

STUTMAN

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► *Freeze-Up Losses*

Freeze-up losses often have subrogation potential IF INVESTIGATED PROMPTLY

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The cold weather currently gripping the Midwestern and Eastern parts of the country will undoubtedly result in millions of dollars of freeze-up related water losses for insurance carriers.

It is important to remember that these claims, for the most part, have subrogation potential. Freeze-ups must be investigated promptly, and the scene (particularly the subject burst pipe) must be properly secured. In fact, we have observed that water loss scenes tend to be cleaned up more quickly than fire loss scenes; thus, it is even more important to begin an immediate investigation on these types of losses.

We ask that our program clients forward these losses to us as soon as possible so that we can take immediate steps to preserve subrogation potential. If you are not a program client, please let us know if we can assist in the investigations of these often overlooked subrogation opportunities.

Again, the key is an early investigation, without which you could be "frozen out" of a recovery.