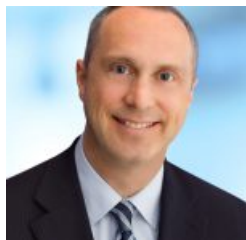


SUBROGATION & RECOVERY



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Subrogation is a vital legal process that supports the ongoing viability of the insurance industry.

Subrogation is a complex area of law separate from insurance defence that calls for a depth of understanding of the distinct legal and forensic issues. We routinely handle large, complex subrogation matters from across Canada.

We work with clients on all aspects of the recovery process to resolve subrogated claims with the best interests of their insureds and organizations in mind. Our primary goal is to maximize the total amount recovered in the shortest possible time.

We have devised a pragmatic approach to subrogation that builds in cost controls and risk reduction and aligns with the goals of each unique client matter. We work to make subrogation a financially sound practice for our insurance clients with flexible billing arrangements such as contingency agreements.

We serve regional, national and multinational insurers, including market or subscription policies. We represent reinsurers, insurance brokers and agents, insurance syndicates, and independent adjustment companies. We also represent major self-insured businesses, working with their insurance partners to recover damages from the loss.

Our dedicated subrogation team offers the specialized and focused attention that subrogation and recovery files warrant. We investigate subrogation and recovery claims with a deep understanding of the relevant legal and forensic issues.

SERVICES

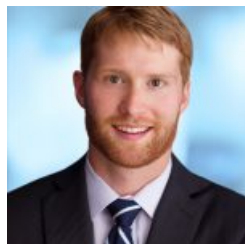
The services we provide include:

- Investigation and adjustment of the loss.
- Early analysis of the evidence and contact with appropriate experts and others to identify critical issues and cost-effective and strategic approach.
- If litigation is necessary, we vigorously represent our clients' interests through to trial.
- Drafting subrogation agreements and joint prosecution agreements.
- Reviewing claims for subrogation potential and providing clients with recommendations on the recovery outlook.
- Overseeing and instructing adjusters and experts for the purpose of subrogation.
- Developing and implementing a subrogation strategy with an eye to an early negotiated resolution.

LAWYERS



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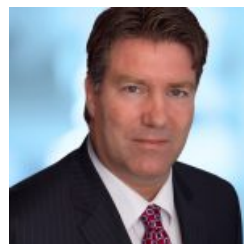
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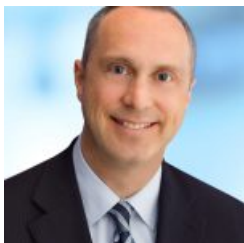
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SELECT EVENTS + PRESENTATIONS

Harper Grey hosts Fall 2021 Virtual Insurance Law Seminar

Event Date: 05.Nov.21

Presented by: Steven Abramson*, Dionne H. Liu, Sean T. Foote, Aaron D. Atkinson