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system to
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occurring more
frequently as
newer homes
contain more
interior
plumbing, and
the cost to
repair damage
caused by water
is ever

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increasing.
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to be mostly

limited to

automobile

claims, but no

more. The sharp

adjuster will

use the methods

described in

this article to

recover more

dollars on their

water damage

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claims than ever
before.

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allows an

insurance

company to

recover funds

paid for a claim

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by pursuing the party that caused the loss. When an insurer does this, it is said to “stand in the shoes of the policyholder.”

This allows the insurer to have the same rights and remedies as the insured when

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seeking
compensation for
the loss.
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he provided were

specific to

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applications,

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they could be readily applied to other types of losses. He said the definition of a small claim can vary by region and company ...

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by Gary L.

Wickert on May
21, 2015. Last
Updated on June
29, 2015.

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the door to your
condominium
("condo") only
to be confronted
by several

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inches of
standing water.
The first call
is to your
insurance
company, which
must then
consider not
only mitigating,
adjusting, and
paying the
claim, but
subrogating
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responsible for
the loss.

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Posted by Gary

L. Wickert on

August 30, 2016

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The amount and dollar value of insurance claims relating to property loss alone dwarf all other lines of insurance. Water losses in the U.S. result in more than \$9 billion in property damage annually.

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If Unit A

suffers water

damage from a

leaking water

supply valve in

Unit B that is

above it and the

damage is

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repaired by Unit
A's insurance
company, Unit
A's insurance
company will
want to...

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How Subrogation
Works.

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generally the last part of the insurance claims process. In most cases, the insured person hears little about it. It's something that happens between insurance companies. If an insurance company does

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decide to pursue subrogation, however, the law requires that they inform you that they are doing it. This is important to you, the customer and injured party, for two main reasons:

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It Works |
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The most common instance when an insurance company will pursue a subrogation claim is when they've paid uninsured or underinsured

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benefits to
their own
insured. After
this is process
is completed
they assume the
legal right of
their insured to
recover damages.
In many cases,
subrogation is
handled directly
between
insurance

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Water Damage

Subrogation

Claim Against me

- After Car

Accidents

Water damage is one of the most common causes of home insurance claims. According to the Insurance Services Office (ISO), water

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damage claims are the second largest frequent insurance claim, following wind and hail damage. Claims due to water damage impacts 1 in 50 homeowners each year.

Making a Water
Damage Claim?

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What's Covered or Not?

Subrogation Of Water Damage Claims

The adjuster should alert the subrogation department to jump into the claim from a recovery perspective as it is best to get involved early in the claims process

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adjusters send
letters to those
who appear to be
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reimbursing the

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insurance
company. Letters
generally
include the date
of the claim,
the amount paid
by the insurer,
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What Happens if
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and all other
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insured's roof,
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seek recovery
for losses paid
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will focus on
ethical issues
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considered prior
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Subrogation

The largest

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prevents the
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insurance

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company from

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action against

the real party

responsible for

the damage.

Consider this

hypothetical:

Unit A is

damaged from a

leaking pipe

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from Unit B
above.

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