



CLEARING THE BACKLOG

Skillfully negotiate non-standard carrier-to-carrier files

When two leading insurers fell behind on with their subrogation file inventory, they turned to an existing partner they knew they could trust to get them back on track quickly. Afni developed a recovery strategy, negotiated the files to resolution, and delivered substantial results.

The Opportunity

Having built a subrogation infrastructure that flexes to client need, Afni has a number of partnership models for our clients, including assisting with special projects as they arise. When two of the nation's leading insurers and existing Afni partners fell behind on their non-standard carrier-to-carrier insurance file inventory, Afni was ready to help. Each carrier decided to move the more challenging and less liquidating files related to the non-standard carrier to Afni, which allowed their internal teams to focus on the lower complexity carrier-to-carrier files. We carved out time and dedicated resources to help efficiently clear their backlogs, totaling approximately 2,500 files between the two carriers.

The Solution

Realizing arbitration was not an option with non-standard carrier-to-carrier files, we knew we needed to focus our efforts on the liability facts of the case, as well as negotiating and defending the demands. With these types of files, more negotiation was required, and we had to be willing to move a portion of the files to litigation if negotiating with the other party was not working in our favor. We developed a recovery strategy and worked each file through our Subrogation Claims Processing system.



By isolating these files and limiting the number of specialists assigned to them, we were able to ensure we had the appropriate level of focus and drive to persuasively negotiate the files to conclusion. The specialists assigned knew that their performance and incentives would be exclusively determined by their outcomes on these file types.



Real Results

Through engaging in active negotiation, the recovery strategy paid off. For the top 10 P&C carrier, we collected 52 percent of the amount sent to us, or approximately \$3.6 million from the Non Standard carrier. For the other large carrier, we collected 45 percent of the amount forwarded to us, or approximately \$1.8 million. The vast majority of the collections were received within 120 days of the referral to Afni.

The special project was deemed a success by both carriers. Their internal teams were able to focus on the lower complexity files while Afni cleared the backlogs with the more challenging, labor-intensive files. Today, we continue to support both carriers with auto uninsured motorist collections and property subrogation.

About Afni

Afni provides customer engagement solutions at each step in the customer journey. Our performance, consultative approach, and industry expertise have earned the trust and partnership of many of the world's leading brands. We're a mid-sized Business Process Outsourcing (BPO) with the ability to scale to your needs, plus the flexibility to deliver real results quickly. Customer growth, care and retention, consumer collection, insurance subrogation, and more. Start a conversation with us to learn more.