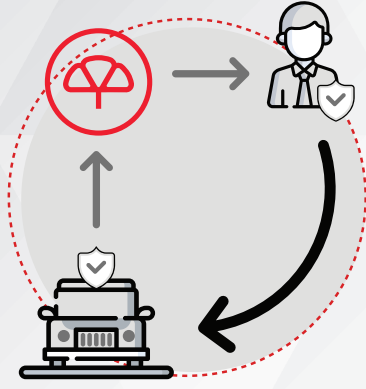


# module 03 | Procedure



## Concept of Recovery

Used to denote the **amount** that MAPFRE has previously paid to its policyholder under a policy in force and that **it recovers from the third party** responsible for an accident or claim (or from its insurer).

## Opening

They must be opened as soon as **the circumstances of the incident are known and the person responsible for the incident is identified.**



Other points to remember about the procedure for handling recovery case files



# 1



These case files must be managed **by specialist handlers**

# 2



They will always be associated with an own coverage **case file.**

# 3



Within any procedure for recovery, the following **visions** must be considered:



### Operating vision

Capture information and obtaining further information

Case files



### Financial vision

Collection expectation

Reserve for expense items



### Client vision