



Subrogation and Recovery Services

At McLarens, we have created a dedicated Subrogation and Recovery Service specifically designed to identify and maximise subrogation and recovery opportunities. Our specialist team brings technical expertise to every claim, working from first notification to protect your position and secure what is recoverable.

Recovery opportunities are frequently missed or pursued too late. Evidence deteriorates, witnesses become unavailable, and subrogation rights are compromised. When claims are settled without proper consideration

of the subrogation potential, the costs ultimately fall on the insurance industry as a whole, driving up premiums and affecting market sustainability.

Subrogation opportunities exist across all types of claims, but they are time sensitive. Physical evidence is lost or destroyed, witness availability diminishes, and subrogation positions weaken when such considerations are not prioritised from the outset. Early identification and strategic pursuit from day one delivers the best outcomes regardless of claim value or complexity.

Why McLarens?

Reduced costs for the insurance industry

As specialist loss adjusters rather than solicitors, our approach keeps subrogation costs proportionate and benefits insurers across the market. When costs are reasonable, the insurance industry as a whole wins. Lower outgoing costs mean improved sustainability for all market participants.

Technical expertise from day one

Our dedicated subrogation and recovery services work alongside commercial property teams to identify subrogation opportunities at first notification. Early identification means evidence is secured, positions are protected, and subrogation prospects are maximised before the trail goes cold. Early identification also significantly reduces claim life cycles.

We have access to our associated forensic partner Halliwell Forensics who can provide proportionate expert evidence tailored to the case. Depending on the complexity and value, we can offer everything from a Connect video site review or desk top assessment with a single sheet summary, through to a full on-site investigation with a comprehensive expert report.

Close collaboration

We work alongside first-party adjusters from the outset, ensuring subrogation considerations are built into the claims process rather than added as an afterthought.

Our approach provides efficient, cost-effective recovery through negotiation and direct settlement. Most recoveries can be secured without the need to engage solicitors, keeping recovery costs low and delivering greater value to insurers.

Solicitors are instructed only when litigation becomes necessary, or when the complexity of the case warrants legal expertise, ensuring the approach is always commercially justified to achieve the right outcome.

When solicitor instruction is required, our comprehensive file preparation enables seamless handover with no delays in progressing the recovery.

We have developed partnerships with two leading firms of solicitors who have specialist Subrogation departments.

- Kennedys have been providing subrogated recoveries services for UK insurers for over 30 years and operate one of the leading subrogated recovery teams in the country with a national and international network across 76 offices
- RPC's property recoveries team have been providing subrogated recoveries services for leading UK insurers for over 25 years

We work seamlessly with your preferred panel solicitors or our established partners. Solicitor costs and fee arrangements are agreed directly between you and your chosen legal provider.

Whether we are instructed at first notification or post-settlement, we protect your subrogation position, secure critical evidence, and build compelling subrogation cases which can withstand utmost legal scrutiny.

Setting the standard for confident, successful recoveries



If you would like to discuss your current requirements or to obtain further details of our services and range of expertise, then please contact:



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RECOVERIES LEAD

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