

# AI Subro

## Gain efficiency and improve recoveries by expediting adverse subrogation claims

Subrogation is an integral part of the insurance business. Insurers always have to deal with demand packets from adverse parties. Reviewing each claim manually takes 15-30 minutes, but Tractable's AI can do it in as little as 15 seconds.

Tractable's AI makes it possible to process most of your subrogation reviews automatically. This expedites response times, allowing insurance companies to pay what they owe and reduces claims inventory.

### Key benefits



#### Set your standards

AI Subro is customized to your company's standards for payout and then applies that standard to reviewing the damages claim from the adverse party.



#### Improve consistency

AI Subro guarantees fast, highly accurate, and consistent assessment. The consistency improves reliability, and claims can be settled more quickly and effectively.



#### Focus strategically

The consistency of the AI provides a uniform standard for the bulk of demand packet claims. Your in-house team can rely on automated processing for exceptions and inaccuracies to strategically focus on the claims that require greater expertise.



#### Reduce your reliance on outsourcing

Many insurance companies outsource subrogation because it is time-consuming to process. With AI Subro's ability to process the majority of the claims automatically, it is possible to reduce outsourcing or take it all in-house with the assurance that automation will accurately review the claims.

### How it works



AI Subro reviews every claim automatically and thoroughly. It speedily analyzes all the information provided by the adverse insurers and produces exception reports according to your company's specified standards.



AI Subro accurately evaluates the damages, recommends repairs, and all the associated costs. This ensures transparency and clarity in the process.



If there are significant variances between the demand packet's amount and the AI's assessment of what the repairs should cost, the claim is flagged for exception review, allowing the subrogation team to focus on claims with complexity and high-value.

15seconds

for AI to assess the claim in a demand package

15-30minutes

is what it typically takes to review demand packages manually

30days

is what subrogation takes, on average, across the industry