

The Best and the Brightest

By Jeffrey M. Baill, Yost & Baill, LLP

At this year's Executive Forum, where Insurance Executives overseeing Subrogation Departments meet to discuss issues of mutual interest, I was asked to moderate a table discussion on retaining employees. The discussion moved to an exploration of the benefits of being employed in the subrogation department at any sized company. I thought it would be helpful to list out some of the reasons why people should be attracted to a job in subrogation:

1. It takes a certain amount of creativity to be the party making a claim. Creative people may enjoy the many opportunities to figure out a way to develop a case and prove what is required to make a claim.
2. People who are really persistent will be successful in the Subrogation Department. On many files, the person who is not stopped by the first or second road block they face will succeed and find job satisfaction in the process.
3. There is something particularly fulfilling about working in a job in the insurance industry where you are bringing money into the company. Few jobs in our business feature this opportunity.
4. Successful subrogation efforts are almost always dependent on the work of other people in the company. People who enjoy teamwork will like this job because you are always relying on other people, inside and outside the company.
5. If you enjoy teaching others, you will appreciate this job. Being a subrogation representative requires you to teach other people in the company about the needs of your unit. It also requires the employee, on many occasions, to teach people you are making a demand to about the elements of the claim.
6. You may find yourself involved in issues that are in the news. Massive recalls and catastrophic accidents that are discussed in the newspapers and on TV are often the subject of claims in the subrogation department.
7. Your efforts assist the company's insureds to get their deductibles back. This is particularly satisfying.
8. Truth is stranger than fiction. The variety and unique facts of each claim keep your job interesting and ever-changing.
9. You get to work with outside attorneys and experts who help you to understand and work through complex issues. It can be stimulating to be involved in the forensic investigation into an interesting claim.

I am sure you are thinking of other reasons why a job in subrogation can be an attractive position to have. I do think it is helpful to try and articulate these benefits when discussing the job with applicants for the position. It is also helpful to give this information to your Human Resource department if they are involved in a search for candidates. Subrogation can be a great job for the right person. Understanding why that is can only help in the search for the best and the brightest.