

Founder's Forum

Subro Advocate

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At this year's annual meeting, I spoke about the single largest change in our field over the last 25 years; centralization of subrogation units. These specialized units have brought a new level of professionalism to subrogation. However, as we all know, we are all still at the mercy of the front line claims staff's ability to identify and investigate subrogation opportunities. No identification, no opportunity.

I posed this question to the group: How does this dynamic affect our role? One major impact for those involved in subro is how we define our jobs. We must be more than just collectors of money. We also have to be advocates.

Every time I put on a subrogation education seminar for front line staff at a private company, I hear that referrals go up. However, as time goes by, referrals revert to their previous level. The moral of this story is that subrogation awareness is an ongoing struggle. There is no one time fix. It requires a continuous effort to keep subrogation on the radar screen of those charged with subro recognition. We need to figure out ways to keep subro on our claims staffs' radar screen. This requires thought and effort on our part. We must creatively come up with ways to continue to get the message out without being so repetitive as to be turned off.

This advocacy is multi-directional. We have to not only preach to the claims staff but to upper management as well. Without management support, our efforts to engage the front line staff will inevitably fail. Subro rarely has direct management control over front line staff. We are dependent on having management let the front line know that THEY care about subro and will be measuring front line performance on how they support subro. Without that support, our job is almost impossible.

Since upper management at any insurance company changes over time, we need to educate new folks on the benefits of subro. We need to educate managers on the impact of subrogation dollars to the bottom line. We need to talk about the customer service impact of subrogation and the importance that our insureds place on recovering their deductible. We need to let managers know how they can be successful in their positions by having an impact on subrogation recoveries. That has never been more true than in today's economy.

Our role as advocates must be embraced by each of us. We have an important story to tell. If we don't tell the story, who will? It is a story that must be told in new and creative ways over and over again. At the end of the day, our ability to succeed depends on our own ability to advocate for our cause.