

## Subrogation Department Secures Pre-Suit Settlement

After presenting a pre-suit demand letter with a detailed analysis of the evidence that was favorable to our client, the liability insurer recently accepted Shannon Warren's demand, in full, after previously disputing liability. The demand letter explained that the fire loss resulted from the adverse party performing metal work in close proximity to flammable liquids. Although the physical evidence was limited, we worked with our experts and local authorities to secure witness statements and circumstantial physical evidence to support our theory of liability. After receiving our demand letter, the liability insurer dropped its challenge to liability and, further, decided not to contest damages. This settlement outcome, for an amount just below six figures, shows how an effective investigation and a comprehensive and convincing demand can maximize recoveries and avoid protracted litigation.