E-Subro Hub Basic Subrogation Recovery

Automobile Physical Damage Subrogation Demands Only

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US Patent No. 7962385
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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](http://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 and then My Work List
   c. Add Demand
Preparation and Issuing a Demand – Adding a Companion Demand

Follow these steps to format a demand; issue it; and create a companion demand, if needed.

1. From the E-Subro menu, select Add Demand.

2. Complete the required fields in the pop-up window.
3. Complete the required and requested entries on the Demand Detail tab.
   a. Required fields are denoted by a red circle.
   b. Requested fields are denoted by a white circle.

4. On the Demand Detail tab, be sure to scroll down to the bottom and enter a Remittance Address. You only need to do this once; the system will retain it thereafter.

5. Complete the Damages & Liability tab.


7. Select Issue Demand Now.

8. Saving a demand to your internal claim system:
   a. Select Other Options.
   b. Select Print Demand.
   c. Select appropriate option(s).
   d. Generate PDF.
e. Save PDF to Electronic Claim Folder, if appropriate.

9. Once the demand is issued and saved, you have a few options:
   a. If adding another demand, select the E-Subro menu, then Add Demand.
   b. If you want to return to your Work List to work incoming responses, select Back to List.
   c. If you need to issue a companion demand, follow Step 10 below.

10. Select Create Companion Demand to issue a related demand to another carrier (additional carriers must be participants of E-Subro Hub; otherwise, you will need to issue the initial demand in E-Subro Hub and the companion demand outside of E-Subro Hub).
   a. Select Manage Demand.
   b. Select Create Companion Demand.
   c. Enter data following the steps above and issue the companion demand, then save to Electronic Claim Folder.

11. Select Back to List or Get Next Work.

**Note:** When you issue a new demand, an automatic 14-day diary will be set on the demand. This is the only time an auto diary will be set; all other diaries must be set manually.
Work List

Once you issue a demand, responses from the adverse carrier will return to your Work List.

To access your Work List, select the E-Subro menu, then My Demands, and then My Work List.
Example of My Work List

Only demands owned by you or that need your attention will be in your Work List.

You can open a demand by selecting Get Next Work or clicking on the claim number.

The Status and Last Action columns will reflect the current status of a demand.
Format of a Demand

1. **Demand Detail** – This tab includes administrative information you completed when you prepared and issued the demand.

2. **Damages & Liability** – This tab is where you will review all negotiations that have taken place, including the last negotiation message (counteroffer, request for information, etc.).

3. **Evidence** – This tab is where you will find the evidence you submitted and any evidence the adverse carrier might have added to support its position.

4. **Activity Log** – The log displays all actions taken on the demand by both the Demander and Responder and will include a date and time stamp, the name of the person who took the action, and the action taken.
Taking Action

Action Buttons

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

2. **Reply to a Request** – You can use the Reply to a Request button to answer a request or message.

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.
   a. **Counter Offer (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 counteroffer.

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

5. **Supplement** – If you have a supplement to issue, select the Supplement button.

**Note:** Once you take an action on a demand and either return to your Work List or use the Get Next Work button, the demand will not return to your Work List until the adverse carrier takes an action that pushes the demand back into your Work List. With this in mind, you might want to set a manual diary on the demand.
**Actions from Dropdown Menus**

**Negotiate**

1. **Request Information** – Use to request additional information from the adverse carrier.

2. **Reply to a Request** – You can use the Reply to a Request button to answer a request or message.

3. **Counter Offer** – Counter the Responder’s counter offer.

4. **Accept** – Accept the Responder’s counter offer.

5. **Arbitrate** – Use to move the demand to arbitration. All demand data will transfer into OLF, including any evidence you have attached to the demand.

**Manage Demand**

1. **Edit Original Damages** – Edit the original damages claimed

2. **Edit Demand Details** – Edit the demand detail (administrative info).

3. **Add Evidence** – Upload evidence to the current demand

4. **Add Internal Note** – Private note for your use (will not be seen by the opposing party).

5. **Set Diary** – Set a manual diary.
6. **Create Companion Demand** – Use if you are going to issue the demand to multiple carriers, if additional carriers are participating in E-Subro Hub.

7. **Supplement** – Issue supplement for additional damages and/or liability.

8. **Payment/Add Payment** – Record payment(s) received.

9. **Payment/View Payment History** – View summary of payments added.

10. **Manual Settlement Override** – Used to settle a demand manually, for instance, if you receive a drop check.

11. **Close Demand** – Close a demand manually.

12. **Print Demand** – Generate a PDF of the demand to print, save, or email.

13. **Send to Batch Print** – Generate a PDF to predetermined location as configured for the company.
Assign

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

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

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

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

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

6. **Take Ownership** – Assign ownership of demand to yourself.
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.
Counter Offers

Countering a Counter Offer

Follow these steps to counter a counter offer received from the AC.

1. Select the demand from the Work List or select Get Next Work.
2. Review the demand.
3. Select the Counter button.
   a. Enter your Negotiated Damages and/or Negotiated Liability %.
   b. Enter your Negotiation Message.
5. Select Issue Counter.

OR

Select Issue Counter & Upload Evidence.


7. Select Back to List or Get Next Work.

**Note:** Once you take an action on a demand and either return to your Work List or use the Get Next Work button, the demand will not return to your Work List until the adverse carrier takes an action that pushes the demand back into your Work List. With this in mind, you might want to set a manual diary on the demand.
Accepting a Counter Offer from the Responder

Follow these steps to accept a counteroffer received from the AC.

1. Select demand from the Work List.
2. Review the Damages & Liability and Evidence tabs.
3. Select the Accept button.
4. Include a message (optional).
5. Select Accept again.
6. Select Back to List or Get Next Work.

**Note:** Do NOT close the demand when you accept the Responder’s counter. If you close the demand, the Responder will not see your acceptance of its counter. When the Responder responds to your acceptance of its counter, it will process payment and acknowledge the Demander’s acceptance. When payment is received, you can then close the demand.
Manual Settlement Override

Manual Settlement Override is used in special situations where there was an agreement with the Responder outside the Hub. Manual Settlement Override will allow you to manually override the system and enter the settlement agreement. Manual Settlement Override can also be used should you receive a drop check from the adverse carrier.

1. From within an open demand, click on Other Actions.
3. Edit any one of the following: Negotiated Damages, Negotiated Liability, or Total Demand.
4. Enter Negotiation Message (required).
5. Click on Save Settlement.
6. If appropriate, close the demand.
   a. Select Other Actions, and then select Close Demand.
   b. Complete Close Demand entries.
   c. Select Save.
7. You can save the demand to your Electronic Claim Folder or print the demand to retain in a paper file.
8. Select Back to List or Get Next Work.
Investigating, First Notice of Loss, and the Diary

If the AC is not ready to negotiate or accept a demand, it will flag the demand as *Investigating* or *FNOL*. If the demand comes back to you as *Investigating* or *FNOL*, you can diary the demand to temporarily remove the demand from your Work List.

1. Select the demand from the Work List.
2. Review the Damages & Liability tab.
3. Review the Evidence tab.
4. Select the red action flag and Set Diary, or Other Actions and Set Diary.
5. Enter number of days or select a date from the calendar.
6. Enter an optional comment, if desired.
7. Select Back to List or Get Next Work.
Requests for Information

Initiating a Request for Information

Follow these steps to request additional information from the AC.

1. Select the demand from the Work List.
2. Review the Damages & Liability tab (Responder’s counter offer).
3. Review the Evidence tab.
4. Select the Request for Information button.
5. Complete message entry, and then click Request for Information.
6. Set a manual diary if appropriate.
7. Select Back to List or Get Next Work.

Request for Information (Respond)

Follow these steps to respond to a request for information from the AC.

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

You will close demands once payment is received or if you could not reach an agreement and have decided not to pursue arbitration.

1. Open the demand from the Work List or Get Next Work. You may also search for the demand (E-Subro/Demand Search).
2. Select Other Actions, and then select Close Demand.
3. Complete Close Demand entries.
4. Select Save.
5. Select Back to List or Get Next Work.

Note: If your company does not automatically close demands, then these steps would be followed to close demands once payment is received.
Supplement/Reopen

When a supplement is received, the easiest way to find the demand to add the supplement to is to perform a Demand Search. The demand may be open or closed.

1. From the E-Subro Hub menu, select Demand Search.
2. Enter your claim number.
3. Search for your demand.
4. Select the demand from the demand search results.
5. If the demand is closed, select the Reopen for Supplement icon, then select Supplement.
6. Complete Supplement prompts and entries, and then click Issue Supplement.
7. Add any necessary supporting documentation.
8. Select Back to List or Get Next Work.
Arbitrate

Follow these steps to move a demand to OLF for arbitration.

1. Open the demand.
2. Review the Damages & Liability tab.
3. Review the Evidence tab.
4. Confirm Arbitrate decision.
5. Select Negotiate, and then select Arbitrate.
6. Complete the Arbitrate prompts.
7. Complete the Online Filing tabs and submit the docket. Additional Respondents can be added once you are in OLF.

See Adding Evidence to an ARB Docket on Page 26.
Attaching Evidence to a Subrogation Demand

Adding Evidence to an 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 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.

9. Once all of the evidence has been selected and is attached, select the Save Evidence button.
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.

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**Select Evidence**

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<tr>
<td>Estimate</td>
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</tr>
<tr>
<td>Motor Vehicle Accident Report</td>
<td>No</td>
</tr>
<tr>
<td>Payment History</td>
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<td>Photograph(s)</td>
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<tr>
<td>Police Report</td>
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<tr>
<td>Proof of Payment</td>
<td>No</td>
</tr>
<tr>
<td>Rental Bill/Receipt</td>
<td>No</td>
</tr>
</tbody>
</table>

Select which method you will use

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

Select Continue

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**Upload Evidence**

- **Case Law**: C:\My Docs\Evidence\Estimate 2010.pdf
- **Estimate**: C:\My Docs\Evidence\Estimate 2010.pdf
- **Motor Vehicle Accident Report**: 
- **Payment History**: 
- **Photograph(s)**: C:\My Docs\Evidence\Hummer Passenger Side.jpg
- **Police Report**: C:\My Docs\Evidence\Police Report.pdf
- **Proof of Payment**: C:\My Docs\Evidence\Proof of Payment.pdf

**As you attach the evidence the path will be displayed**

**Once all evidence is attached select "Upload"**

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**Return to...**

- **My Ar bile**
- **My Watches**
- **Case Lookup**
- **Docket Details**

**A025-00004-11-00 - Confirmation**

- The docket was filed successfully. The hearing information for docket A025-00004-11-00 can be obtained from the "Print..." menu option above. You can print the application at any time from the docket details.

**Once all of your evidence has been uploaded, go back to "Docket Details" to confirm all of your evidence is in the Docket**

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**Supporting Evidence Submitted**

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</table>

**Scroll down until you find "Supporting Evidence Submitted" and make sure all of your evidence has been attached and is viewable**

**MEMBER CONFIDENTIAL**: May not be shared outside Arbitration Forums, Inc. or intended Member Company without Senior Management AND Member Company approval.
Reassigning a Demand

Follow these steps to assign a demand to a user.

1. Select Assign / 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). Whether you enter a note, select Complete.

6. Select Back to List or Get Next Work.
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”

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