

INCREASING YOUR RECOVERIES

Our dedicated business intelligence (BI) team uses data to fuel our operations, identify ways to improve performance, and drive greater recoveries.

Afni has a team of BI strategists who leverage analytics and predictive modeling to programs and industries to uncover insights that inform better/faster operational decisions. The information our BI team delivers gives Afni a deeper understanding and leads to greater returns at lower costs for our partners.

THE GEOGRAPHIC UM COLLECTABILITY INDEX

Afni discovered that uninsured motorist (UM) subrogation claims in New Hampshire can result in seven times higher payments when compared to similar claims in Mississippi. This is precisely the information that can (and should) guide your UM subrogation treatment strategy and tactics. At Afni, it does.

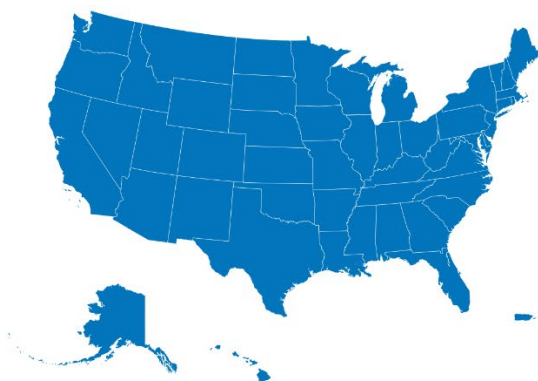
As with other industries, there are economic, demographic, and regulatory factors that impact our ability to collect based on geographic market. In September of 2022, our BI team set out to determine which states proved to be the highest, and lowest, from a collectability perspective.

Nearly 190,000 UM claims were analyzed – across nine insurance carriers – from 2018 to 2021. The claims were referred to Afni after the carrier was unsuccessful with their recovery efforts. For the sake of this analysis, all claims where insurance was found or where the claim was referred for litigation were excluded.

Top 10 and Bottom 10 States for Total Amount Collected per Referral

TOP 10 STATES

1	New Hampshire	\$728
2	Ohio	\$516
3	Wisconsin	\$496
4	Iowa	\$418
5	Washington	\$407
6	Tennessee	\$340
7	West Virginia	\$332
8	Hawaii	\$328
9	Utah	\$324
10	Colorado	\$300



BOTTOM 10 STATES

41	Virginia	\$163
42	Nevada	\$150
43	Alabama	\$148
44	North Dakota	\$146
45	Maryland	\$140
46	Louisiana	\$137
47	Texas	\$134
48	Michigan	\$125
49	South Dakota	\$124
50	Mississippi	\$105