Subrogation Mechanism

2 An insured event occurs

4 The insurer makes the insurance payment

6 The insurer files a claim against the third party

1 An insurance agreement is concluded between the insurer and the insured

3 As a result of the insured event, the insured suffers damage by a third party

5 The insurer acquires the right to recover the damage caused to the insured from the third party

7 The insurer receives compensation for the insurance payment from the third party

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