E-Subro Hub Basic
Liability Response
Workflow

Automobile Physical Damage
Subrogation Demands Only

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Important Note: This document covers basic workflow. Check with your management team to find out if your company has a customized workflow in place.
Accessing the Arbitration Forums, Inc. Web Site and Logging In

1. Visit www.arbfile.org. Log in to the site in the upper right corner, using your individual user ID and password.

2. Once logged in, click on the E-Subro menu, and then select the desired option:
   a. Demand Search
   b. My Demands, then My Work List
   c. Add Demand
Example of a Work List

Your Work List will only contain demands that need your attention.

1B-00001R

You can open a demand by selecting the claim number or selecting Get Next Work. Get Next Work will open the next demand in the list.

The Status and Last Action will reflect the status of the demand, the last action taken, and when appropriate, who took the last action.

(D) = Demander

(R) = Responder
Format of a Demand
The demand is broken out into four tabs for review:

1. **Demand Detail**
   a. Administrative information

2. **Damages & Liability**
   a. What the demanding company is seeking, damages and liability
   b. Ongoing negotiations by both Responder and Demander

3. **Evidence**
   a. Where supporting evidence is located and viewed

4. **Activity Log**
   a. Where all activity is logged with a date and time stamp, the person’s name who took the action, and the action taken

Select each tab to review the demand: **Demand Detail, Damages & Liability, Evidence,** and **Activity Log.**
Valid Actions – Responding to a Demand

See the Responder Quick Reference Guide for screenshots demonstrating how to use each action.

Valid actions are actions required to move a demand forward. The E-Subro Hub Guidelines state that a valid action should be taken on a demand within seven days and no longer than 14 days after the demand is assigned.

1. **Investigating** –

2. **Request Information** – You can use the Request Information button to request additional information.

3. **Counter Offer** – If the adverse carrier sent you a counter offer, you can counter its counter offer by selecting the Counter button and completing the Negotiated Damages and/or the Negotiated Liability fields.
   - **Counteroffer (Denial)** – To deny a counter offer, select the Counter button, leave all of the damages and liability as issued, and enter a negotiation message, your position for denying the adverse carrier’s counter offer.

4. **Accept** – If the adverse carrier sent you a counter offer, you can accept the offer by selecting the Accept button.

5. **Deny** – If you have decided to deny the demand, select the Deny button.

6. **Send FYI** – Provides Demanders and Responders a method to send an information-only message to the other party that requires no response.

Valid action buttons include **Investigating, Request Information, Counter Offer, Accept, Deny, and Send FYI**.
Actions from Dropdown Menus

Negotiate

The actions in the dropdown menu are the same as the actions available using the action buttons previously shown.

Manage Demand

1. **Edit Demand Details** – Edit the demand detail (administrative info).
2. **Add Evidence** – Upload evidence to the current demand
3. **Add Internal Note** – Private note for your use which will not be seen by the opposing party.
4. **Set Diary** – Set a manual diary.
5. **Create Counter Demand** – Use if you are going to issue the demand to multiple carriers, if additional carriers are participating in E-Subro Hub.
6. **Print Demand** – Generate a PDF of the demand to print, save, or email.
7. **Send to Batch Print** - Generate a PDF to predetermined location as configured for the company.
Assign

At times, you might need to reassign a demand to another individual.

1. **Quick Assign** – Transfer demand to an internal user, internal business unit, or TPA business unit if configured by your organization.

2. **Assign Demand to User** – Transfer demand to another user within your organization.

3. **Assign Demand to Business Unit** – Transfer demand to another business unit within your organization. Use if demands are handled by groups.

4. **Assign Demand to TPA** – Transfer demand to a TPA’s business unit.

5. **Assign Task to User** – Use if your company is tasking damage reviews to an individual.

6. **Assign Task to Business Unit** – Use if your company is tasking damage reviews to a business unit.

7. **Take Ownership** – Assign ownership of demand to yourself.

**Note:** Only assign tasks if your company has implemented tasking.
Worksheets

1. Liability Worksheet
   
   **Edit Liability Worksheet** – Add liability percentage and optional notes to demand. For internal use only, not viewable by the opposing party.

   **View Liability Worksheet** – View previously entered worksheet.

2. Damages Worksheet
   
   **Edit Damages Worksheet** – Update damage appraisal and optional notes. For internal use only, not viewable by the opposing party.

   **View Damages Worksheet** – View previously entered worksheet.
Accepting an Adverse Carrier’s Demand

1. Select the Accept button.

2. Complete the Negotiation Message (optional), if desired, and then select Accept.


4. Generate a Print PDF and either save to Electronic Claim Folder or print for paper file if appropriate.
Saving a Demand to Electronic Claim Folder

1. Select Other Actions, then select Print Demand.
2. Select print options, then click Generate PDF Preview.
3. Save the PDF copy to Electronic Claim Folder or print for paper file.

**Note:** When you Accept and go Back to List or Get Next Work, the demand will be removed from your Work List and will not return unless the demanding company takes an action to bring it back to your Work List (for example, if the demanding company issues a supplement or sends you a message).
Counter Offers and Attaching Evidence

Follow these steps to issue a counter offer and attach supporting documentation, if appropriate.

1. Open the demand from your Work List.

2. Review the Damages & Liability and Evidence tabs.

3. Select the Counter button.

4. Edit Negotiated Damages, Negotiated Liability, or Total Response as appropriate (Number 1 below).

5. Enter required Negotiation Message (Number 2 below).

6. Select Issue Counter (Number 3 below)
7. Select Issue Counter & Upload Evidence

Select Issue Counter & Upload Evidence.
Attaching Evidence to a Subrogation Demand

Adding Evidence to E-Subro Hub Demand – Browse and Attach

1. From within the demand, select the Evidence tab.
2. Select Add Evidence from within the Evidence tab.
3. You must select Add Evidence for each document you will be attaching unless you bundle all evidence into one document.
4. Select Evidence Type for each piece of evidence, even if all evidence is bundled into one document (see Step 1).
5. Select Upload from Submit Method (see Step 2).
6. Browse to Electronic Claim Folder or the location where your evidence is stored to select the document(s) (see Step 3).
7. Confirm Title and Viewable by other parties. You can flag the evidence as not viewable by other parties by removing the check mark (see Step 4). Private evidence can be made public at a later date by inserting a check mark in the box. Public evidence will always remain public.
8. Repeat the process for each document you are attaching to the demand, unless all documents are bundled into one.
9. Once all of the evidence has been selected and is attached, select Save Evidence (see Step 5).
10. Once your evidence is saved, you will be brought back to the Evidence tab.

11. Select Back to List.
Acknowledging Acceptance of Counter Offers

When a demanding company accepts your counter offer, you will process payment and Acknowledge Demander’s Acceptance, which will remove the demand from your Work List.

1. Select the demand from the Work List.
2. Review the Damages & Liability and Evidence tabs.
3. Process the settlement draft.
4. Select the Action Flag.
5. Select Acknowledge Demander Acceptance.


Note: If you leave the demand once you select Acknowledge Demander Acceptance, the demand will no longer be on your Work List. Be sure to process payment and save or print the demand prior to leaving the demand.

7. Save the demand to Electronic Claim Folder or print the demand (see directions in the first demand or select Save to Electronic Claim Folder from the table of contents at the beginning of this document).

8. Select Back to List.
Investigating, First Notice of Loss, and the Diary

If you are assigned a demand and your investigation is not complete, you can flag the demand as Investigating. If you receive a demand and it is your first notice of loss, you can flag the demand as FNOL.

1. Select the demand from the Work List or Get Next Work.
2. Review the Damages & Liability and Evidence tabs.
3. Select the Investigating button or Other Actions, and then select FNOL.
4. Complete the Investigating entry, and then select Mark as Investigating.
5. Select Other Actions, and then select Set Diary.
6. Complete the Set Diary entry, and then click Set Diary.

**Note:** If you do not set a diary, the demand will remain on your Work List.

7. Select Back to List.
Denying Liability

Follow these steps to deny liability.

1. Select the demand from the Work List.
2. Review the Damages & Liability and Evidence tabs.
3. Select the Deny button.
4. Complete the Deny fields and confirm Deny.
5. Attach your denial letter as evidence, if appropriate.
6. Save the demand to Electronic Claim Folder or print the demand, if appropriate.
   a. Select Other Actions, and then select Print Demand.
   b. Select print options, and then select Generate PDF Preview.
   c. Save a PDF copy to Electronic Claim Folder or print demand.
   d. Close PDF.
7. Select Back to List.
Requests for Information

Initiating a Request for Information

If you need additional information to determine liability or damages, use the Request for Information option.

1. Select the demand from the Work List or Get Next Work.
2. Review the Damages & Liability and Evidence tabs.
3. Select the Request for Information button.
4. Complete the Message entry, and then select Request for Information.
5. Set a manual diary, if appropriate.
6. Select Back to List.

**Note:** When you send a Request for Information, the demand will leave your Work List and will not return until the AC responds. Therefore, setting a manual diary may be appropriate.

Responding to a Request for Information

Follow these steps to respond when the Demander sends you a Request for Information.

1. Select the demand from the Work List.
2. Review the Evidence tab.
3. Take appropriate action on the request.
4. To remove the request, complete a Send Message action or Clear Request for Info from the action flag.
5. Select Back to List.

**Note:** If you don’t send a message or clear the Request for Information, the demand will remain on your Work List.
**Reviewing and Responding to Arbitration**

This indicates that the Responder denied the demand or did not reach an agreement and the Demander has sent the demand to arbitration.

1. Select the Arbitrate icon to review docket information.

![Arbitration Filed](image)

2. Select the Message flag to review information.

3. If you select Clear Message Flag, the demand will be removed from your Work List.

![Messages](image)

*Do not Clear Message Flag unless you want the demand to be removed from your Work List.*

4. You can access the docket and respond from within the Arbitrate icon by selecting the Docket Number.

![Arbitration Filed](image)
Supplement Received

When a supplement is received, it will become part of the current negotiation if the demand is open. If the demand is closed when the supplement is issued, it will reopen the demand and put it back into your Work List.

1. From within the open demand, review the Damages & Liability tab.
2. Review previously negotiated liability.
3. Review the Evidence tab to view supplemental documents.
4. Take action as appropriate: Accept, Counter, Deny, Request for Info, or Investigating.
5. Select Back to List.
Adding Evidence to an ARB Docket – Browse and Attach

1. In your application, select the evidence you will be submitting.
2. Finish and submit your response.
3. Once you submit your application, select Upload Evidence.
**Upload Evidence**

**Select Evidence**

<table>
<thead>
<tr>
<th>Type</th>
<th>Received</th>
</tr>
</thead>
<tbody>
<tr>
<td>Case Law</td>
<td>No</td>
</tr>
<tr>
<td>Denial Letter</td>
<td>No</td>
</tr>
<tr>
<td>Police Report</td>
<td>No</td>
</tr>
<tr>
<td>Rules of the Road</td>
<td>No</td>
</tr>
<tr>
<td>Sceoro Diagram</td>
<td>No</td>
</tr>
<tr>
<td>Scene Photograph(s)</td>
<td>No</td>
</tr>
<tr>
<td>Statute</td>
<td>No</td>
</tr>
<tr>
<td>Statement</td>
<td>No</td>
</tr>
</tbody>
</table>

**Select method**

- Upload a single file for all selected evidence items.
- Upload individual files for each selected evidence item.

**Select "Continue"**

**Upload Evidence**

**Select Files to Upload**

- Case Law
- Denial Letter: C:\My Docs\Evidence\Denial Letter.pdf
- Police Report: C:\My Docs\Evidence\Police Report.pdf
- Rules of the Road
- Sceoro Diagram
- Scene Photograph(s): C:\My Docs\Evidence\Scene Photograph.pdf
- Statute: C:\My Docs\Evidence\Statute.pdf

As you attach evidence, the path is displayed.

Select "Upload" once all evidence is attached.
Uploading evidence viewable following PDF conversion

File 'DenialLetter.pdf' was uploaded successfully.
File 'PoliceReport.pdf' was uploaded successfully.
File 'ScenePhotograph.pdf' was uploaded successfully.
File 'Statute.pdf' was uploaded successfully.

Note: List of "Uploaded evidence viewable following PDF conversion"

Select "Docket Details" to confirm that your evidence is available and viewable

Scroll down to "Supporting Evidence Submitted"
Confirm that your evidence is available and viewable
Reassigning a Demand

Follow these steps to assign a demand to a user.

1. Select Assign or Assign Demand to User.
2. Enter the last name of the person to whom you want to assign the demand.
3. Click on Search Profiles. A list will appear matching your search criteria.
4. Select Assign to User next to the person’s name to whom you wish to assign the demand.
5. Next, you will have the option to add a note (optional).
6. Whether you enter a note, select Complete.
7. Select Back to List.
Emailing a Demand

1. Select Manage Demand.

2. Select Print Demand. You can leave the demand print selection at the default.


4. If you do not have an email icon on the tool bar in your PDF, do the following:

5. Hover at the bottom of the screen until the gray bar appears:

   a. Select the far right icon.

6. This toolbar will appear in the top left corner of your PDF view:

   a. Click the envelope.

7. Select “Send as Attachment”

   a. Determine which email application you prefer to use and click “Continue”: 
b. Click “Send Copy”

![Acrobat Reader screenshot showing options to Send Link or Send Copy]

8. A new email will appear with the demand PDF included as an attachment.