



Auto Subrogation

Customers often have questions about auto subrogation

The following information will help answer some of the most common questions. Your Mutual of Enumclaw adjuster will help you answer any additional questions you might have.

What is Subrogation?

Subrogation is the recovery of payments made by Mutual of Enumclaw from the at-fault party, either from their insurance company or if uninsured, directly. Mutual of Enumclaw will also work to recover your deductible from the at-fault party or their insurance company.

Do I have to pay my deductible?

In most situations, once your vehicle repairs are completed, you will need to pay your deductible to the repair facility. If another party is determined to be at-fault, we will start the subrogation process, including the attempted recovery of your deductible. If we can confirm that the at-fault party's insurance company has accepted liability, we will waive your deductible. If the at-fault party is uninsured your deductible may be adjusted or waived based on your coverage.

How does subrogation work?

When it is determined that someone else is at-fault for the accident we will start the subrogation process. A notice will be sent to the at-fault party and/or their insurance company. This notice will inform them that we are seeking reimbursement of the payments made for your vehicle repairs, rental, injuries, and seek recovery of your deductible. We will continue to work to recover our payments and your deductible until you receive reimbursement of your deductible or until reasonable efforts are exhausted.

Sometimes our recovery efforts are unsuccessful. This could be due to a dispute over who is at fault for the accident or the other insurance company deterring there is no coverage. While we make every effort to recover from the at-fault party, we can't guarantee recovery of your full deductible.





How long does subrogation take?

If the at-fault party is insured, the subrogation process can take three months on average; however, depending on the complexity and severity of the accident, it can take longer. If the at-fault party is uninsured, recovery can be up to 3 years or more. We will notify you in writing that the matter has been referred to a collection agency. If the collection agency is successful, we will notify you and reimburse the applicable amount of your deductible.

Will I be involved in this process?

Your involvement in the subrogation process is normally very minimal. We will contact you if any additional documents or information are needed. We appreciate your understanding and patience during the subrogation process.

States have different rules regarding recovery of payments and some states do not allow payment recovery for some coverages. Please contact the subrogation adjuster handling your claim for more details.

Serving communities throughout:

Washington • Oregon • Idaho • Utah • Arizona • Montana • Wyoming

The home office of Mutual of Enumclaw Insurance Company is located at:
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Please note that this FAQ document regarding is for informational purposes only. Please refer to your insurance policy in its entirety for actual policy language, as all terms, conditions, and exclusions apply.

