



ARBITRATION FORUMS, INC.
Membership driven. Innovation focused.

Concurrent Coverage or Priority of Payment

Filing and Responding Guide

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Filing a Concurrent Coverage or Priority of Payment Case

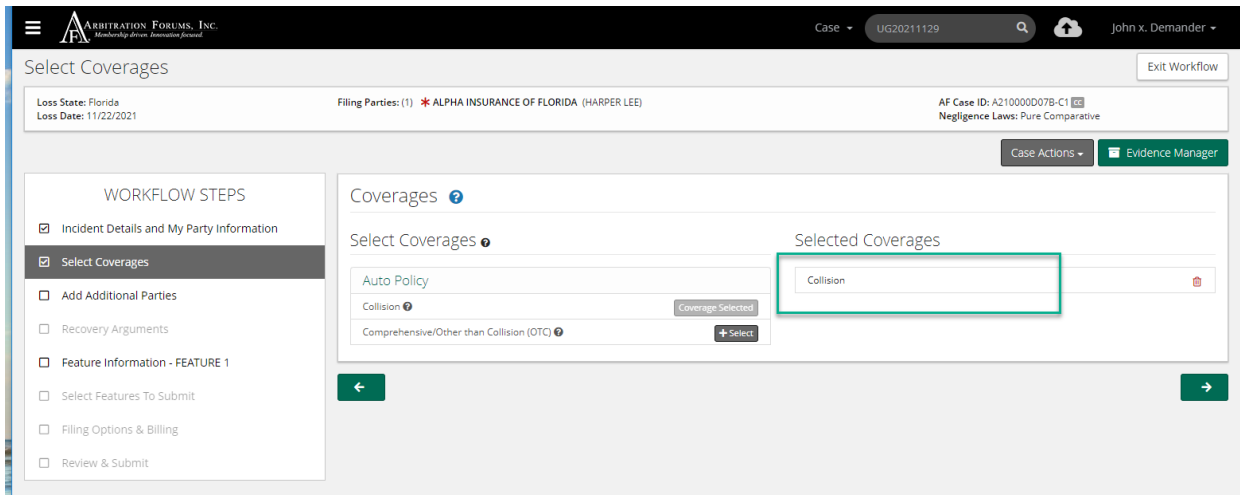
Incident Details and My Party Information page

In order to file a case under the Concurrent Coverage/Priority of Payment right of recovery, the user must choose the appropriate Coverage Group on the Incident Details and My Party Information page. The user must then enter the Concurrent Coverage/Priority of Payment Right of Recovery option.

The screenshot displays the 'Incident Details and My Party Information' page. On the left, a 'WORKFLOW STEPS' sidebar lists several steps, with 'Incident Details and My Party Information' selected. The main content area is divided into 'Case Type', 'Incident Details', and 'Party Information'. Under 'Case Type', 'Coverage Group' is set to 'Collision, Comprehensive/OTC' and 'Right of Recovery' is set to 'Concurrent Coverage/Priority of Payment'. The 'Incident Details' section contains fields for 'Loss Date', 'Loss State', 'Loss County', and 'Loss City'. The 'Party Information' section shows the 'Company' as '04513 - ALPHA INSURANCE CO'. A red box highlights the 'Select Coverages' step in the sidebar, and another red box highlights the 'Concurrent Coverage/Priority of Payment' option in the 'Right of Recovery' dropdown menu.

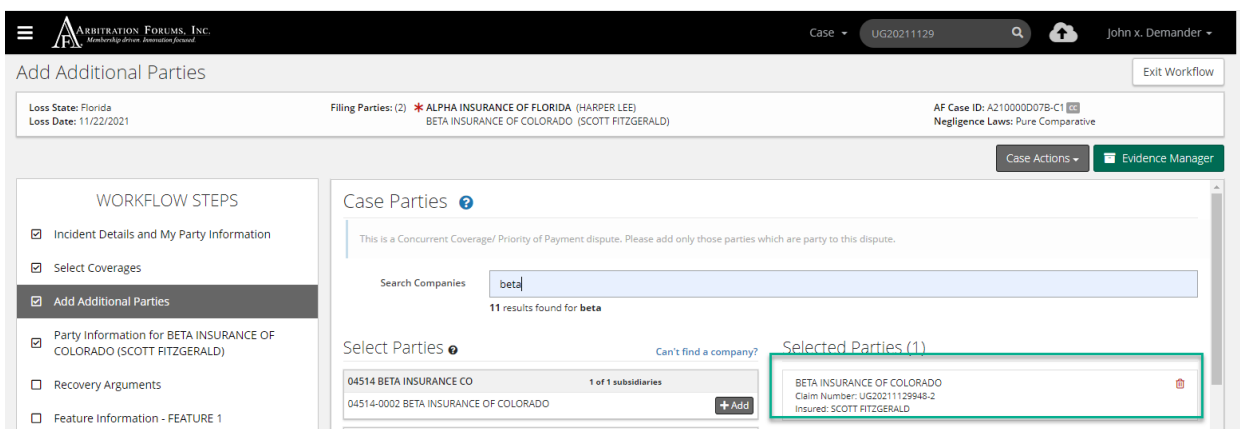
Select Coverages Page

Select the appropriate coverage for your filing on the Select Coverages page.



The screenshot shows the 'Select Coverages' page. On the left, the 'WORKFLOW STEPS' list includes 'Incident Details and My Party Information', 'Select Coverages' (highlighted), 'Add Additional Parties', 'Recovery Arguments', 'Feature Information - FEATURE 1', 'Select Features To Submit', 'Filing Options & Billing', and 'Review & Submit'. The main content area is titled 'Coverages' and contains a 'Select Coverages' search bar with 'Collision' entered. Below the search bar, there are three options: 'Auto Policy', 'Collision' (with a 'Coverage Selected' button), and 'Comprehensive/Other than Collision (OTC)'. To the right, the 'Selected Coverages' section shows 'Collision' in a red-bordered box. The top navigation bar includes 'Case: UG20211129', a search icon, and 'John x. Demander'.

Add Party(ies) to the case on the Add Additional Parties page.



The screenshot shows the 'Add Additional Parties' page. On the left, the 'WORKFLOW STEPS' list includes 'Incident Details and My Party Information', 'Select Coverages', 'Add Additional Parties' (highlighted), 'Party Information for BETA INSURANCE OF COLORADO (SCOTT FITZGERALD)', 'Recovery Arguments', and 'Feature Information - FEATURE 1'. The main content area is titled 'Case Parties' and contains a search bar with 'beta' entered. Below the search bar, it says '11 results found for beta'. The 'Select Parties' section shows a list of results, including '04514 BETA INSURANCE CO' and '04514-0002 BETA INSURANCE OF COLORADO'. To the right, the 'Selected Parties (1)' section shows 'BETA INSURANCE OF COLORADO' in a red-bordered box. The top navigation bar includes 'Case: UG20211129', a search icon, and 'John x. Demander'.

Enter the party information for the additional parties on this page. Additional parties are parties on the case whom you are seeking to recover from.

Party Information - BETA INSURANCE OF COLORADO Exit Workflow

Loss State: Florida
Loss Date: 11/22/2021

Filing Parties: (2) * ALPHA INSURANCE OF FLORIDA (HARPER LEE)
BETA INSURANCE OF COLORADO (SCOTT FITZGERALD)

AF Case ID: A210000D07B-C1
Negligence Laws: Pure Comparative

Case Actions Evidence Manager

WORKFLOW STEPS

- Incident Details and My Party Information
- Select Coverages
- Add Additional Parties
- Party Information for BETA INSURANCE OF COLORADO (SCOTT FITZGERALD)
- Recovery Arguments
- Feature Information - FEATURE 1
- Select Features To Submit
- Filing Options & Billing
- Review & Submit

Party Information - BETA INSURANCE OF COLORADO Delete This Party

Company 04514 - BETA INSURANCE CO

Subsidiary 0002 - BETA INSURANCE OF COLORADO

Policy Information

Claim Number UG20211129948-2

Policy Number PNUG20211129948-2

Policy Issue State Florida

Line of Insurance Personal Commercial

Insured's First Name SCOTT

Insured's Last Name FITZGERALD

Recovery arguments for the case must be entered on the Recovery Arguments page. It is recommended to attach evidence in support of these arguments on this page. Users can insert evidence within the recovery arguments in order to underscore their assertions and claims.

ARBITRATION FORUMS, INC. Case UG20211129 John x. Demander

Recovery Arguments Exit Workflow

Loss State: Florida
Loss Date: 11/22/2021

Filing Parties: (2) * ALPHA INSURANCE OF FLORIDA (HARPER LEE)
BETA INSURANCE OF COLORADO (SCOTT FITZGERALD)

AF Case ID: A210000D07B-C1
Negligence Laws: Pure Comparative

Case Actions Evidence Manager

WORKFLOW STEPS

- Incident Details and My Party Information
- Select Coverages
- Add Additional Parties
- Party Information for BETA INSURANCE OF COLORADO (SCOTT FITZGERALD)
- Recovery Arguments
- Feature Information - FEATURE 1
- Select Features To Submit
- Filing Options & Billing
- Review & Submit

Recovery Arguments

Arguments

Normal B I U S A [Icons] Insert Evidence

1
Evidence inserted by recovering party

Lorem ipsum dolor sit amet, in sint smpnet sed. Cu sit dolore ceteros si avitate, delentit adversarium mel at, melius incidirint ne mel. Ex aperiam delentit sadipscing usu. Eos inductum ullamcorper et, duo stet soeat e [Icon].

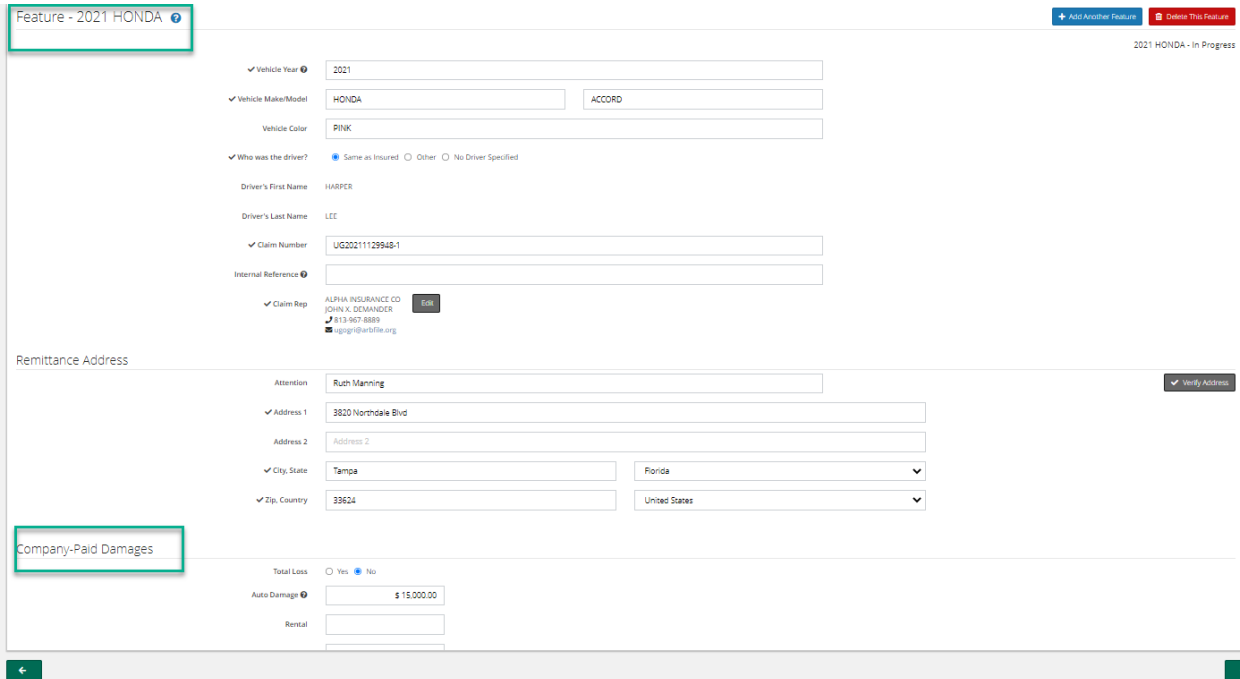
Ludus scaevola vix ne. Odio prima veritus et est. Ne cibo audire commodo vel, modus summo euismod eu vim, ornatus incorrupte consectetur ad eum. Alii magna posse ea ius, ea amet sint integre mea. Qui aperiri volumus an. Ius ne purto reprimique, pri appetere molestiae appellantur an.

Attached Evidence Attach Evidence

View	ID	Evidence Types (show description)	Pages	Detach
	1	Appraisal, Contract		

Feature Information Page

The user must enter vehicle information (Collision, Comprehensive/OTC) or injured information (PIP and Med Pay) along with the applicable damages, deductibles, legal fees, and prior payments on the Feature Information page.



The screenshot shows a web form titled "Feature - 2021 HONDA". The form is divided into several sections:

- Vehicle Information:**
 - Vehicle Year: 2021
 - Vehicle Make/Model: HONDA ACCORD
 - Vehicle Color: PINK
 - Who was the driver?: Same as Insured (selected)
 - Driver's First Name: HARPER
 - Driver's Last Name: LEE
 - Claim Number: UG00211129545-1
 - Internal Reference: (empty)
 - Claim Rep: ALPHA INSURANCE CO. (with edit button)
- Remittance Address:**
 - Attention: Ruth Manning
 - Address 1: 3820 Northdare Blvd
 - Address 2: (empty)
 - City, State: Tampa, Florida
 - Zip, Country: 33624, United States
- Company-Paid Damages:**
 - Total Loss: No (selected)
 - Auto Damage: \$ 15,000.00
 - Rental: (empty)

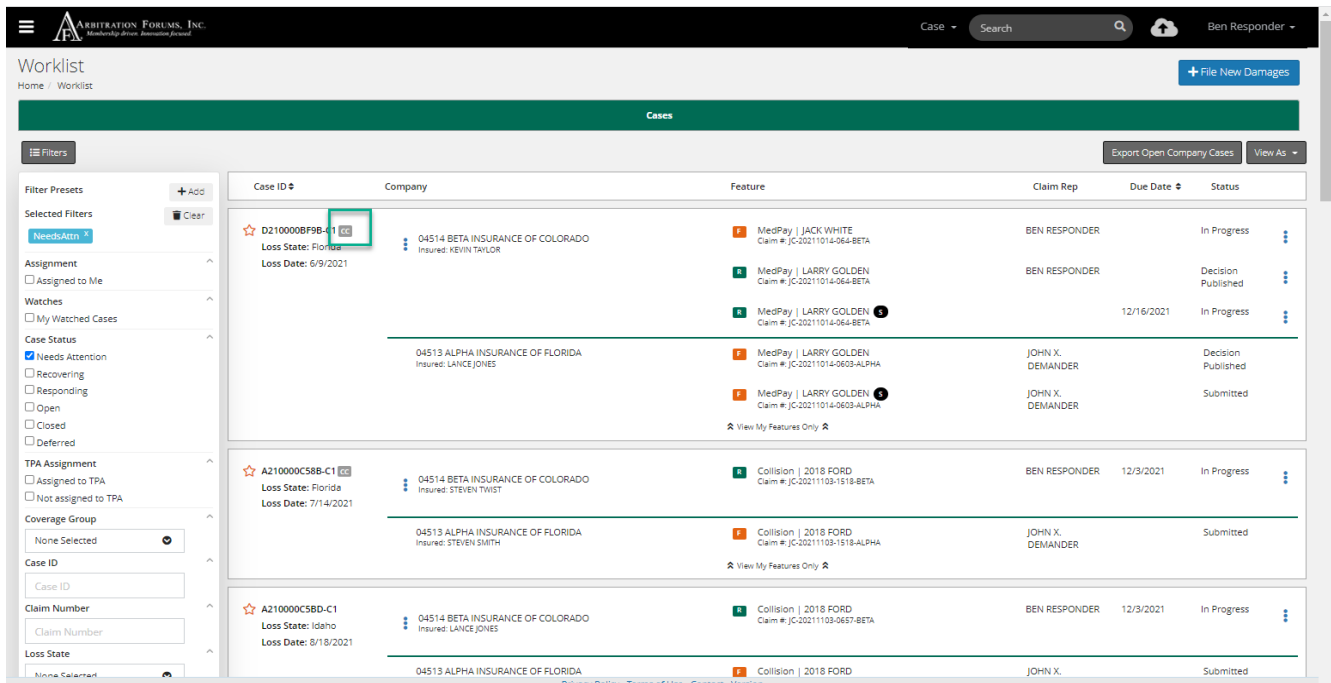
The user can select the features they would like to submit on the Select Features to Submit page. Available revisit options will be displayed on this page. If the damages on the case exceed the qualification amount, the user can choose a panel of three and personal representation options on the Filing Options page.

Review and Submit Page

On the Review and Submit page, the user can review the information he or she has entered, validation errors, if any, and the evidence entered on the case. Once all validation errors have been addressed, the user can proceed to submit the case.

Responding to a Concurrent Coverage or Priority of Payment Case

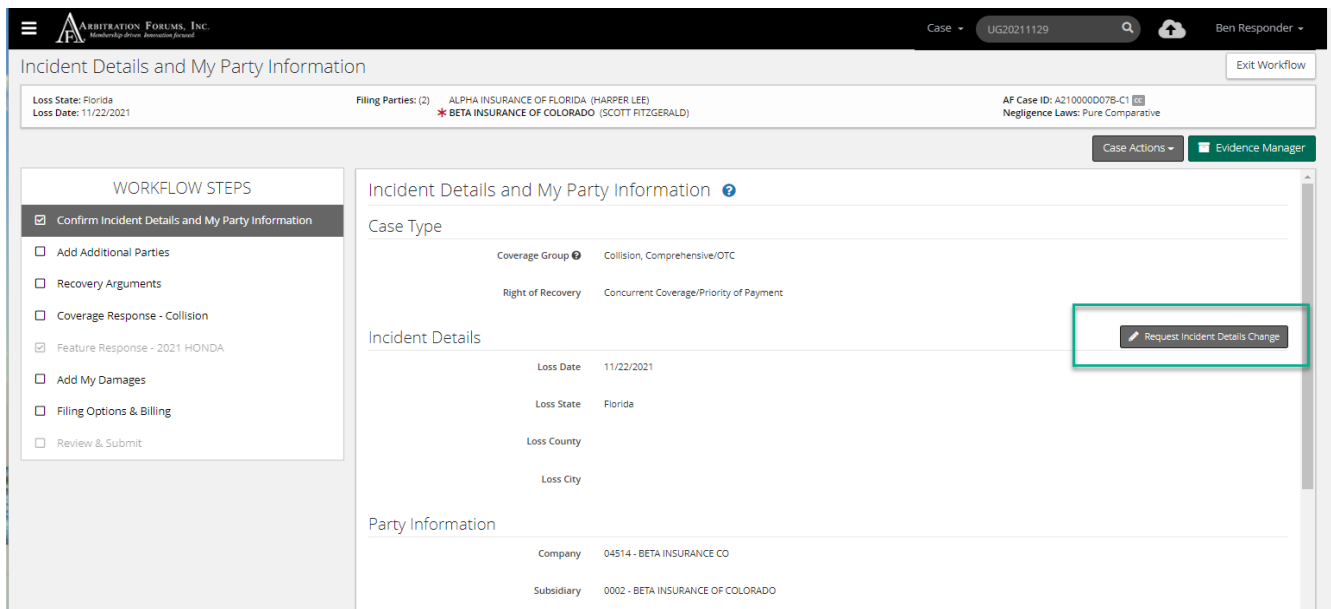
The user can identify a Concurrent Coverage/Priority of Payment case on the worklist by the "CC" badge displayed next to the Case ID. This badge is also displayed on the Case Header on all pages of the case.



The screenshot shows the 'Worklist' page with a table of cases. The table has columns for Case ID, Company, Feature, Claim Rep, Due Date, and Status. A red box highlights the 'Needs Attn' filter in the left-hand menu.

Case ID	Company	Feature	Claim Rep	Due Date	Status
D210000BF9B-1	04514 BETA INSURANCE OF COLORADO Insured: KEVIN TAYLOR	MedPay JACK WHITE Claim #: JC-20211014-064-BETA	BEN RESPONDER		In Progress
		MedPay LARRY GOLDEN Claim #: JC-20211014-064-BETA	BEN RESPONDER		Decision Published
		MedPay LARRY GOLDEN Claim #: JC-20211014-064-BETA		12/16/2021	In Progress
	04513 ALPHA INSURANCE OF FLORIDA Insured: LANCE JONES	MedPay LARRY GOLDEN Claim #: JC-20211014-0603-ALPHA	JOHN X. DEMANDER		Decision Published
		MedPay LARRY GOLDEN Claim #: JC-20211014-0603-ALPHA	JOHN X. DEMANDER		Submitted
A210000C58B-C1	04514 BETA INSURANCE OF COLORADO Insured: STEVEN TWIST	Collision 2018 FORD Claim #: JC-20211103-1518-BETA	BEN RESPONDER	12/3/2021	In Progress
	04513 ALPHA INSURANCE OF FLORIDA Insured: STEVEN SMITH	Collision 2018 FORD Claim #: JC-20211103-1518-ALPHA	JOHN X. DEMANDER		Submitted
A210000C58D-C1	04514 BETA INSURANCE OF COLORADO Insured: LANCE JONES	Collision 2018 FORD Claim #: JC-20211103-0657-BETA	BEN RESPONDER	12/3/2021	In Progress
	04513 ALPHA INSURANCE OF FLORIDA	Collision 2018 FORD	JOHN X.		Submitted

On the Confirm Incident Details page, the user can make changes to their incident information or Request Incident Details Change to the Loss Date or the Loss State.



The screenshot shows the 'Incident Details and My Party Information' page. The 'Incident Details' section has a red box around the 'Request Incident Details Change' button. The 'Party Information' section shows the company and subsidiary details.

Incident Details

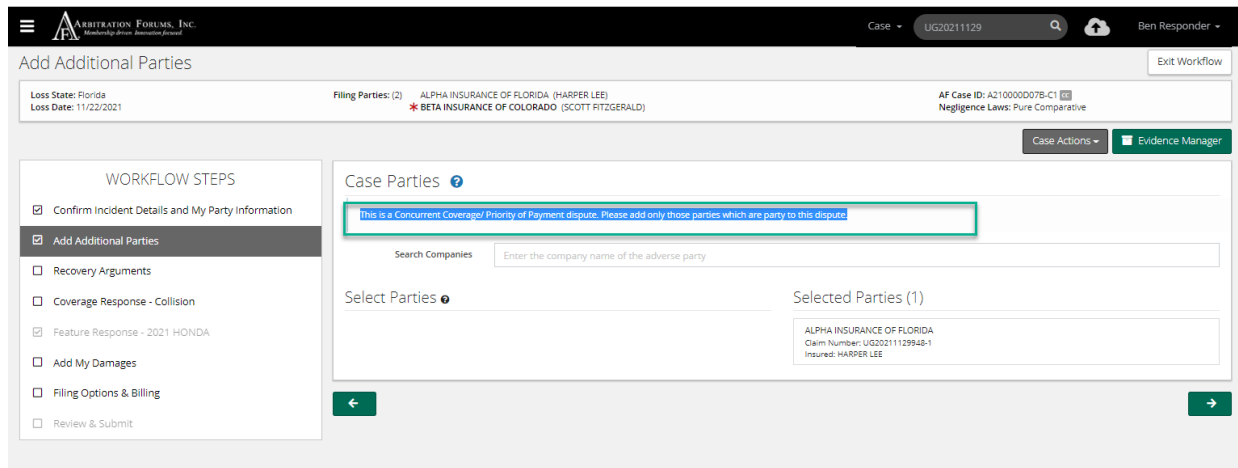
- Loss Date: 11/22/2021
- Loss State: Florida
- Loss County:
- Loss City:

Party Information

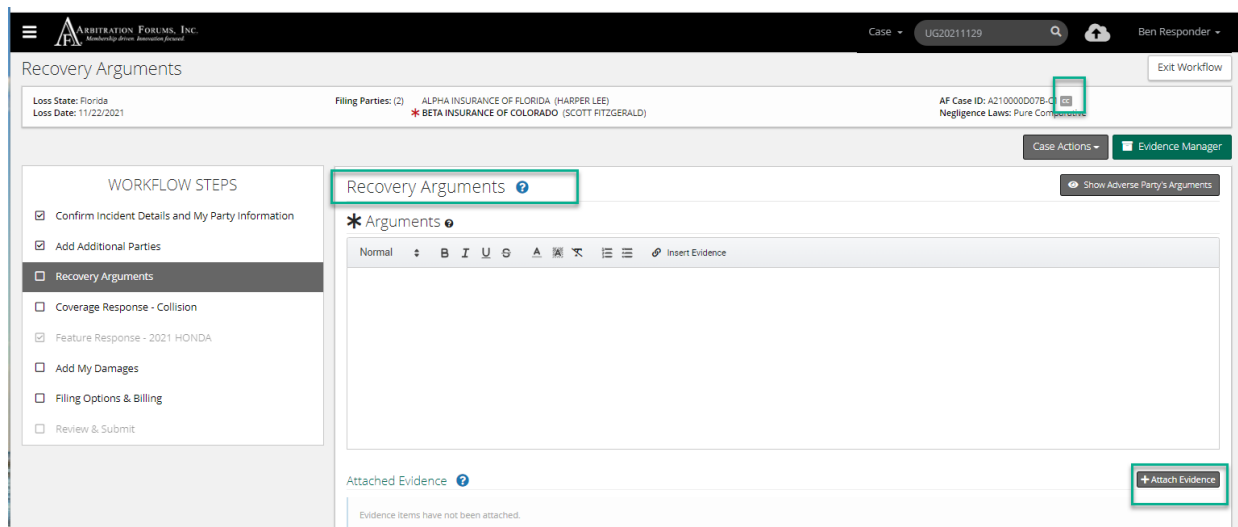
- Company: 04514 - BETA INSURANCE CO
- Subsidiary: 0002 - BETA INSURANCE OF COLORADO

Add Additional Parties Page

The user can add additional parties to the case on the Add Additional Parties page. It must be noted that only parties on the Concurrent Coverage/Priority of Payment case must be added to the case. Negligence parties must not be added on a case where the Right of Recovery is Concurrent Coverage/Priority of Payment and vice versa.



The Responding party can enter their own recovery arguments along with supporting evidence on the Recovery Arguments page. It is recommended that the user enters evidence supporting their arguments on this page.

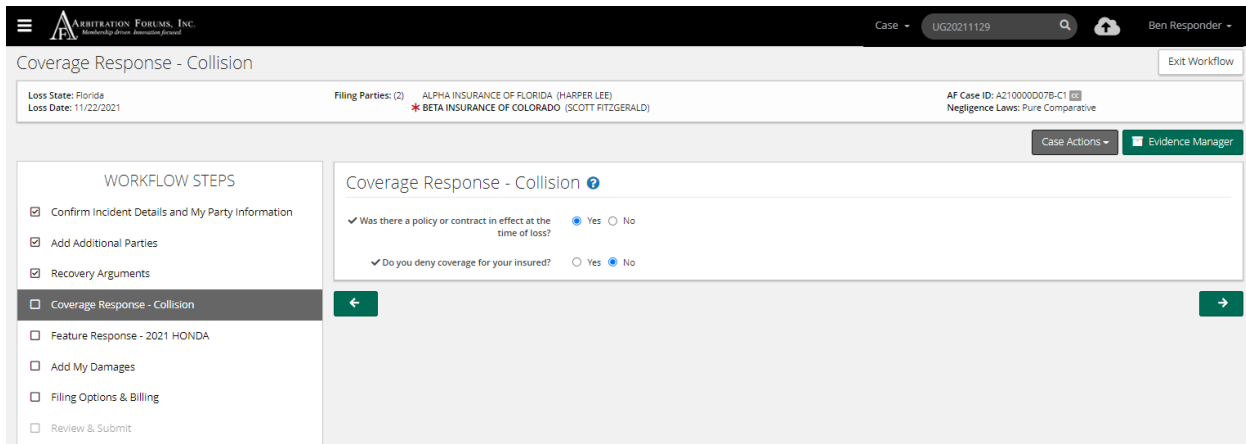


Coverage Response Page

On the Coverage Response page, the user must answer questions relating to the policy or contract in effect at the time of loss and whether the Responding party denies coverage for the insured. If there is a contract or policy in effect at the time of loss and coverage is not denied, the user can proceed to Feature Response page for Collision, Comprehensive/OTC. For PIP and Med Pay, the user will be required to enter their Per-Person Policy Limit on this page.

When coverage is denied, the user must provide a denial justification.

In Concurrent Coverage/Priority of Payment, if Contract or Coverage is denied, the Responding party will not be able to enter their own feature(s) for recovery.



On the Feature Response page, the Responding party can add jurisdictional exclusions, dispute damages, add prior payments, add Responding Party deductible, if applicable, and in the case of PIP or Med Pay, the remaining policy limits amount can also be entered.

The Responding Party deductible and remaining policy limits amounts are fields that are specific to Concurrent Coverage/Priority of Payment. These fields will help the arbitrator decide the policy limits available for an injured party or if a Responding party deductible amount is applicable to the award amount. It is recommended that the user attach evidence in support of their assertions or denials on the Feature Response page.

Case: UG20211129 Ben Responder

Feature Response - 2021 HONDA

Loss State: Florida
Loss Date: 11/22/2021

Filing Parties: (2) ALPHA INSURANCE OF FLORIDA (HARPER LEE)
* BETA INSURANCE OF COLORADO (SCOTT FITZGERALD)

AF Case ID: A210000D07B-C1
Negligence Laws: Pure Comparative

Case Actions Evidence Manager

WORKFLOW STEPS

- Confirm Incident Details and My Party Information
- Add Additional Parties
- Recovery Arguments
- Coverage Response - Collision
- Feature Response - 2021 HONDA**
- Add My Damages
- Filing Options & Billing
- Review & Submit

Feature Response - 2021 HONDA (ALPHA INSURANCE OF FLORIDA)

Driver: HARPER LEE Vehicle: 2021 HONDA ACCORD (PINK) Bailment: No

Claim Number: UG20211129948-1 Claim Rep: JOHN X. DEMANDER 813-967-8889 jgdgri@arbflie.org

Remittance Address: ATTN: Ruth Manning
3820 Northdale Blvd
Tampa, FL 33624-1863

Responding Party Information (BETA INSURANCE OF COLORADO)

Claim Number: UG20211129948-2 Internal Reference: Claim Rep: BETA INSURANCE CO BEN RESPONDER 800-967-8899 jgdgri@arbflie.org

Jurisdictional Exclusions

No Exclusions

Recovery Sought

Company-Paid Damages

Auto Damage	\$15,000.00	Dispute
Total Sought	\$15,000.00	
Total Proposed	\$15,000.00	

Case: UG20211129 Ben Responder

Feature Response - 2021 HONDA

Loss State: Florida
Loss Date: 11/22/2021

Filing Parties: (2) ALPHA INSURANCE OF FLORIDA (HARPER LEE)
* BETA INSURANCE OF COLORADO (SCOTT FITZGERALD)

AF Case ID: A210000D07B-C1
Negligence Laws: Pure Comparative

Case Actions Evidence Manager

WORKFLOW STEPS

- Confirm Incident Details and My Party Information
- Add Additional Parties
- Recovery Arguments
- Coverage Response - Collision
- Feature Response - 2021 HONDA**
- Add My Damages
- Filing Options & Billing
- Review & Submit

Company-Paid Damages

Auto Damage	\$15,000.00	Dispute
Total Sought	\$15,000.00	
Total Proposed	\$15,000.00	
Difference	\$0.00	

Deductible Applicable to This Concurrent Coverage / Priority of Payment Feature

Responding Party Deductible Amount

Prior Payments Made

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

Supporting Evidence for Feature Response

Evidence Items have not been attached.

Supporting Evidence for ALPHA INSURANCE OF FLORIDA

Evidence Items have not been attached.

PIP and Medpay		\$1,000.00	Dispute
Total Sought		\$6,000.00	
Total Proposed		\$6,000.00	
Difference		\$0.00	

Policy Limits Remaining on This Injured party

Remaining Amount

Prior Payments Made + Add Prior Payment Made

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

Supporting Evidence for Supplement Response + Attach Evidence

Evidence items have not been attached.

Add My Damages Page

The user can choose to enter their own damages on the Add My Damages page by answering “Yes” to the question “Add damages?” Damages can only be entered for the Concurrent Coverage/Priority of Payment right of recovery if the original case is a Concurrent Coverage/Priority of Payment filing. Damages for a Negligence right of recovery cannot be filed in a Concurrent Coverage/Priority of Payment case and vice versa.

If the Responding party user chooses not to enter their own damages, they can proceed to the Filing Options and Billing page.

Arbitration Forums, Inc. Case: UG20211129 Ben Responder

Add My Damages

Loss State: Florida Filing Parties: (2) ALPHA INSURANCE OF FLORIDA (HARPER LEE) AF Case ID: A2100000078-C1
Loss Date: 11/22/2021 * BETA INSURANCE OF COLORADO (SCOTT FITZGERALD) Negligence Laws: Pure Comparative

Case Actions Evidence Manager

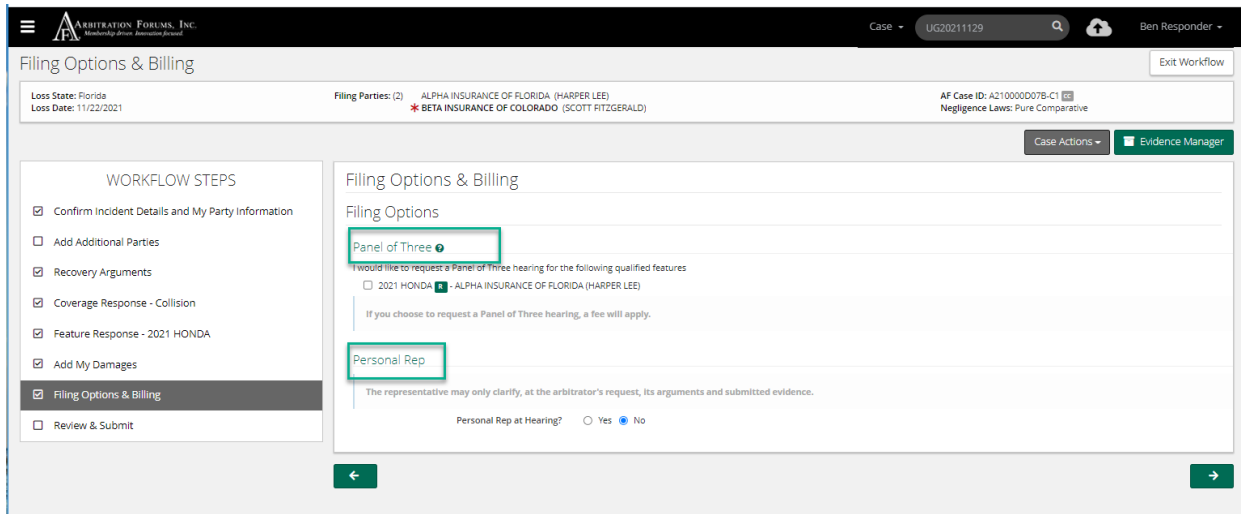
WORKFLOW STEPS

- Confirm Incident Details and My Party Information
- Add Additional Parties
- Recovery Arguments
- Coverage Response - Collision
- Feature Response - 2021 HONDA
- Add My Damages
- Filing Options & Billing
- Review & Submit

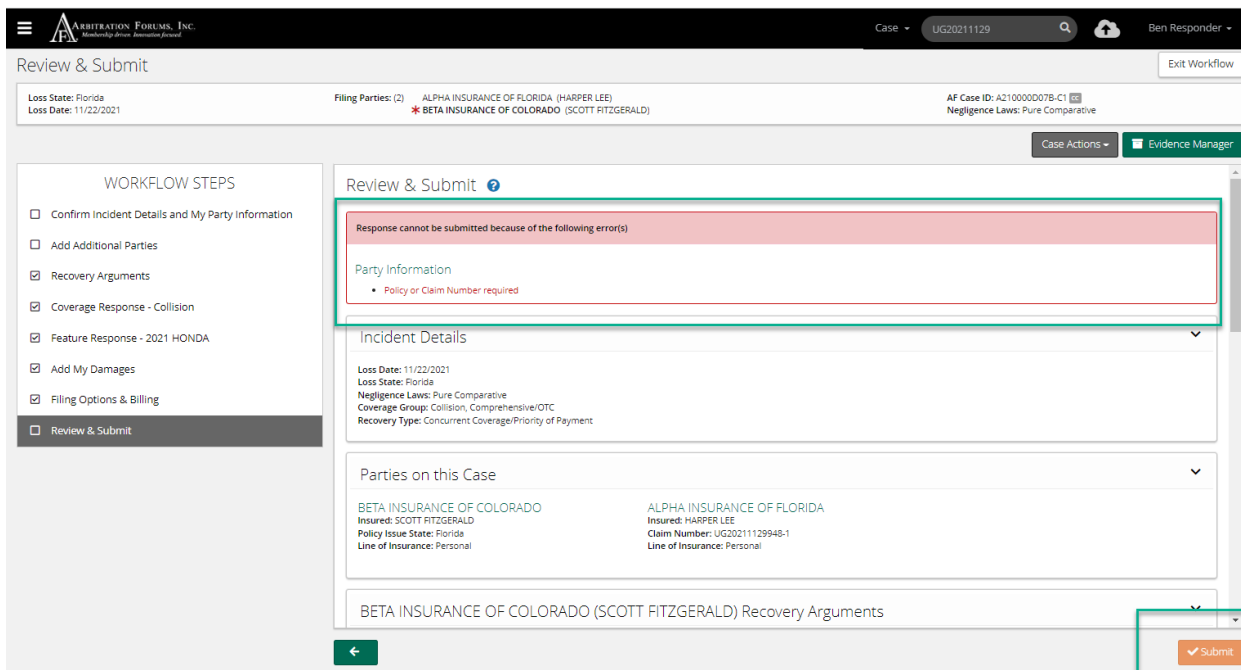
My Damages

Add damages? Yes No

The Responding party user can request a Panel of Three and/or a Personal Rep at Hearing on this page if this option is available to them.



The response to the case can be reviewed and submitted from the Review and Submit page. Any validation errors that prevent a user from submitting their response will be displayed on this page.



Supplements

The users will be able to leverage the supplements functionality for Concurrent Coverage/Priority of Payment cases.