

Subrogation helps you save on your premium

Subrogation occurs when ICW Group pursues recovery on your behalf, upon discovering that an employee's injury was caused by a third party. If the third party is found at fault, we may be able to recover some of the payments for workers' compensation benefits from the third party. Successfully recovering these damages could help you save money by reducing your experience modification factor for your workers' compensation policy.

Common subrogation scenarios



Motor Vehicle Accidents

Worker's injuries sustained as the result of another driver's negligence.



Premises Liability

Worker's injuries caused by unsafe conditions of a property owned or maintained by another party.



Product Liability

Worker's injuries caused by unsafe, defective machinery or equipment.



Construction Site Accidents

Worker's injuries caused by dangerous or unsafe conditions created by a subcontractor at a job site.

How can you help?

The most important thing you can do is immediately gather information when an accident happens and provide it to ICW Group. The sooner we put the at fault party on notice, the sooner we can secure our rights to protect your claim for recovery.

Helpful information to gather:

- Insurance coverage
- Contact information
- Police reports
- Copy of drivers license
- Employer incident reports
- Accident address or cross streets
- Witnesses information
- Photos, diagrams, product information, or videos