



ARBITRATION FORUMS, INC.
Membership driven. Innovation focused.

Total Recovery Solution® (TRS®) Navigation Guide for Responders

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TRS Glossary of Terms

Term	Description
Adverse Party	The party from whom you are seeking to recover damages.
Attached Evidence	The collection of all the evidence items attached to a section of the case (<i>Liability Arguments, Damages, Jurisdictional Exclusions, etc.</i>).
Case	A collection of liability arguments and damages for a set of parties involved in the occurrence.
Case ID	The numeric identifier for a collection of recovery and response submissions that belong together (i.e., under the same liability decision).
Coverage	The scope of protection provided under an insurance policy under which a company has paid a claim.
Discontinued	Status of an occurrence when no further activity is allowed, but the occurrence information is still searchable and viewable to the parties.
Evidence Attachment	An evidence item that the party has inserted into the damages or liability section to support specific arguments. Arbitrators are required to comment on any evidence linked in the <i>Liability Arguments</i> section.
Extension	A postponement of the response due date by a responding party to prepare and submit its response. Only one extension may be requested by a responding party; a fee is incurred.
Feature	A set of damages for a claim. For Automobile Collision and Comprehensive/OTC damages, a feature is

	identified by the vehicle year, make, and model. For PIP and MedPay, a feature is identified by the injured party's first and last name.
Filing ID	The numeric identifier for a decision on a case.
Insert Evidence Attachment	An option to link evidence within your liability argument. Arbitrators must comment on all inserted evidence.
Jurisdictional Exclusion	Argument that does not address dispute itself, but rather raises an objection to compulsory arbitration's jurisdiction.
Occurrence	An event that results in an insured loss.
Placeholder	An indicator for known evidence that is not available during the initial entry and is identified in the case. The evidence must be uploaded to the placeholder prior to submission.
Revisit/Rebut	Allows a party to address issues raised by the adverse party regarding damages, jurisdictional exclusions, newly impleaded parties, and policy limits.
Void Decision	Removes a decision from a case. Voiding a liability decision will discontinue the occurrence.
Withdraw	To remove a feature from arbitration prior to hearing. This may be done because the damages have been settled, the wrong company was named, the responding company denied coverage, or the policy has a liability deductible or a self-insured retention; or it is discovered that the case does not qualify for TRS.

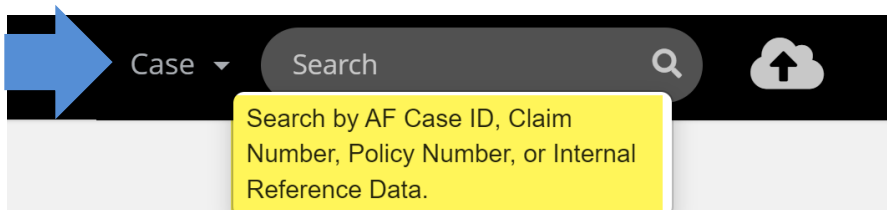
Responding to a Case in TRS

When a case is filed in TRS, the Adverse Party (Responder) receives an email notification. To respond, login to www.arbfile.org and select **TRS Arbitration**.

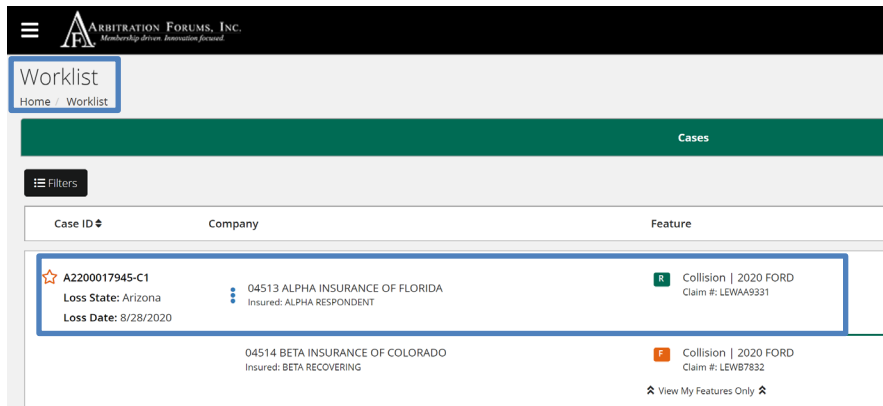


The screenshot shows the 'MY ARBFILE' website interface. At the top right, it says 'Welcome BEN RESPONDER | Log Out'. A search bar is located in the top right corner. The main navigation menu includes 'Home', 'My Arbfile', 'Member Directory', 'Member Access', 'E-Subro', 'TRS Arbitration' (highlighted with a blue box), and 'Reports'. Below the navigation menu, there are three main sections: 'Helpful Links' with links to Member Directory, How to Join, Rules & Agreements, Reference Guides, Training Tutorials, FAQs, Becoming an Arbitrator, Arbitrator Certification, Fee Schedule, Latest News, and Careers; 'E-Subro Hub' with links to List of Participating Companies and Industry Guidelines; and 'Latest News' with a link to 'See the latest news from AF.'. A large banner for 'Webinars and Training Tutorials' is present, stating 'Practical application of the rules, regulations, and procedures of each arbitration program... available at NO COST TO YOU!' with a 'Learn More' button. Below the banner are three boxes: 'File Online Now!' with a list of forums (Automobile, Medpay, PIP, NY PIP, Property, Special, UM); 'Case Lookup' with instructions to search by AF ID, File Number, or Insured Info; and 'My Watches' with instructions to view a listing of all docket items. The footer contains navigation links, contact information (1-866-977-3434), and copyright information.

Search for a case by entering the AF Case ID, Claim Number, Policy Number, or Internal Reference Data in search field.

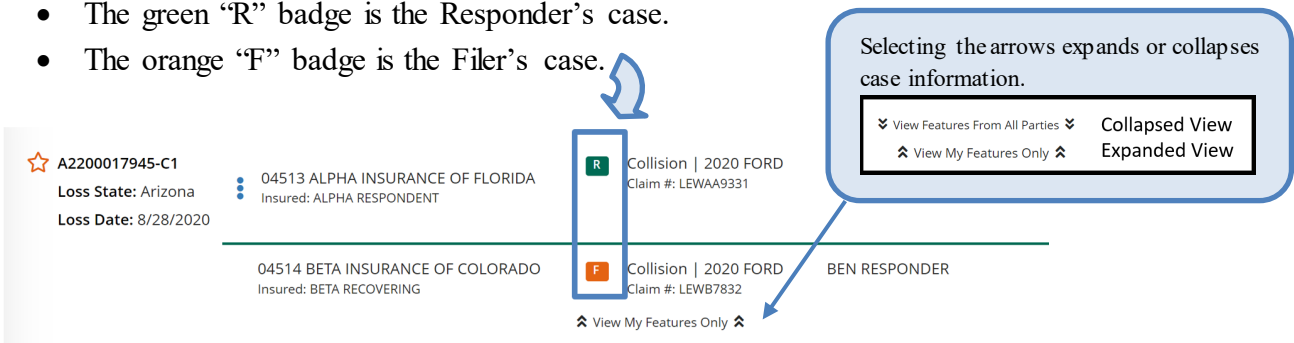


Once found, the case will display in the Worklist.

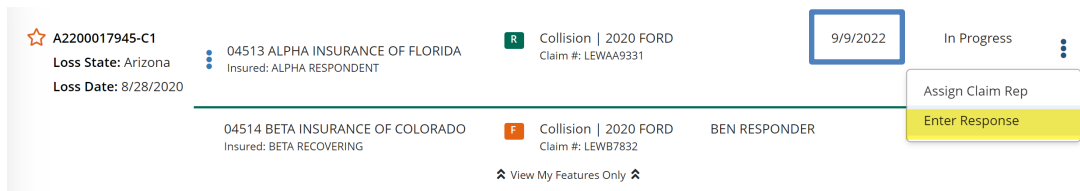


Each party's case is identified through TRS® Badges.

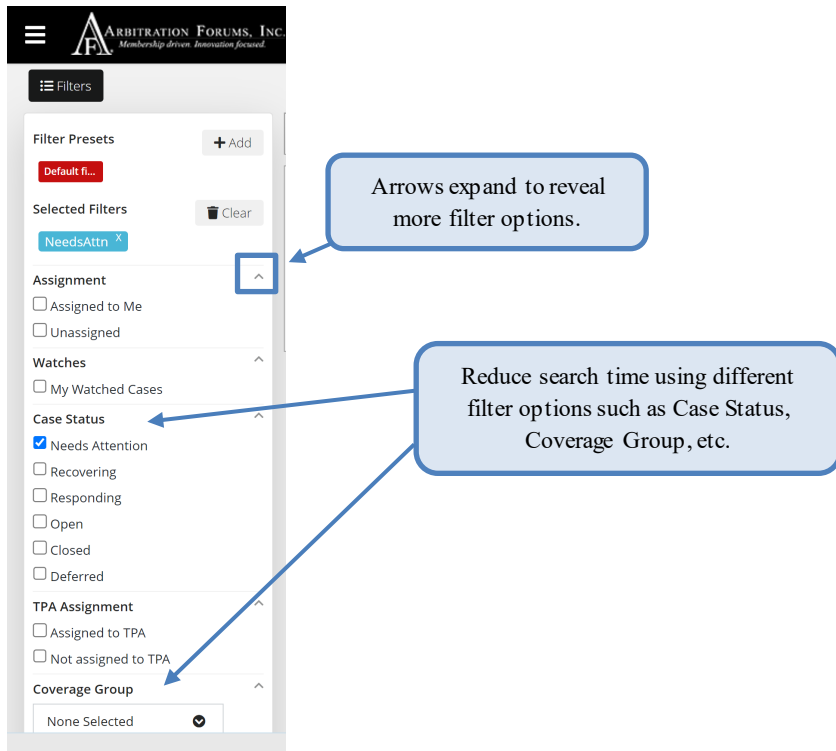
- The green “R” badge is the Responder’s case.
- The orange “F” badge is the Filer’s case.



As Responder, you have 30 days to submit a response. This is denoted by the Due Date. To respond, select **Enter Response** from the the blue ellipsis drop-down menu.



Using the **Filters Tab** is another way to search for cases.



TRS Workflow Steps

The **WORKFLOW STEPS** is a navigation tool. As each step is completed, a check mark appears enabling Responders to find their place in the system.

New York PIP

WORKFLOW STEPS	
<input checked="" type="checkbox"/>	Confirm Incident Details and My Party Information
<input type="checkbox"/>	Case Qualifiers Response
<input type="checkbox"/>	Liability Arguments
<input type="checkbox"/>	Coverage Response - NYPIP
<input checked="" type="checkbox"/>	Feature Response - JUSTIN CASE
<input type="checkbox"/>	Filing Options & Billing
<input type="checkbox"/>	Review & Submit

All other Coverage Groups Collision, Comprehensive/OTC, PIP, Med Pay and Property

WORKFLOW STEPS	
<input checked="" type="checkbox"/>	Confirm Incident Details and My Party Information
<input type="checkbox"/>	Add Additional Parties
<input type="checkbox"/>	Liability Arguments
<input type="checkbox"/>	Coverage Response - Collision
<input checked="" type="checkbox"/>	Feature Response
<input type="checkbox"/>	Add My Damages
<input type="checkbox"/>	Filing Options & Billing
<input type="checkbox"/>	Review & Submit

Confirm Incident Details and My Party Information

WORKFLOW STEPS

Confirm Incident Details and My Party Information

The Responder will confirm the information entered by the Filing Party.

Note: Required fields are denoted with an (*). Once the field is completed, it becomes a ✓.

Under **Case Type**, confirm the **Coverage Group** selected by the Filing Party is correct.

Case Type

Coverage Group ⓘ New York PIP

Options include:

- Collision, Comprehensive/OTC
- PIP
- MedPay
- New York PIP
- Property

Next, confirm the correct **Right of Recovery** is selected.

Right of Recovery Loss Transfer

Options include:

- Negligence (Collision, Comprehensive/OTC, PIP, Med Pay, or Property)
- Concurrent Coverage/Priority of Payment (Collision, Comprehensive/OTC, PIP, Med Pay, Property, or New York PIP)
- Loss Transfer (New York PIP only)

If the incorrect **Coverage Group** or **Right of Recovery** is selected, assert the appropriate **Jurisdictional Exclusion** (see **Jurisdictional Exclusions** to learn how to **Add Exclusion**).

Confirm **Incident Details** including the **Loss Date** and **Loss State**.

If the information entered is incorrect, select **Request Incident Details Change**.

The following pop-up appears. Enter the correct **Loss Date** and/or **Loss State** in the fields provided. A **Reason** is required for this change. Attach evidence supporting the change and select **Submit Request**. Requests are verified by Arbitration Forums, Inc (AF). If approved, AF will update the case with the correct information.

Request Update to Incident Details

While your request is under review, you will not be able to enter or submit a response.

Loss Date Current Loss Date: 8/1/2022

Loss State Current Loss State: New York

* Reason

Attached Evidence

Evidence items have not been attached.

Confirm the correct **Party Information** is displayed. This information is pre-filled based on login credentials. Ensure the correct Subsidiary is selected.

Party Information

Company	04514 - BETA INSURANCE CO
Subsidiary	0002 - BETA INSURANCE OF COLORADO

Confirm the **Policy Information** starting with the Claim Number, Line of Insurance, and Insured's information. The Policy Number and Policy Issue State are **not** required.

Policy Information

Claim Number

Policy Number

Policy Issue State

Line of Insurance Personal/Individual Commercial/Business

Insured's First Name

Insured's Last Name

When Personal/Individual is selected, enter your Insured's First/Last Name.

Policy Information

Claim Number

Policy Number

Policy Issue State

Line of Insurance Personal/Individual Commercial/Business

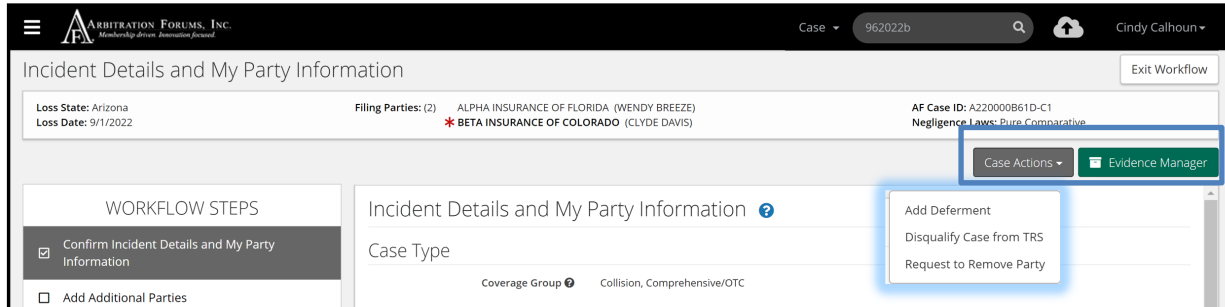
Insured's Company Name

When Commercial/Business is selected, enter your Insured's Company Name.

The **Case Actions** tab allows Responders to:

- Add a deferment
- Disqualify the case from TRS
- Request to remove a party

The **Evidence Manager** is where evidence is stored for use later in the case (**See Insert, Attach, or Placeholder for Evidence** for more information on how to attach evidence to a case).



Add Additional Parties



The original Filing Company's name appears under **Selected Parties**. To add additional parties, enter the company code/name in the **Search Companies** field. This information is transferred from E-Subro Hub if the demand was pushed to TRS for arbitration (Collision, Comprehensive/OTC).



The company will populate under the **Selected Parties** section.

To add the party, select the **+Add** tab.

Case Parties ?

Search Companies: gamma
26 results found for gamma

Select Parties ? [Can't find a company?](#)

Selected Parties (1)

Gamma Insurance of Florida	1 of 1 subsidiaries	
Gamma Insurance of Florida		+ Add

ALPHA INSURANCE OF FLORIDA
Claim Number: 962022A
Insured: WENDY BREEZE

It will then appear on the right side of the page. To remove the party, select the red trash can found to the right.

Case Parties ?

Search Companies: gamma
26 results found for gamma

Select Parties ? [Can't find a company?](#)

Selected Parties (2)

ALPHA INSURANCE OF FLORIDA Claim Number: 962022A Insured: WENDY BREEZE	
Gamma Insurance	

For non-signatory companies, a Non-Sig badge will appear next to their name. Select the **+Add** tab to add them to the case (Does not include NY PIP).

Adverse Parties ?

Search Companies: beta
39 results found for beta

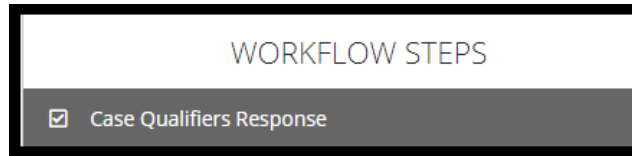
Select Parties ? [Can't find a company?](#)

Selected Parties (1)

00261 BETA COMPANY	1 of 1 subsidiaries	
00261-0002 BETA COMPAN		Non-Sig + Add

BETA INSURANCE OF COLORADO **Non-Sig**

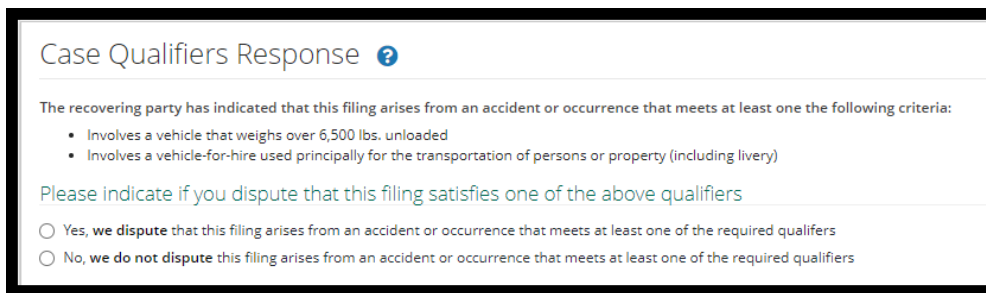
Note: When adding a non-signatory party to a case, it **must** give consent. To confirm consent is given, attach a copy of the **Written Consent Letter** as evidence. If evidence is not provided of prior consent to arbitrate, the filing will proceed. However, the non-signatory party may object to consent to arbitration, which will prevent any recovery from this party even when it is found negligent for the accident or occurrence.



In **New York Loss Transfer** cases, no-fault payments made to an injured party are recoverable so long as the accident or occurrence meets one of the following criteria:

- Involves a vehicle that weights over 6,500 lbs. unloaded
- Involves a vehicle-for-hire used principally for the transportation of persons or property (including livery)

Indicate if this filing satisfies one of the above qualifiers.



Case Qualifiers Response ?

The recovering party has indicated that this filing arises from an accident or occurrence that meets at least one the following criteria:

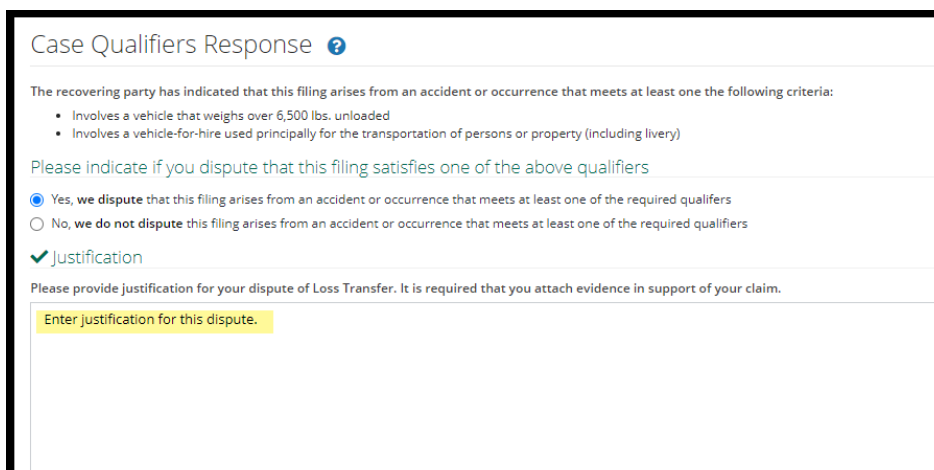
- Involves a vehicle that weighs over 6,500 lbs. unloaded
- Involves a vehicle-for-hire used principally for the transportation of persons or property (including livery)

Please indicate if you dispute that this filing satisfies one of the above qualifiers

Yes, we dispute that this filing arises from an accident or occurrence that meets at least one of the required qualifiers

No, we do not dispute this filing arises from an accident or occurrence that meets at least one of the required qualifiers

Select **Yes** if you dispute this filing arises from one of the above case qualifiers. Provide a **Justification** in the field provided and **Attach Evidence**. Evidence should support your claim.



Case Qualifiers Response ?

The recovering party has indicated that this filing arises from an accident or occurrence that meets at least one the following criteria:

- Involves a vehicle that weighs over 6,500 lbs. unloaded
- Involves a vehicle-for-hire used principally for the transportation of persons or property (including livery)

Please indicate if you dispute that this filing satisfies one of the above qualifiers

Yes, we dispute that this filing arises from an accident or occurrence that meets at least one of the required qualifiers

No, we do not dispute this filing arises from an accident or occurrence that meets at least one of the required qualifiers

✓ Justification

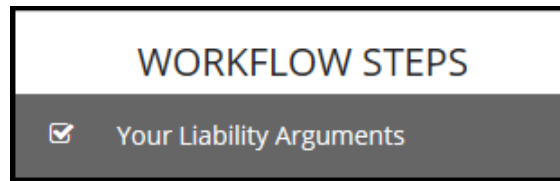
Please provide justification for your dispute of Loss Transfer. It is required that you attach evidence in support of your claim.

Enter justification for this dispute.

Select **No**, if you do not dispute this filing arises from one of the case qualifiers.

If **Priority of Payment** for **New York PIP** is selected as the **Right of Recovery**, this workflow step will not be present. Proceed to the next step.

Your Liability/Recovery Arguments



Your Liability Arguments will appear in the Workflow Steps when **Negligence** or **Loss Transfer** (NY PIP only) is selected as the **Right of Recovery**.

Recovery Arguments will appear in the Workflow Steps when **Concurrent Coverage/Priority of Payment** is selected as the **Right of Recovery**.

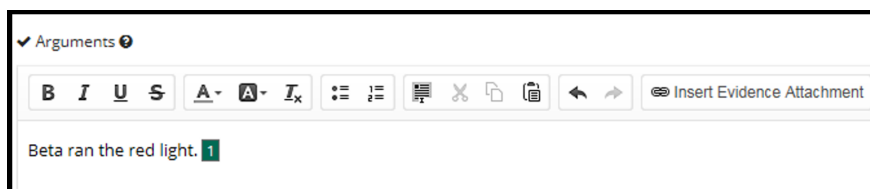
Insert, Attach, or Placeholder for Evidence

Enter either liability or recovery arguments and insert evidence, if desired.

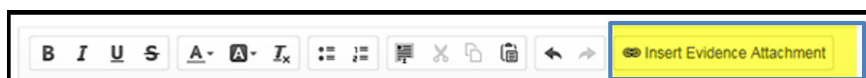
Note: Arbitrators are required to make a comment about specific evidence items inserted in this section.

Insert Evidence

Inserted evidence will appear in the arguments section as a “green box” with a number assigned.



To insert evidence, select **Insert Evidence Attachment**.



Responders will choose specific evidence items from the **Evidence Manager**, if added previously.

Choose a specific evidence item by selecting the adjacent radio button and select **Attach**.

Evidence Types (show descriptions)	Pages	File Name	Received Date
<input checked="" type="radio"/> Adjusters Notes	<input type="text"/>	Adjuster Notes.pdf	3/13/2018
<input type="radio"/> Police Report	<input type="text"/>	Police Report.pdf	3/13/2018

Note: Evidence uploaded from E-Subro Hub will automatically be saved in Evidence Manager. Responders will need to manually attach it to the case.

Next, enter the percentage of liability admitted. If no liability is admitted enter “0”. This section will appear when **Negligence** or **Loss Transfer Right of Recovery** is selected.

Admitted liability

Please answer what percentage of liability you admit to for damages to the following parties:

* BETA INSURANCE OF COLORADO (CLYDE DAVIS) admit: % liability for ALPHA INSURANCE OF FLORIDA (WENDY BREEZE)'s damages.

When **Concurrent Coverage/Priority of Payment** is selected as the **Right of Recovery**, the admitted liability section will *not* be present. Arguments raised under this Right of Recovery relate only to coverage disputes and not liability.

Recovery Arguments ?

* Arguments

Normal B I U G A [color] [background color] [list] [bullet] [link] [unlink] [insert evidence]

Attached Evidence ?

Evidence items have not been attached.

The **Admitted Liability** question is not present when the Right of Recovery is Concurrent Coverage/Priority of Payment.

Answer **Yes** or **No** to the Primary/Excess question by selecting the radio button. The system automatically defaults to **No**. (Does not apply to **New York PIP** or filings where **Concurrent Coverage/Priority of Payment Right of Recovery** is selected).

Primary/Excess

✓ Are you alleging to be excess and that another party is primary for liability coverage? ? Yes No

Help Text is available when selecting the ? icon.

?

Primary- Policy to pay first, before any other available coverage is used. Excess- Policy to pay only after all other available coverage is exhausted.

Attach Evidence

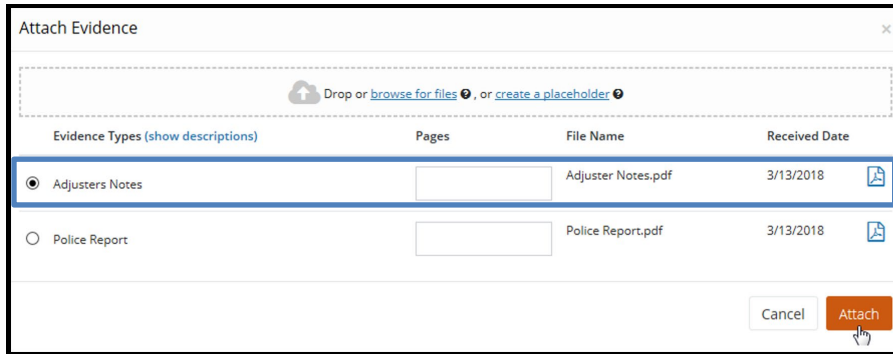
Next, attach evidence not previously inserted into the arguments section. To attach evidence, select the **Attach Evidence** tab.

Note: Evidence inserted into Arguments will automatically appear in the Attached Evidence section as a green box.

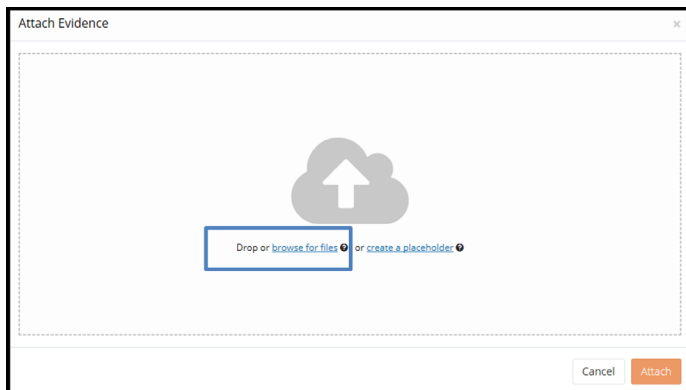
Attached Evidence ? + Attach Evidence

View	ID	Evidence Types (show description)	Pages	Detach
	1	Adjusters Notes		

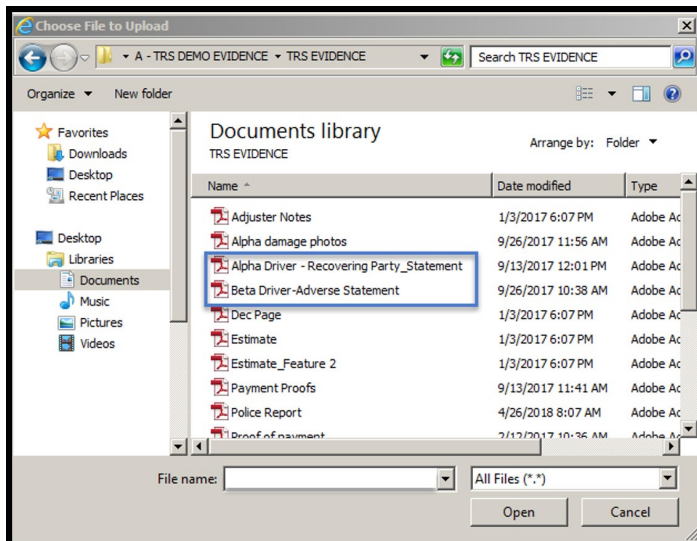
To add evidence not inserted into Arguments, choose the radio button with the relevant evidence type and select **Attach**.



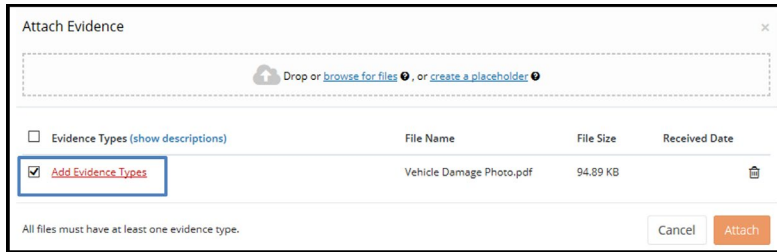
To attach evidence not previously uploaded from E-Subro Hub, drag and drop them into the window or select **browse for files**.



Select evidence items stored in your claims system by double-clicking on the desired evidence item.

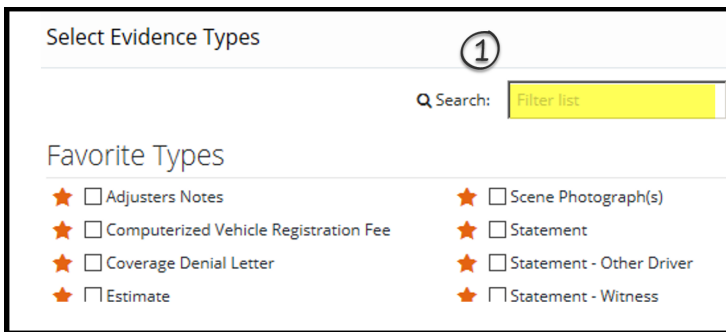


This brings the evidence into the Evidence Manager where responders are required to give it a type. Select the red link to reveal the evidence type options.

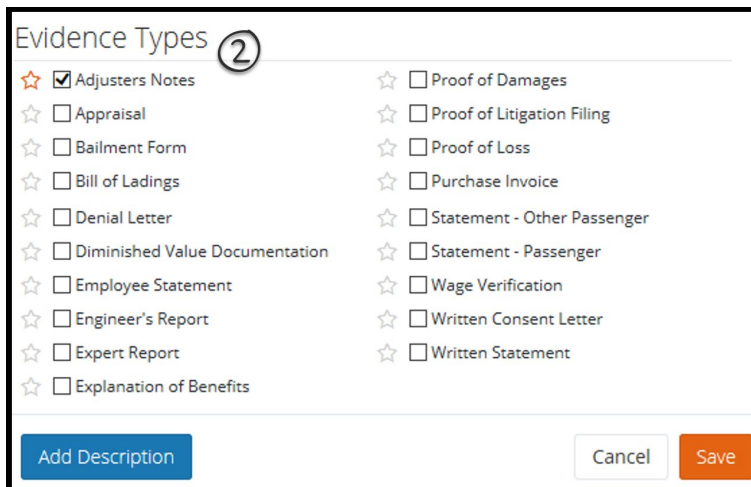


There are three ways to search for evidence types.

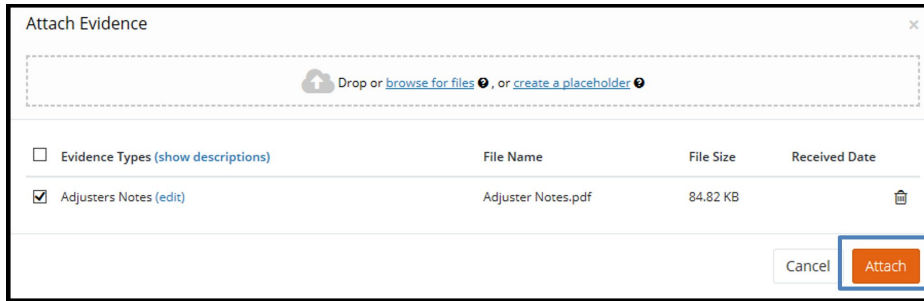
The **Search** box uses an incremental search to progressively find and filter through text. Enter the first few characters to identify a type from the list.



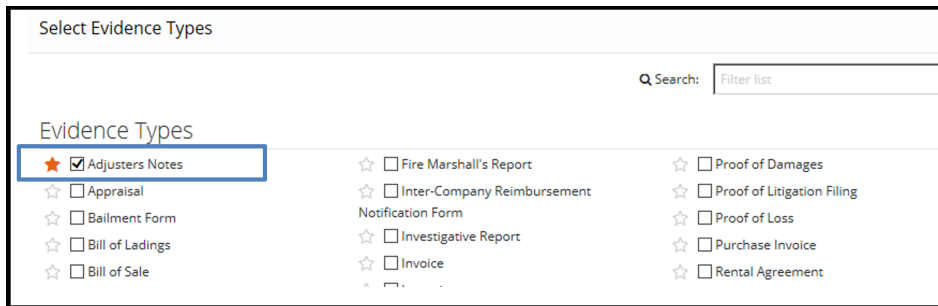
Responders can scroll through the **Evidence Types** list until evidence is located. Check the box next to the corresponding type and **Save** to bring it into the **Evidence Manager**.



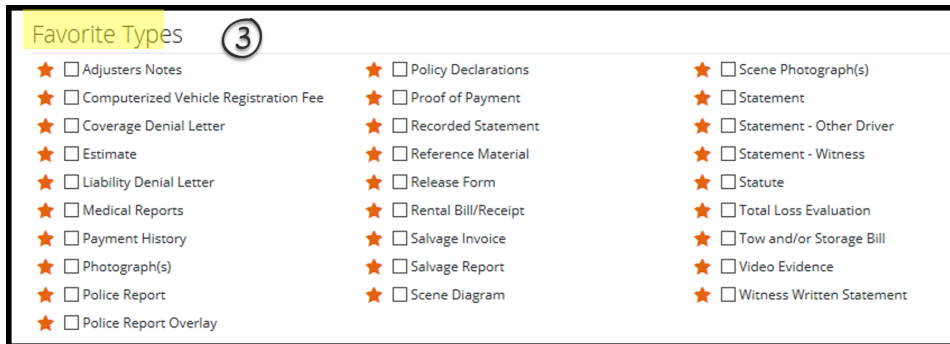
Once evidence is saved in the **Evidence Manager**, Responders will need to select **Attach** to save evidence to the filing.



Responders can also search for evidence types via the **Favorite Types** list. To use this as a search option, Responders must first save the evidence type to “Favorites” by selecting the gold star. Next, select the box adjacent to the evidence item and select save. Once saved, it will appear on your **Favorite Types** list.



Evidence saved as a favorite is placed in a separate section for quicker access.



Note: Evidence Sharing for Collision, Comprehensive/OTC Cases Only

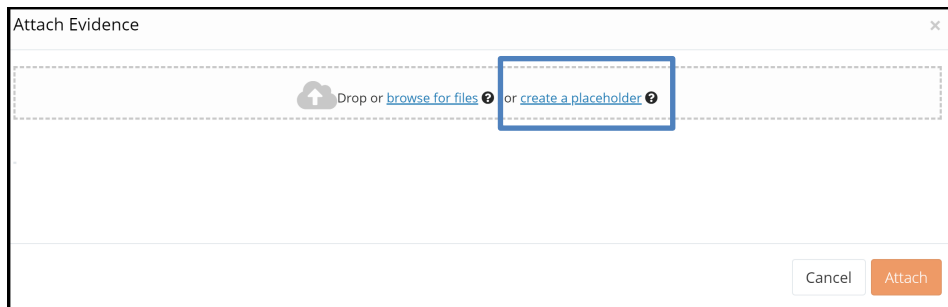
Attach evidence relevant to the liability arguments. Do not dispute damages or attach evidence regarding a damage dispute in this section (Liability Arguments Workflow Step).

Damage Dispute evidence attached to the **Supporting Evidence for Feature Response** section is viewable by the Recovering Party. Likewise, evidence attached to the Feature Damages sought section by the Recovering Party is viewable to the Responding Party (**Rule 2-1**).

Arguments not properly raised will not be considered by the arbitrator (**Rule 2-5**).

Placeholder for Evidence

When a piece of evidence is known but unavailable at the time of responding, **Create a Placeholder**.



This workflow will allow you to identify the evidence types and optional description and save. Follow the Insert/Attach Evidence workflow.

Note: Evidence must replace the placeholder and be attached to the case prior to submission.

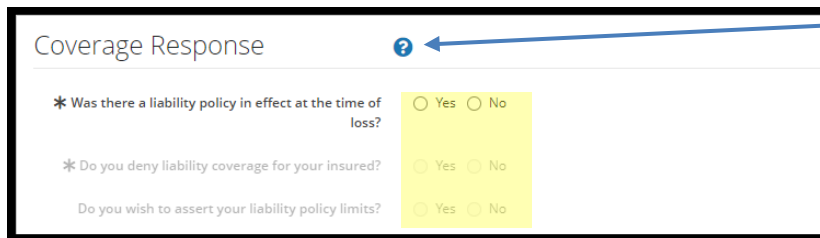
Coverage Response – Applicable Coverage Group

(Collision, Comprehensive/OTC, PIP, Med Pay, New York PIP, or Property)



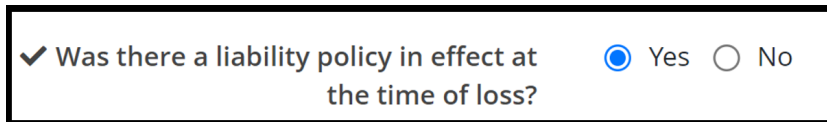
For **Collision, Comprehensive/OTC, PIP, Med Pay, or Property** with the **Negligence Right of Recovery**, the following questions appear.

Answer the **Coverage Response** questions by selecting each radio button **Yes** or **No**.

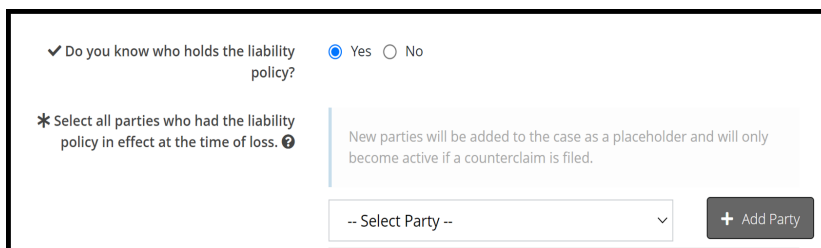


Select the blue question mark to reveal **Help Text**.

Select **Yes** or **No** to whether there is a liability policy in effect at time of loss. If **Yes**, go to next question.



If **No**, Filers are prompted to answer an additional question as to who holds the liability policy. If **Yes**, enter the party(ies) carrying the liability policy at the time of loss.



If **No**, the following pop-up message appears. Select **Cancel** or **Confirm** to proceed.

Proceed?

You should select Confirm only if you: do not provide liability coverage for the named insured, are unable to locate a liability policy for the named insured, or your liability policy for the named insured expired prior to the date of loss.

By selecting 'confirm' below, you are confirming the above is true and parties will be prevented from seeking recovery of damages against you in arbitration.

Proceed by answering the next series of questions.

✓ Do you deny liability coverage for your insured? Yes No

✓ Do you wish to assert your liability policy limits? Yes No

If **Yes** is selected for the above questions, Responders are required to provide a **Justification**. Attach evidence to support your assertions.

Justification

Attached Evidence ?

Evidence items have not been attached.

When selecting **Yes** to assert your liability policy limits, an additional field will appear. Enter your Property Damage (PD) limits from your Declarations Page. (Does not apply to **Concurrent Coverage/Priority of Payment Right of Recovery**.)

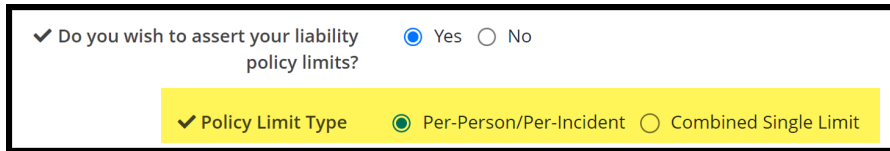
✓ Do you wish to assert your liability policy limits? Yes No

* Policy Limit Amount

For **PIP and Med Pay** cases, when asserting your coverage policy limits, Responders are required to select the **Policy Limit** type. (Does not apply to the **Current Coverage/Priority of Payment Right of Recovery**).

- **Per-Person/Per-Incident**

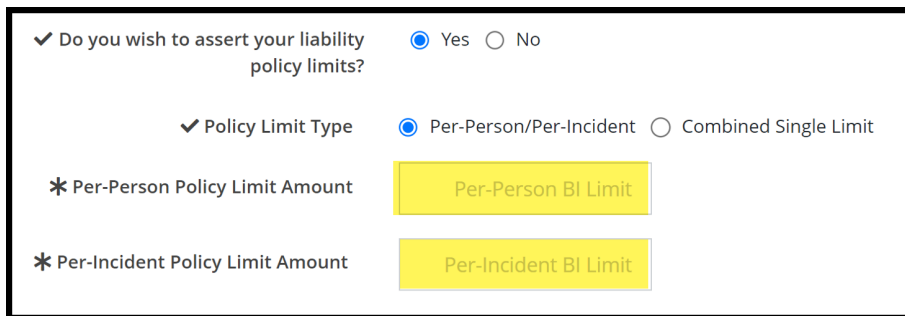
- **Combined Single Limit**



✓ Do you wish to assert your liability policy limits? Yes No

✓ Policy Limit Type Per-Person/Per-Incident Combined Single Limit

When selecting **Per-Person/Per-Incident**, enter the limit of coverage Per-Person. Next, enter the limit of coverage Per-Incident.



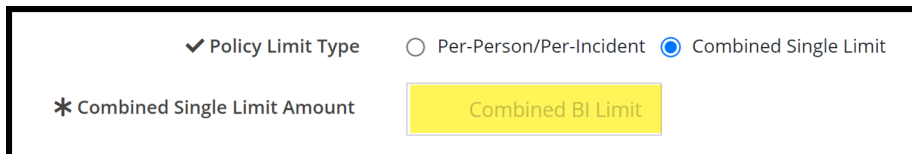
✓ Do you wish to assert your liability policy limits? Yes No

✓ Policy Limit Type Per-Person/Per-Incident Combined Single Limit

* Per-Person Policy Limit Amount

* Per-Incident Policy Limit Amount

When selecting **Combined Single Limit**, Responders are prompted to enter only the single limit amount for property damage and injury combined for the occurrence.



✓ Policy Limit Type Per-Person/Per-Incident Combined Single Limit

* Combined Single Limit Amount

Add Additional Exposures outside of the parties in the current case. This field should only be used when your liability policy limits are at risk and where exposures exist to parties *not* named in the current filing.

To add an additional exposure select the + **Add** tab.
(Does not apply to NY PIP filings).



Additional Combined Single Limit Exposures

No a Additional combined single limit exposures are Occurrence exposures which are outside of this arbitration and not part of this case

Enter the amount of the exposure, if known. Select the **Paid** or **Unpaid** Exposure radio button and provide a **Description**.

The screenshot shows the 'Additional Exposures' form with the following fields and options:

- * Amount:** An empty text input field.
- Undetermined Exposure Amount:** An unchecked checkbox.
- * Type:** Two radio buttons: 'Paid Exposure' (selected) and 'Unpaid Exposure'.
- * Description:** A large text area with a placeholder: 'Enter known exposures which are already paid or known but unpaid in this section. It is recommended that you attach evidence in support of the payments claimed.'
- Buttons:** 'Cancel' and 'Save' at the bottom right.

When additional exposures are known prior to arbitration, enter the amount in the field provided.

\$1,000.00

Next, select **Paid Exposure** as the type if an actual payment is made.

If payment has not been made, select **Unpaid Exposure** as the type.

If undetermined, check the **Undetermined Exposure Amount** box. Next, enter a description and add evidence to support it (for example, a police report).

The screenshot shows the 'Additional Exposures' form with the following fields and options:

- Amount:** A greyed-out text input field.
- Undetermined Exposure Amount:** A checked checkbox.
- * Description:** A text area containing 'Damage to a tree.'
- Buttons:** 'Cancel' and 'Save' at the bottom right.

If the additional exposure is **unknown/undetermined**, check the box.

For **New York PIP Priority of Payment** as the **Right of Recovery**, the following questions appear. Answer **Yes** or **No** by selecting the adjacent radio button.

Coverage Response - NYPIP ?

✓ Was there a policy or contract in effect at the time of loss? Yes No

✓ Do you deny coverage for your insured? Yes No

Callout 1 (for 'Yes' selected): If **Yes** is selected, move to the next question. If **No** is selected, the following message will appear. Select **Confirm** if you are sure there was no policy or contract in effect at the time of loss.

Callout 2 (for 'No' selected): If **No** is selected, move to the next Workflow Step. If **Yes** is selected, you are required to provide a **Justification** and attach evidence supporting this assertion.

For **New York PIP Loss Transfer** as the **Right of Recovery**, the following questions appear. Answer **Yes** or **No** by selecting the adjacent radio button.

Coverage Response - NYPIP ?

✓ Was there a liability policy in effect at the time of loss? Yes No

✓ Do you deny liability coverage for your insured? Yes No

Callout 1 (for 'Yes' selected): If **Yes** is selected, move to the next question. If **No** is selected, the following message will appear. Select **Confirm** only if you do not provide the liability coverage for the named insured, are unable to locate a liability policy, or the policy was expired on the date of loss.

Callout 2 (for 'No' selected): If **No** is selected, move to the next Workflow Step. If **Yes** is selected, you are required to provide a **Justification** and attach evidence supporting this assertion.

Feature Response - Vehicle or Injury Party

WORKFLOW STEPS

Feature Response - Vehicle or Injured Party

The filing company's feature information, located at the top of the page, includes the driver and vehicle information (**Collision, Comprehensive/OTC**), a feature description (**Property**), or injured party information (**PIP, Med Pay, and New York PIP**). Other information includes:

- Claim Number
- Claim Representative (Name, Phone Number, and Email Address)
- Remittance Address

Collision, Comprehensive/OTC view:

Feature Response - 2021 HONDA (ALPHA INSURANCE OF FLORIDA) ?

Driver: WENDY BREEZE	Vehicle: 2021 HONDA ACCORD	Bailment: No
Claim Number: 962022A	Claim Rep: Sally Jo Butterfield 813-574-4738 sjbutterfield.company.com	Remittance Address: 3820 Northdale Blvd Tampa, FL 33624-1863

Property view:

Feature Response - BOAT (ALPHA INSURANCE OF FLORIDA) ?

Feature Description: damage to boat	Bailment: No	
Claim Number: 2142023A	Claim Rep: JOHN X. DEMANDER 813-967-8889 jdemande.alpha_04513_profile@arbfile.org	Remittance Address: ATTN: Arbitration Forums 3820 Northdale Blvd Ste 200A Tampa, FL 33624-1856

PIP, Med Pay, and New York PIP view:

Feature Response - WILLIAM THORTON (ALPHA INSURANCE OF FLORIDA) ?

Injured Party Name: WILLIAM THORTON	Injured Party Status: Driver	Vehicle: No Vehicle Specified
Claim Number: 9132022A	Claim Rep: JOHN X. DEMANDER 813-967-8889 jdemande.alpha_04513_rep@arbfile.org	Remittance Address: ATTN: Juan Camaney 3820 Northdale Blvd Tampa, FL 33624-1863

Responder Party Information includes your claim number, which has been pre-filled from the Incident Details screen. If this number differs, you have the option to update it in this section. In addition, the **Internal Reference** allows the option to add a unique reference ID for routing purposes.

Jurisdictional Exclusions

Jurisdictional exclusions (JE) are reasons why a Responding Party’s case does not qualify to be heard by Arbitration Forums, Inc. To assert a jurisdictional exclusion, select the **Add Exclusion** Tab.

A list of exclusions will appear based on the Coverage Group selected:

Collision, Comprehensive/OTC Coverage Group

Once an exclusion is selected, Responders are required to complete the description field.

Jurisdictional Exclusions

Filed under wrong coverage Delete Exclusion

✓ Description

Enter Jurisdictional Exclusion (JE) description in this field.

Explain why this JE was selected.

If the incorrect exclusion is selected or is no longer needed, select **Delete Exclusion**.

Next, attach evidence in support of the exclusion asserted by selecting **+Attach Evidence** and follow the necessary steps (See **Insert, Attach, or Placeholder for Evidence** to learn more).

Supporting Evidence for Jurisdictional Exclusions + Attach Evidence

Damage Disputes

The Recovery Sought section allows Responders to review the damages sought by the filing company. Responders can also dispute damages from this section.

The filing company enters amounts paid for damages to their automobile (repair/total loss), property loss, or medical bills paid to their injured parties sought in the case.

Collision, Comprehensive/OTC vehicle repair view:

Recovery Sought		
Company-Paid Damages		
Auto Damage	\$3,500.00	▼ Dispute
Rental	\$500.00	▼ Dispute
Total Sought	\$4,000.00	
Total Proposed	\$4,000.00	
Difference	\$0.00	

Collision, Comprehensive/OTC Total Loss view:

Recovery Sought		
Company-Paid Damages		
Valuation	\$3,000.00 ACV	▼ Dispute
Prior Damage	(\$0.00)	▼ Dispute
Tax Amount	\$1,500.00	▼ Dispute
Fees	\$150.00	▼ Dispute
Salvage/Owner Retained	(\$0.00)	▼ Dispute
Rental	\$200.00	▼ Dispute
Storage	\$50.00	▼ Dispute

When the **Recovery Sought** includes a Total Loss, the categories for **Company-Paid Damages** will differ from the vehicle repair view (noted above). Only Total Loss related categories will be present. This includes a notation regarding the **Valuation** and whether it was paid as **ACV or RCV** (see above).

Property view:

Recovery Sought		
Company-Paid Damages		
Debris Removal	\$10,000.00	▼ Dispute
Salvage/Owner Retained	(\$0.00)	▼ Dispute
Total Sought	\$10,000.00	
Total Proposed	\$10,000.00	
Difference	\$0.00	

PIP, MedPay, and New York PIP view:

Recovery Sought		
Company-Paid Damages		
Medical Expenses	\$5,000.00	▼ Dispute
Total Sought	\$5,000.00	
Total Proposed	\$5,000.00	
Difference	\$0.00	

Each itemized damage item can be disputed. To dispute damages, select the **Dispute** tab adjacent to the item.

Auto Damage	\$3,500.00	▼ Dispute
Rental	\$500.00	▼ Dispute

Once the **Dispute** tab is selected, the damage item will expand, allowing you to enter the required information: Proposed Amount, Dispute Type(s), and Justification.

Recovery Sought

Company-Paid Damages

Auto Damage	\$3,500.00	▼ Dispute
Rental	\$500.00	Delete Dispute

* Proposed Amount:

* Dispute Type(s):

* Justification:

Enter the **Proposed Amount**. Example: \$250.00 for rental versus the amount the Filer is seeking of \$500.00.

Dispute Type(s)

Rental x

- Select All
- No Subro Received/No Invoice
- Rental
- Unnecessary/Unreasonable Operations

Expands to reveal a drop-down menu to select **Dispute Type**.

To support a damage dispute, provide an explanation. This section also allows you to **Insert Evidence** to better support your arguments. Inserting evidence creates a relationship between the argument and evidence. Inserted evidence is assigned a numerical value and requires the arbitrator to make a comment. **Do not include payments paid to the filing company in this section. Enter any payment made for damages sought by the filing party or its insured under the Prior Payments section.**

The example below shows how inserted evidence appears in the Damage Dispute Justification section. A numerical value is automatically assigned to each inserted item.

Normal **B I U S A**

Insert Evidence

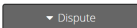

The rental invoice was not sent in the Filing Company's subrogation demand. The estimate calculates a 5 day repair. At \$50.00 a day (comparable vehicle) we are willing to reimburse \$250.00 and not the \$500.00 being requested by the Filing Company. (see rental bill **RE1**),

At any time on this page, you are able to **Delete Dispute** and confirm to proceed.

Rental	\$500.00	
--------	----------	---

As you work your way through this section, the Total Sought, Total Proposed, and Difference are calculated accordingly.

Company-Paid Damages

Auto Damage	\$3,500.00	
Rental	\$500.00	

✓ Proposed Amount

✓ Dispute Type(s) Rental x

✓ Justification

Normal B I U A ↶ ↷ ≡ Insert Evidence

The rental invoice was not sent in the Filing Company's subrogation demand. The estimate calculates a 5 day repair. At \$50.00 a day (comparable vehicle) we are willing to reimburse \$250.00 and not the \$500.00 being requested by the Filing Company. (see rental bill RET),

Total Sought	\$4,000.00
Total Proposed	\$3,750.00
Difference	\$250.00

When **Concurrent Coverage/Priority of Payment** is selected as the Right of Recovery, Responders will enter a deductible amount in the field provided, if applicable.

Deductible Applicable to This Concurrent Coverage / Priority of Payment Feature

Responding Party Deductible Amount

Prior Payments Made

As a Responder, you can add **Prior Payments Made** to the filing company prior to arbitration. Any payment(s) made towards the filing party's damages or its insured (including deductibles), for the claim/damages sought in the filing, need to be entered and supported by evidence showing the payment has **cleared** (cash, deposited).

Prior Payments Made 

ALPHA INSURANCE OF FLORIDA has not accepted prior payments from BETA INSURANCE OF COLORADO.

This is especially true when there is a policy limit. This ensures the recovering party's award amount is adjusted for the prior payment and/or the remaining balance of policy limits is awarded accordingly (Does not include New York PIP).

When entering a payment dollar amount, describe what the payment is for (vehicle damages, out-of-pocket rental, property, deductibles, medical bills, lost wages, etc.).

* Payment Amount	<input type="text"/>	Delete Payment
Payment Description	<input type="text"/>	

Entering payments to parties other than the filing party or its insured should be entered as an additional exposure (Does not include New York PIP). This will ensure award allocations do not exceed an Adverse Parties policy limits.

Attached Evidence

The attached evidence list at the bottom of the page is relevant evidence you have attached to this section.

For those situations where there is known evidence to attach to the case, but it is unavailable at the time of entry, you can create a placeholder. (See **Insert, Attach, or Placeholder for Evidence.**)

Supporting Evidence for Feature Response ?					+ Attach Evidence
View	ID	Evidence Types (show description)	Pages	Detach	
	RE1	Rental Bill/Receipt			

Note: Evidence Sharing for Collision, Comprehensive/OTC Cases Only

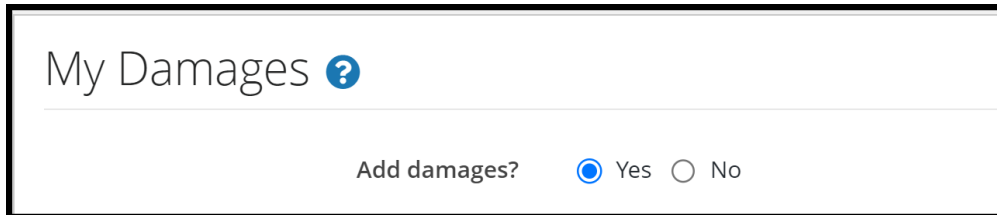
Attach Damage Dispute evidence to the **Supporting Evidence for Feature Response** section. Evidence attached here is viewable to the Recovering Party. Likewise, evidence attached to the **Feature Damages** sought section by the Recovering Party is viewable to the Responding Party (**Rule 2-1**).


Arguments not properly raised will not be considered by the arbitrator (**Rule 2-5**).

Add My Damages (Does not include New York PIP)

This Workflow Step allows Responders to enter damages paid to their insured and recover from negligent parties.

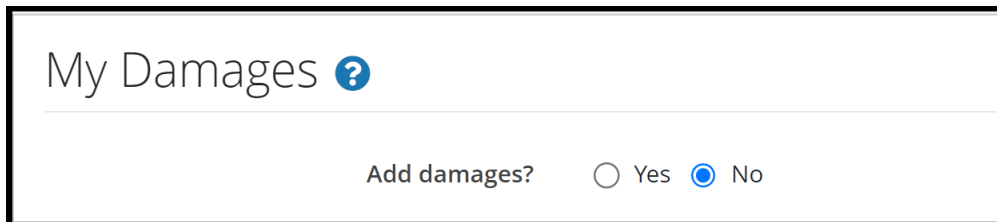
If you have damages, simply indicate **Yes** and proceed to the next Workflow Step: **Select Coverages**. (See [TRS Navigation Guide for Filers](#).)




My Damages 

Add damages? Yes No

If you do not have any damages, continue to next Workflow Step: **Filing and Billing Options**.



My Damages 

Add damages? Yes No

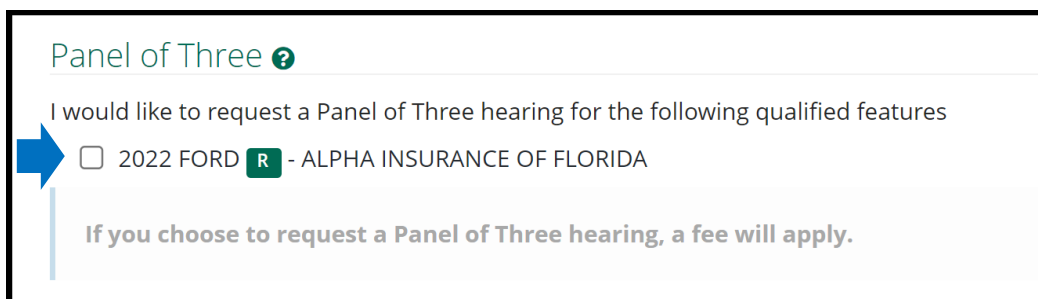
Filing and Billing Options




WORKFLOW STEPS



- Filing Options & Billing

Responders can request a **Panel of Three** on qualifying cases exceeding \$15,000.00 (Does not include **New York PIP**). For qualifying cases, a box will appear for Responders to select.



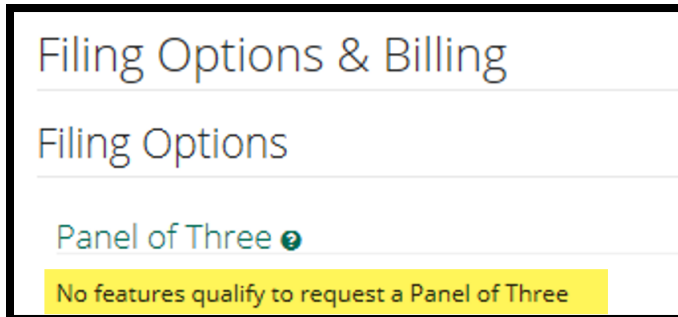
Panel of Three 

I would like to request a Panel of Three hearing for the following qualified features

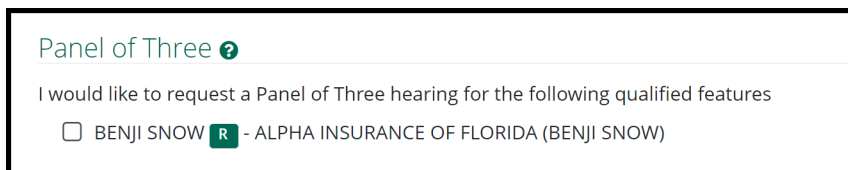
 2022 FORD  - ALPHA INSURANCE OF FLORIDA

If you choose to request a Panel of Three hearing, a fee will apply.

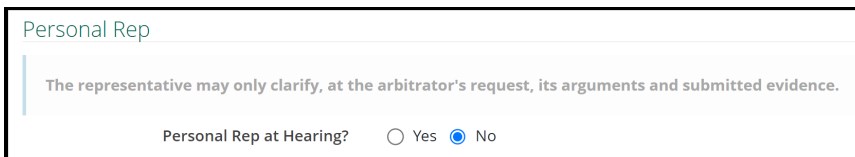
If a case does not qualify, Responders will receive the following message, “No features qualify to request a Panel of Three.”



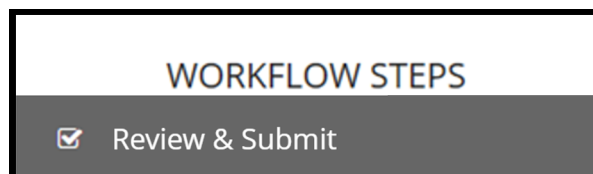
In **New York PIP**, a Panel of Three can be requested without a qualifying dollar amount. Select the box to make the request next to the appropriate feature. If you select a Panel of Three, this will result in a scheduled hearing where three panelists will hear the filing collaboratively.



Responders can request to personally appear virtually at the hearing by selecting **Yes** or **No**.



Review and Submit



Each section is expanded or collapsed using the down arrow to the right of the page.

Review & Submit

Incident Details

Loss Date: 8/1/2022
 Loss State: Arizona
 Negligence Laws: Pure Comparative
 Coverage Group: Collision, Comprehensive/OTC
 Recovery Type: Negligence

Parties on this Case

ALPHA INSURANCE OF FLORIDA Insured: KIM KINDLY Claim Number: 8262022A Line of Insurance: Personal/Individual	BETA INSURANCE OF COLORADO Insured: LESLIE WHITE Claim Number: 8262022B Line of Insurance: Personal/Individual
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ALPHA INSURANCE OF FLORIDA (KIM KINDLY) Liability

My Arguments

njmkd;
 Admitted Liabilities

Proofread for spelling or grammatical errors.

WORKFLOW STEPS

- Confirm Incident Details and My Party Information
- Case Qualifiers Response
- Liability Arguments
- Coverage Response - NYPIP

To correct or update an area, navigate to the specific section via the **Workflow Steps** and update the necessary information.

Note: All corrections must be made prior to submitting the case. There are no amendments in TRS.

Select **Submit**. Your response is now complete. Once submitted, no amendments can be made. You can only revisit the case for specific reasons (See **Revisits**).

Submit

Appeal Process (Property only)

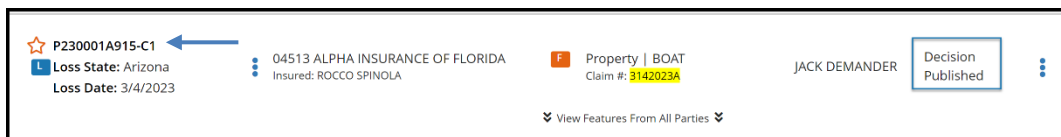
Currently, appeals are offered in TRS for Property cases only. To request an appeal, the Company Claim Amount must be \$10,000.00 or above and a charge of \$1000.00 was incurred by the requesting party.

The appeal process is not intended to simply facilitate another chance to prevail. Under Rule 2-12 appeals can be requested when an actual error by the original arbitrator or panel is made. Examples include the erroneous interpretation of submitted case law or misreading of evidence.

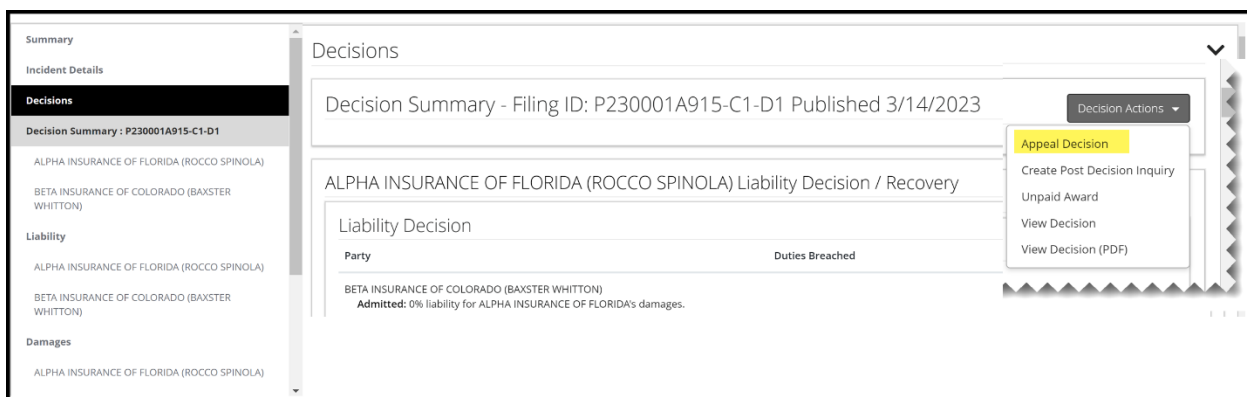
The right to appeal a decision is limited to the parties that “participated” in the original hearing. In other words, if a Responder did not respond, it may not appeal the decision.

To start the appeal process, the decision must display a status of **Decision Published**. Appeal requests must be made within 30 days of the Decision Publication date.

Select the Case ID number to access the Case Overview page.

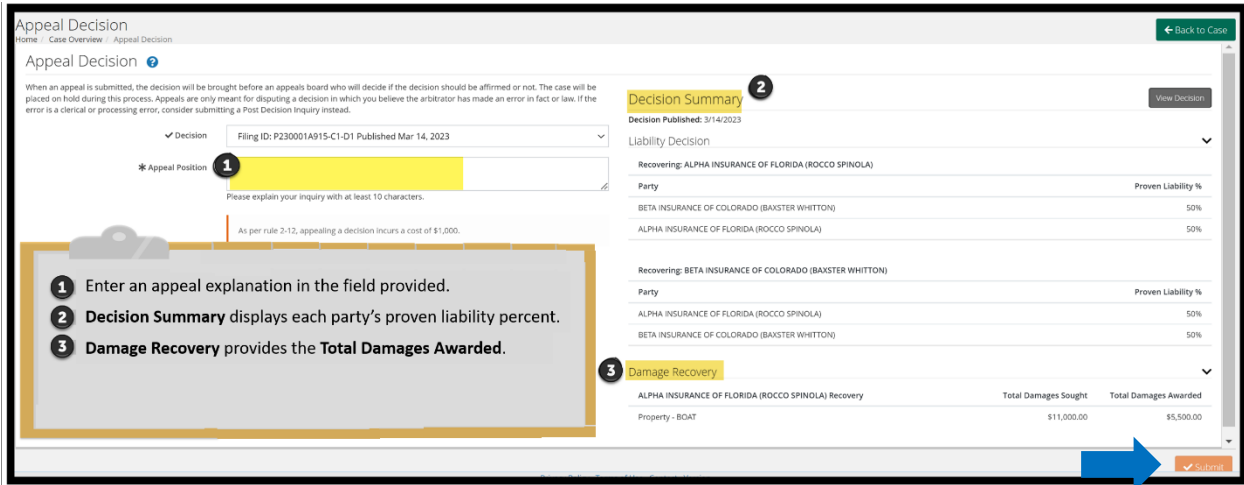


From Case Overview, navigate to **Decisions** and select **Appeal Decision** from the **Decision Actions** drop-down menu.



From the Appeal Decision screen:

1. Enter an appeal explanation in the field provided.
2. Review each party’s proven liability percentages.
3. Review the Total Damages Awarded.



Appeal Decision

Home Case Overview Appeal Decision

When an appeal is submitted, the decision will be brought before an appeals board who will decide if the decision should be affirmed or not. The case will be placed on hold during this process. Appeals are only meant for disputing a decision in which you believe the arbitrator has made an error in fact or law. If the error is a clerical or processing error, consider submitting a Post Decision Inquiry instead.

Decision: Filing ID: P230001A915-C1-D1 Published Mar 14, 2023

Appeal Position:

Please explain your inquiry with at least 10 characters.

As per rule 2-12, appealing a decision incurs a cost of \$1,000.

1 Enter an appeal explanation in the field provided.

2 Decision Summary displays each party's proven liability percent.

3 Damage Recovery provides the Total Damages Awarded.

Decision Summary

Decision Published: 3/14/2023

Liability Decision

Recovering: ALPHA INSURANCE OF FLORIDA (ROCCO SPINOLA)

Party	Proven Liability %
BETA INSURANCE OF COLORADO (BAXSTER WHITTON)	50%
ALPHA INSURANCE OF FLORIDA (ROCCO SPINOLA)	50%

Recovering: BETA INSURANCE OF COLORADO (BAXSTER WHITTON)

Party	Proven Liability %
ALPHA INSURANCE OF FLORIDA (ROCCO SPINOLA)	50%
BETA INSURANCE OF COLORADO (BAXSTER WHITTON)	50%

Damage Recovery

ALPHA INSURANCE OF FLORIDA (ROCCO SPINOLA) Recovery	Total Damages Sought	Total Damages Awarded
Property - BOAT	\$11,000.00	\$5,500.00

Submit

Once an explanation is entered, select the Submit tab.

Deferments

The documents linked below provide step-by-step instructions on how to request, withdraw, or challenge a deferment.

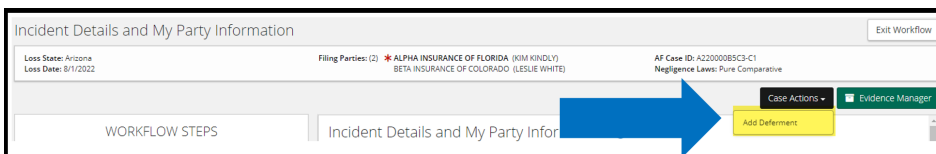
[Request a Deferment](#)

[How to Withdraw a Deferment](#)

[How to Challenge a Deferment](#)

Parties can postpone a hearing (for one year) by adding a **deferment**. There are two ways to add a deferment to a case:

- From the **Case Actions** Tab and **Add Deferment** or,



Incident Details and My Party Information

Loss State: Arizona
Loss Date: 9/1/2022

Filing Parties: (2) * ALPHA INSURANCE OF FLORIDA (KIM KINDLY)
BETA INSURANCE OF COLORADO (LESLIE WHITE)

AF Case ID: A22000085C3-C1
Negligence Laws: Pure Comparative

WORKFLOW STEPS

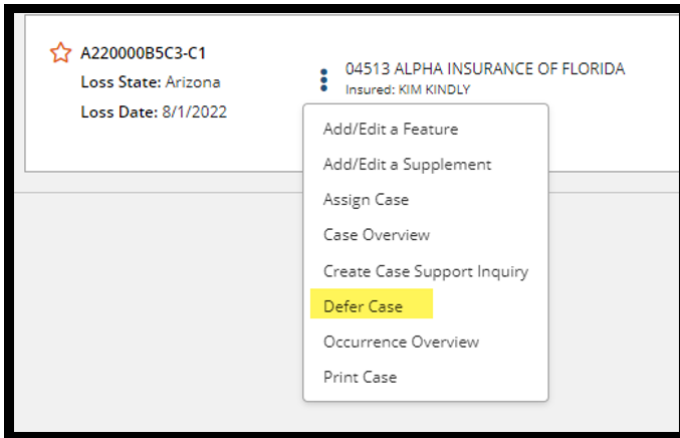
Incident Details and My Party Information

Case Actions +

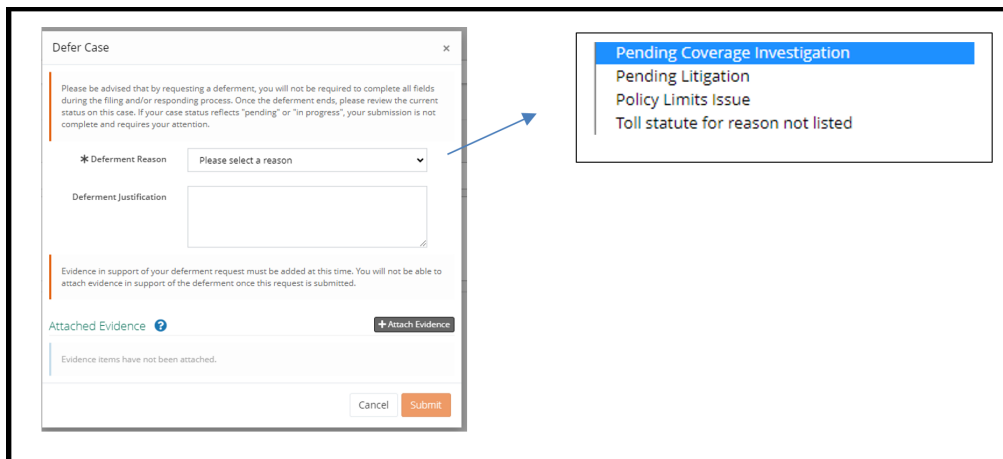
Evidence Manager

Add Deferment

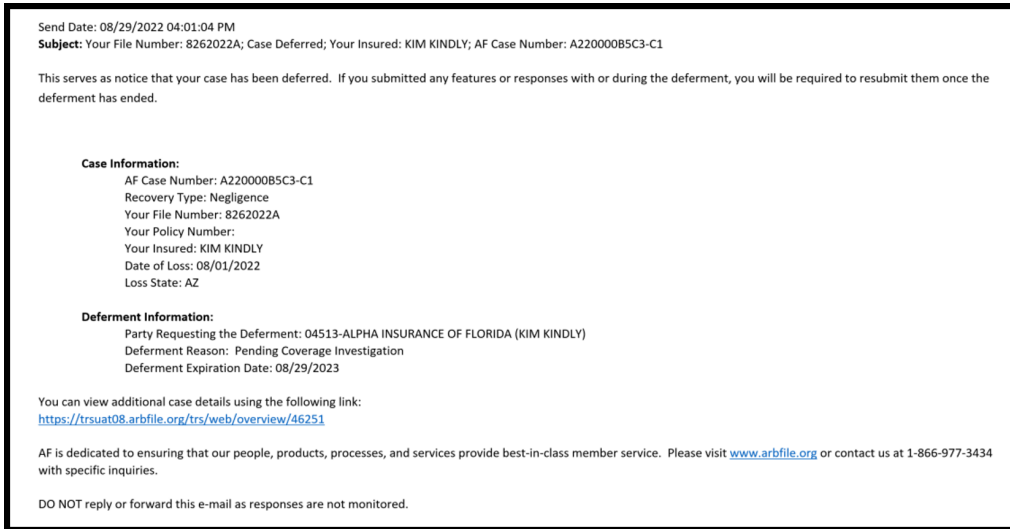
- From the blue ellipsis drop-down menu, select **Defer Case**.



Select a **Deferment Reason** and provide a **Justification**. **Attach Evidence** to support the reason for the selected deferment.



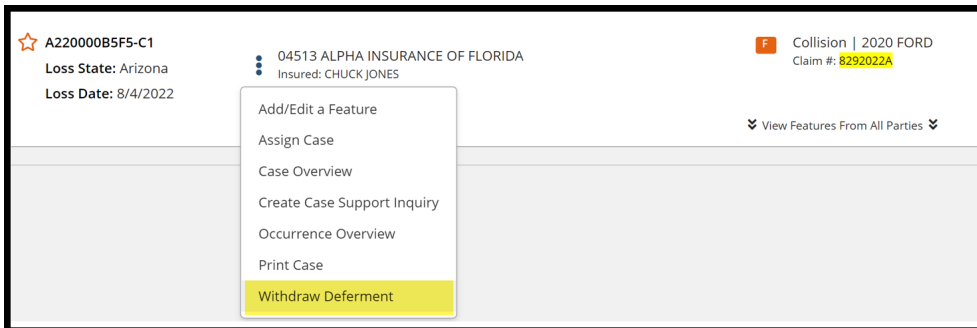
To confirm the deferment is added, an email notification is sent.



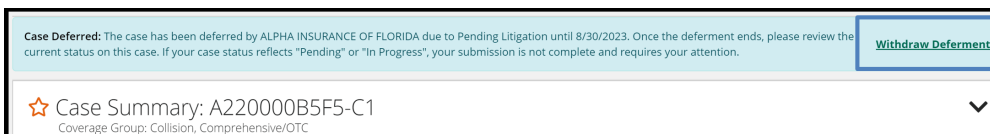
A deferment verification is also confirmed by the case status.



To withdraw a case **before** the one year expiration, select **Withdraw Deferment** from the blue ellipsis.



Deferments can also be withdrawn from within the case by selecting **Withdraw Deferment** from the blue banner.

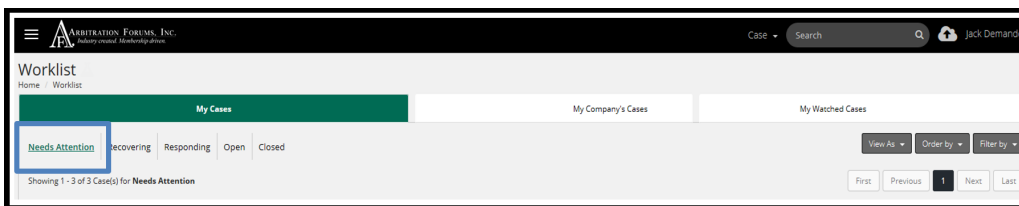


Revisits

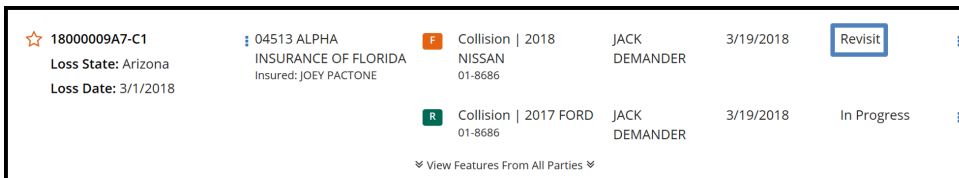
Parties have limited circumstances in which to **revisit** a filing (i.e., update filing information for a new impleaded party, review cases where counterclaims are filed, or where a party raises a damage dispute, asserted policy limits, or jurisdictional exclusion).

You have seven calendar days to revisit your case and update/change or enter a rebuttal.

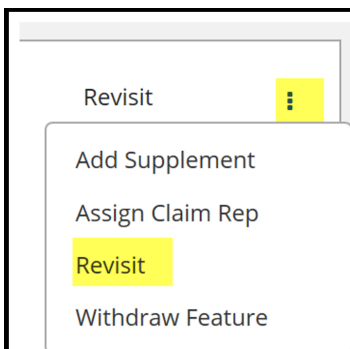
To view files with a revisit, go to the TRS Worklist. Under **My Cases**, filter search by selecting cases that need attention.



If a case has a revisit, it will appear on the right side.



Select the blue ellipsis to the right, and then select **Revisit**.



Supplements

Arbitration should not be filed until a claim is concluded. That said, AF realizes that supplemental damages may arise after an initial filing is submitted or heard.

When this occurs, the responding party is strongly encouraged to voluntarily reimburse the damages based on the initial liability decision. Arbitration may be filed, however, if the damages are disputed.

Rule 5-3 outlines when a company can file for supplemental damages. Payments must be made on or after the initial filing submission date. It is also important to note that for new Auto filings, evidence submitted by the parties to support or dispute the supplement damages will be viewable by the parties. This is intended to facilitate and expedite settlement of the claim, since many times a supplement demand is not sent.

In all forums, the original liability decision is binding unto the parties. The sole issue for the arbitrator to consider in the new filing is the supplemental damages.

When the Filing Company files for additional damages, the Responder has 7 days to submit a response.

Note: Evidence to support or dispute supplement damages are **viewable** by the parties.

The screenshot shows a case card for A220000B799-C1, Loss State: Arizona, Loss Date: 9/1/2022, Insured: ABBEY FAYE. It lists two claims: 'Collision | 2021 FORD' with Claim #: 9202020B. The first claim is 'Decision Published'. The second claim is 'In Progress' with a due date of 9/29/2022 and an 'S' badge. A callout box points to the 'S' badge, stating: 'The "S" Badge indicates a supplement has been filed in this case.' Another callout box points to the '9/29/2022' date, stating: 'The due date is found by pulling up the case from the Worklist.'

To enter a response, select **Enter Response** from the blue ellipsis to the right.

This screenshot is identical to the previous one but includes a blue ellipsis menu to the right of the 'In Progress' claim. The menu is open, showing two options: 'Assign Claim Rep' and 'Enter Response', with 'Enter Response' highlighted in yellow.

From the **Coverage Response** Workflow Step, Responders can change previously entered information by selecting the appropriate radio button.

WORKFLOW STEPS
 Coverage Response - Collision

Coverage Response - Collision ?

Was there a liability policy in effect at the time of loss? Yes

Do you deny liability coverage for your insured? Yes No

Do you wish to assert your liability policy limits? Yes No

When responding to supplement damages, liability is not at issue. The only issue in dispute is damages. To dispute damages, complete the **Supplement Response** workflow step.

WORKFLOW STEPS
 Supplement Response - 2021 FORD

Recovery Sought

Company-Paid Damages

Auto Damage	\$752.43	<div style="border: 1px solid blue; padding: 2px;"> ▼ Dispute </div>
Total Sought	\$752.43	
Total Proposed	\$752.43	
Difference	\$0.00	

Select the **Dispute** Tab and follow the steps outlined earlier in this guide under **Damage Disputes**.