Damage Disputes in Total Recovery Solution® (TRS®) and Online Filing (OLF)

After accessing TRS and pulling a case to hear, proceed through all required Workflow Steps until you reach the filing party’s recovery damages.

From this step, Damages Disputes will be indicated by a red box with the word “Disputed” displayed inside.

Once a Damage Dispute has been indicated, select the Review tab to read the arguments and evidence presented by the responding party.
From the Review tab, review the responding party’s new proposed amount along with their justification.

**Disputes**

**BETA INSURANCE OF COLORADO (JESSICA WHITE)**

- **Proposed Amount:** $3,000.00
- **Dispute Types:** Parts
- **Justification:**

  Alpha wrote estimate using all OEM parts, however, LKQ parts were found and available at time of the repair.

In this example, you can see the filing party’s original damage amount was $3,500. The proposed amount being requested by the responding party is $3,000 and their justification is that LKQ parts were available, but not used.

Next, review the evidence and evaluate whether it supports the arguments made. Evidence can be viewed by either clicking the PDF icon or by selecting View All Evidence.
Reminder: A green box requires the arbitrator to make a comment about that evidence item. If not entered, the system prevents the decision from being submitted.

As arbitrators, you will either Confirm Damages Sought or Reduce Auto Damage Amount by selecting the appropriate radio button seen below.

After determining the damage amount, enter your justification and select Done.
In this example, the arbitrator selected **Confirm Damages Sought**, awarded all damages to the filing party, entered a justification, and selected **Done**.

**Reminder:** When entering your justification, you are speaking to the non-prevailing party who needs to understand why their argument was not taken into consideration.

If selecting **Reduce Auto Damage Amount**, enter the new damage amount.

In addition to entering a justification, when selecting **Reduce Auto Damage Amount**, arbitrators must “show the math”. This allows all parties to know how you arrived at the new amount for further clarity and understanding.

As with TRS, Online Filing (OLF) requires the same principals discussed above when awarding or reducing the filing party’s damages. The only difference is where it is located and how it looks.

Arbitrators hearing cases in OLF will first access the document assigned. If a Damage Dispute has been raised by the responding party, it must be located in the **Disputed Damages Section** for consideration.
The Hearing Document Tab provides access to the Respondent’s Damage Dispute arguments and evidence.

After selecting Hearing Documents, go to the Respondent tab to view damage arguments and evidence.
After viewing all arguments and evidence, enter your Damages Decision by selecting either **All Damages** or **Reduced Damages**.

In the example below, damages have been reduced. Simply enter your explanation why damages were reduced and show the math.

Reviewed Alpha’s estimate of repairs. Vehicle was completed on Friday and there was no explanation from Applicant why the vehicle sat over the weekend. Therefore, decision is to reduce award by $40.00.

- **Company Claim Amount** $10,500
- less $40.00 for rental $40.00 (2 days of rental at $20.00 per day)
- **Total Award** $10,460.00

If awarding the Applicant **All Damages**, simply provide explanation of the same.
Lastly, from a quality stand-point, be sure to check all decisions prior to submitting for any mathematical or spelling errors. Comment only on evidence submitted and do not raise arguments not previously raised by the parties involved.