

Recovery Services

Using technology and insight to help maximize recovery potential

As part of our vision to provide you with exceptional claim service, Zurich Claims maintains a highly skilled Recovery Services team dedicated to pursuing subrogation opportunities against those parties who may be responsible for causing the loss.

Is any part of your claim recoverable? To answer this question, Recovery Services uses sophisticated data mining technology to evaluate new claims with a view toward identifying recovery opportunities and providing value to your business. To make these services easily accessible, the unit maintains seven regional recovery centers across the United States. Recovery professionals at each of these centers collaborate with local claim professionals to help maximize recovery opportunities.

Our team excels at handling complex losses across nearly all lines of business – automobile, construction defect, general liability, occupational accident, pollution, property, surety, fidelity and workers' compensation. To increase our effectiveness, we assign claims based on team members' experience, as well as the geography and complexity of each claim.

Recovery Services creates a positive impact for customers by providing:

Highly experienced and knowledgeable recovery professionals – Our recovery professionals have an average of 12 years of experience. Additionally, many of our specialists hold professional designations such as CPCU, SCLA and AIC, along with advanced degrees.

Cutting-edge technology that helps drive results – To bring recovery prospects to light, our data mining program evaluates loss characteristics and helps to flag potential opportunities. In addition, our claim and recovery professionals receive an electronic notification to further evaluate and investigate for recovery potential. As the claim progresses, additional electronic notifications help to promote proactive recovery actions.

Thorough litigation management – To assist in the legal aspects of your recovery, Recovery Services directs a diverse network of law firms specializing in commercial lines recovery. Our litigation management program includes comprehensive guidelines, coupled with leveraged contingency and hourly rates, to drive quality and control costs.

A broad network of additional resources – Recognizing the technical complexity of many recovery opportunities, Recovery Services maintains an extensive panel of experts in a wide array of subject areas and professional disciplines. Forensic experts and animators assist us in determining the probable cause of loss and can create multimedia programs illustrating the events leading up to the loss incident.

After we complete our investigation, we strive to proactively negotiate, arbitrate or litigate recovery cases through conclusion.

Call us at
800-677-8276
to learn more.

Full service recovery provider – Recognizing the needs of our customers, Zurich Recovery Services also strives to provide solutions for losses not covered under your policy. We offer these services across many lines of business on a contingency fee basis to eligible customers.

To learn more about our services, call the Recovery Services hotline: 1-800-677-8276.

Zurich HelpPoint™

Zurich recoups \$6 million after vagrants start blaze

A makeshift vagrant “campsite” on an empty lot in a major metropolitan area isn’t the type of place you would expect to find much in the way of spare change. Yet, after Zurich Recovery Services team investigated the loss site, they managed to retrieve \$6 million in claim costs.

Zurich insured the hotel next door to the lot, which was extensively damaged after embers from the vagrants’ campfire drifted onto the roof igniting a blaze that swept through the building. Initially, it appeared that subrogation opportunities would be remote. However, after looking into the situation, Zurich’s investigators learned that the vacant lot’s owners had failed to take any action after receiving numerous complaints regarding loitering at the site.

Zurich Recovery Services filed a subrogation action against the lot owners, which led to a favorable recovery resolution, restored our customer’s loss ratio and enabled Zurich to return our customer’s deductible interest.

Computer animation aids post-flood recovery efforts

A customer sustained more than \$23 million dollars in damage after heavy rain brought six feet of floodwater into their facility.

While investigating the root cause of the loss, Recovery Services determined that a contractor developing a large residential site in the area had changed the sequence of their construction plan while grading the landscape. The contractor had removed topsoil, shrubs and trees from the land, which altered the direction of rainwater run-off. Instead of flowing into the local detention pond, the water flowed directly into our customer’s facility.

By using sophisticated computer animation techniques to illustrate the impact of the grading and redirection of water run off from the detention pond, Recovery Services helped to prove the cause of loss in a subrogation action and recovered around \$19 million dollars from the developer.

Zurich Services Corporation

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