordance with policy language and legal liability.

Judgement:

- Determine subrogation potential and evaluate recovery prospects based on liability, damage, and comparative fault.
- Establish appropriate negotiation strategies to maximize recoveries while balancing risk and resolution costs.
- Recognize when to involve legal counsel and escalate files for arbitration or litigation support.

Communication, Relationship Building and Teamwork:

- Maintain clear and professional communication with insureds, agents, external carriers, and legal counsel.
- Coordinate with internal claims, legal, and subrogation team members to ensure efficient file handling and unified recovery efforts.

Respond promptly and appropriately to inquiries and maintain accurate documentation to support communication and claim outcomes.

Delivery and Productivity:

- Manage a workload of outgoing subrogation files across various levels of complexity and value.
- Meet cycle time standards through consistent, proactive file handling.
- Use diary and case management systems to track deadlines, follow-ups, and recovery actions.

Analysis/Business Insight/ Compliance:

- Examine accident scenarios, determine liability distribution, and identify potential obstacles to recovery.
- Participate in arbitration responses and panel reviews for disputed subrogation claims.
- Adhere to internal guidelines, legal standards, and compliance procedures for documentation and claim handling.

Leadership:

- Demonstrate ownership of claim outcomes and take initiative in driving recovery strategy.
- Crosstrain and provide support on adverse subrogation and mitigation files when needed.
- Contribute to departmental improvement initiatives and audits with accuracy and insight.
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JOB REQUIREMENTS:

EDUCATION:
- Bachelor's Degree preferred
-Industry certifications (e.g.) AIC) preferred
-RI and CT Adjuster's Licenses required

EXPERIENCE:
- Minimum of 3 years of auto claims handling experience
- Subrogation experience preferred, particularly in outgoing recovery efforts.

SKILLS:
-Excellent negotiation, analytical, and communication skills
-Manage a high volume of files independently and efficiently.
-Strong organizational skills and attention to detail.
-Proficiency in claims and office software systems.

Salary Range: $62,000 – $74,000 per year. This range is a good faith estimate which reflects the annual salary we reasonably expect to pay for this specific full-time position at the time of posting. The actual salary offered will be based on several factors including the candidate's experience and qualifications.