

Maximizing recovery: How tenacity won a difficult PIP claim

INDUSTRY

Subrogation Recovery

LOCATION

USA

CLAIM TYPE

Personal Injury Protection (PIP)

CHALLENGE

A client paid a \$10,000 Florida PIP claim based solely on an internal note suggesting the host vehicle was a work vehicle, without obtaining a police report. The recovery opportunity was missed entirely until Praxis's audit team flagged the file as having potential.

Praxis encountered repeated administrative obstacles, including difficulty locating the correct third-party administrator (TPA) due to account transitions, multiple outreach attempts that resulted in long hold times and ignored emails and initial and subsequent denials from the TPA. The client hesitated to pursue litigation, uncertain about the recovery path and reluctant to authorize outside counsel due to a conflict.

SOLUTION

Praxis independently obtained and reviewed the police report, confirming the host vehicle was commercially owned. Persistent outreach to the new TPA eventually prompted a review. Praxis responded to denials with statutory clarification and continued legal escalation, asserting the client's right to reimbursement. They secured litigation authority from the client and engaged a legal partner to solicit a pre-suit offer. They negotiated aggressively, countering offers to maximize recovery while minimizing litigation costs. They drafted their own release when the opposing party failed to provide one, preserving the offer.

RESULTS**\$8,250**

payment after 3.5 years