



ARBITRATION FORUMS, INC.
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E-Subro Hub Demand Overview Reference Guide

March 2024

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E-Subro Hub Demand Overview

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Introduction

Arbitration Forums, Inc. (AF) has transferred the E-Subro Hub program to the Total Recovery Solution® (TRS®) platform to more closely align with the view and performance of the arbitration version.

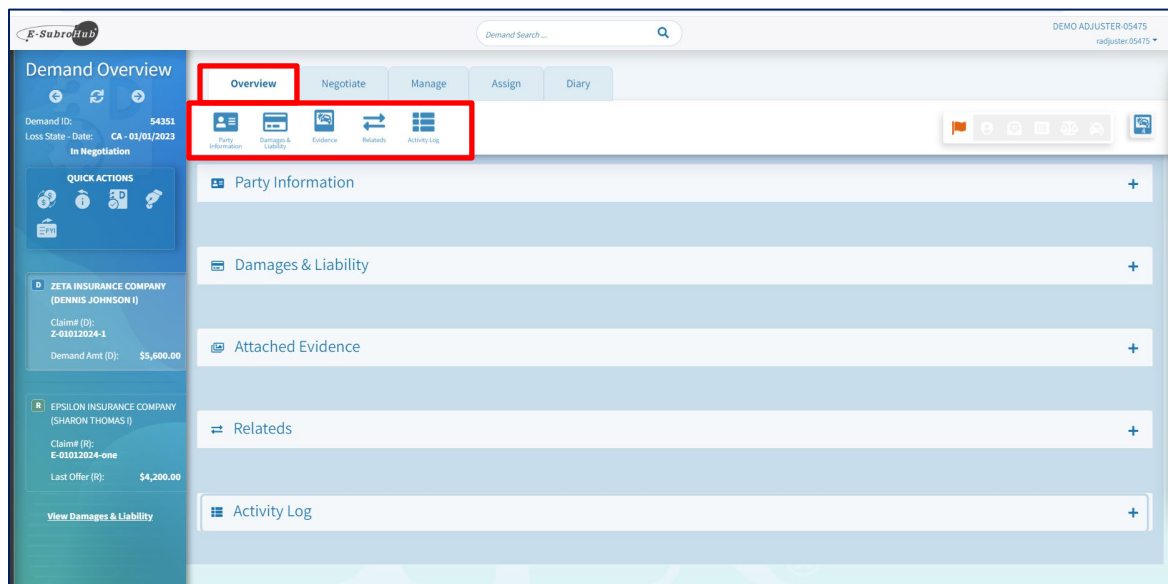
This document is to provide a reference to the E-Subro Hub Demand Overview.

E-Subro Hub – Demand Overview

After logging in, the user can access a demand through My Work List or a Demand Search.

The term Demand Overview essentially refers to the different components of an issued E-Subro Hub Demand.

The E-Subro Hub Demand Overview will include distinct sections of a demand. The user can access the different parts of an issued demand by scrolling down the screen or jumping to an area by clicking a related icon at the top of the page.



Party Information: This provides Demander and Responder claim information and includes Remittance Information, vehicles (Features) involved, assigned claim hander, and Loss Facts.

Damages & Liability: This provides a record of the current demand amounts between the Demander and Responder.

Evidence: This is supporting documentation added by the Demander or Responder.

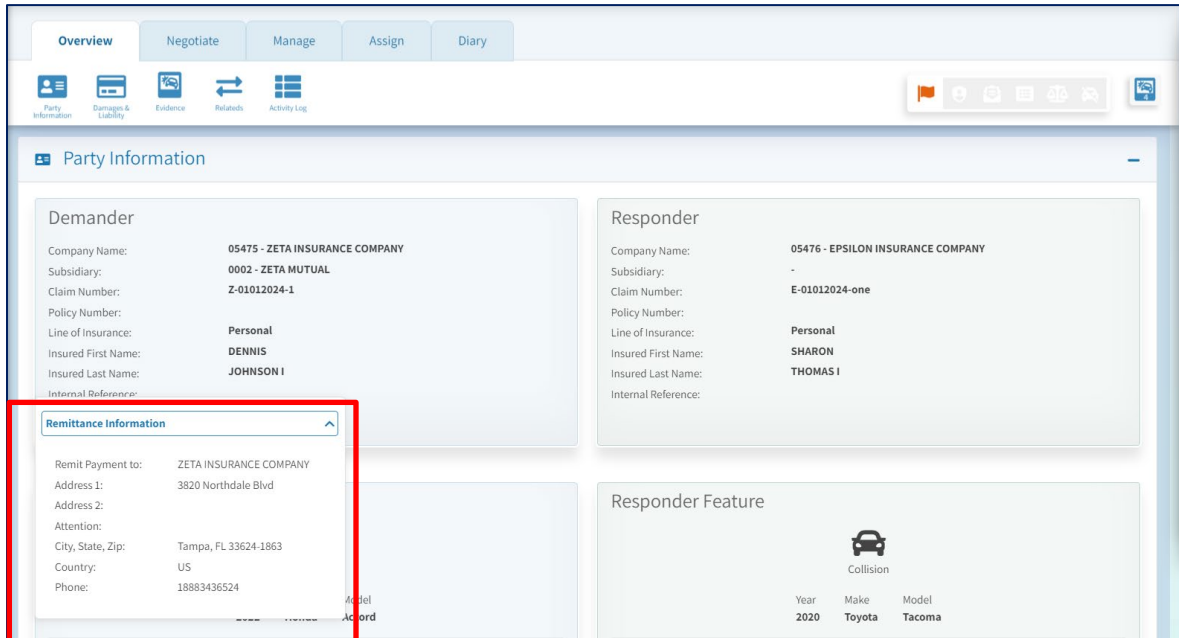
Relateds: These are demands and arbitrations that are associated with the current demand being viewed.

Activity Log: This documents the history of events completed by the Demander, Responder, and automated system actions.

Party Information

The **Party Information** offers the Demander and Responder claim information in different sections, which includes:

- Remittance information that can be expanded or collapsed with a dropdown arrow
- The Demander and Responder vehicles (Features) involved (not required fields)
- The assigned claim handler for the Demander and Responder companies and the Facts of Loss, if provided



Demander

Company Name: 05475 - ZETA INSURANCE COMPANY
 Subsidiary: 0002 - ZETA MUTUAL
 Claim Number: Z-01012024-1
 Policy Number:
 Line of Insurance: Personal
 Insured First Name: DENNIS
 Insured Last Name: JOHNSON I
 Internal Reference:

Responder

Company Name: 05476 - EPSILON INSURANCE COMPANY
 Subsidiary: -
 Claim Number: E-01012024-one
 Policy Number:
 Line of Insurance: Personal
 Insured First Name: SHARON
 Insured Last Name: THOMAS I
 Internal Reference:

Remittance Information

Remit Payment to: ZETA INSURANCE COMPANY
 Address 1: 3820 Northdale Blvd
 Address 2:
 Attention:
 City, State, Zip: Tampa, FL 33624-1863
 Country: US
 Phone: 18883436524

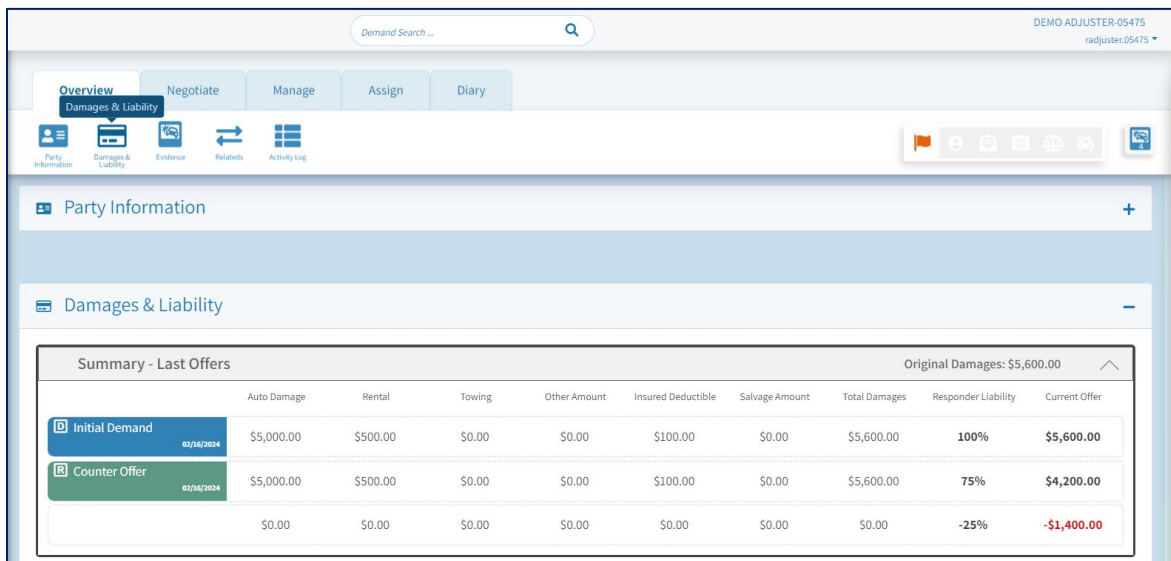
Responder Feature

Collision

Year	Make	Model
2020	Toyota	Tacoma

Damages & Liability

This section provides a record of the current negotiation between the Demander and Responder. The complete negotiation history can be seen, if needed, by clicking the Negotiate tab at the top of the page.



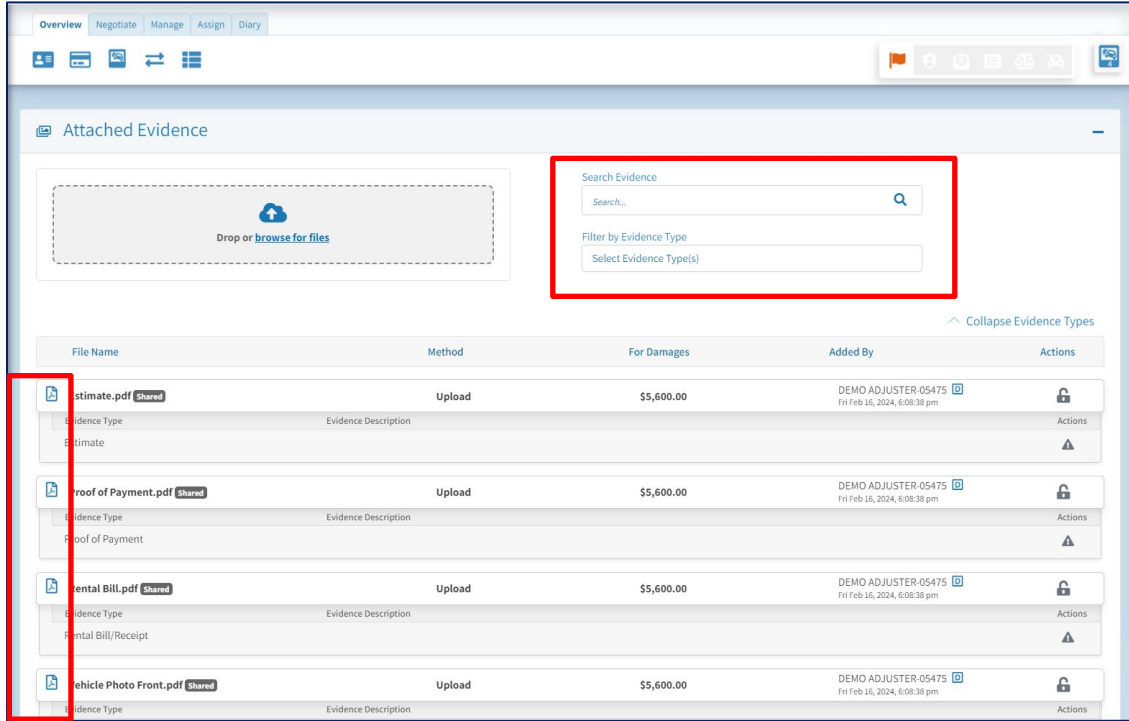
Summary - Last Offers Original Damages: \$5,600.00

	Auto Damage	Rental	Towing	Other Amount	Insured Deductible	Salvage Amount	Total Damages	Responder Liability	Current Offer
Initial Demand 02/16/2024	\$5,000.00	\$500.00	\$0.00	\$0.00	\$100.00	\$0.00	\$5,600.00	100%	\$5,600.00
Counter Offer 02/16/2024	\$5,000.00	\$500.00	\$0.00	\$0.00	\$100.00	\$0.00	\$5,600.00	75%	\$4,200.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-25%	-\$1,400.00

Evidence

Evidence is supporting documentation added by the Demander or Responder and can be viewed by clicking the PDF icon on the left.

The evidence can be filtered by using the **Search by File Name** or **Select Evidence Type** options.

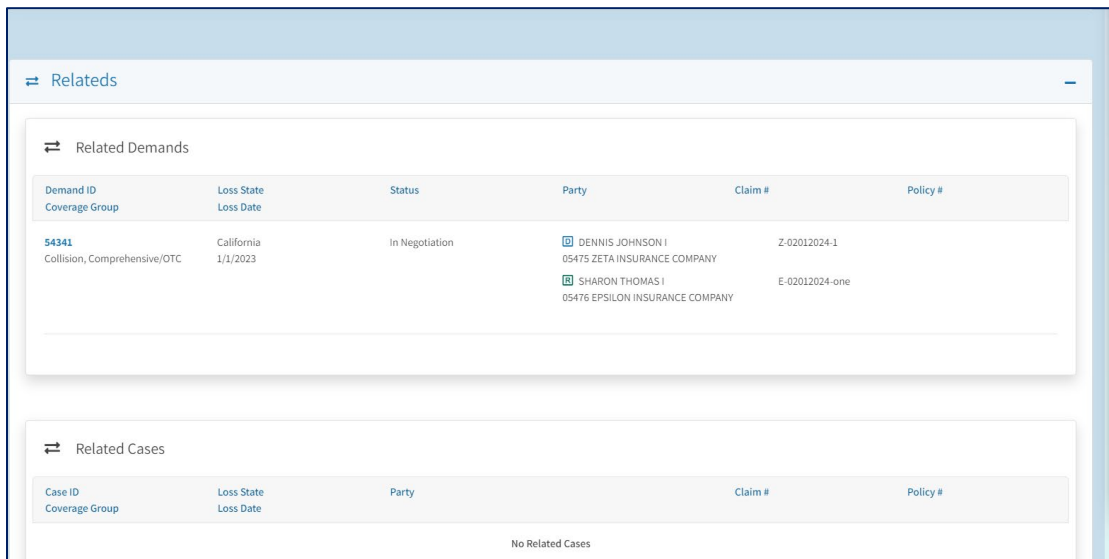


The screenshot shows the 'Attached Evidence' section of a web application. At the top, there is a navigation bar with tabs for 'Overview', 'Negotiate', 'Manage', 'Assign', and 'Diary'. Below this, there are icons for various actions. The main area is titled 'Attached Evidence' and contains a dashed box for dropping or browsing for files. To the right, a search bar and a filter dropdown are highlighted with a red box. Below this is a table of evidence items. The first row of the table is also highlighted with a red box.

File Name	Method	For Damages	Added By	Actions
Estimate.pdf Shared	Upload	\$5,600.00	DEMO ADJUSTER-05475 Fri Feb 16, 2024, 6:08:38 pm	
Proof of Payment.pdf Shared	Upload	\$5,600.00	DEMO ADJUSTER-05475 Fri Feb 16, 2024, 6:08:38 pm	
Rental Bill.pdf Shared	Upload	\$5,600.00	DEMO ADJUSTER-05475 Fri Feb 16, 2024, 6:08:38 pm	
Vehicle Photo Front.pdf Shared	Upload	\$5,600.00	DEMO ADJUSTER-05475 Fri Feb 16, 2024, 6:08:38 pm	

Relateds

This section will provide links to demands and arbitrations that are associated with the current demand being viewed.

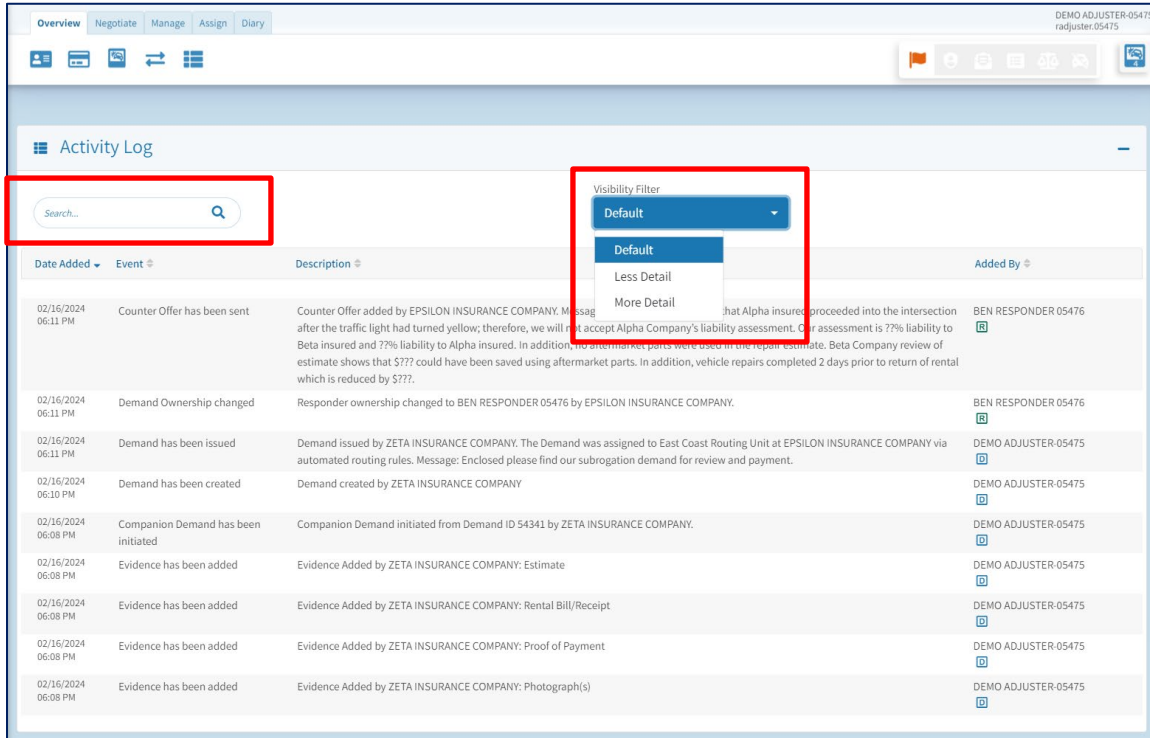


The screenshot shows the 'Relateds' section of the web application. It is divided into two main sections: 'Related Demands' and 'Related Cases'. The 'Related Demands' section contains a table with columns for Demand ID, Coverage Group, Loss State, Loss Date, Status, Party, Claim #, and Policy #. The 'Related Cases' section is currently empty, showing 'No Related Cases'.

Demand ID	Coverage Group	Loss State	Loss Date	Status	Party	Claim #	Policy #
54341	Collision, Comprehensive/OTC	California	1/1/2023	In Negotiation	DENNIS JOHNSON I 05475 ZETA INSURANCE COMPANY SHARON THOMAS I 05476 EPSILON INSURANCE COMPANY	Z-02012024-1	E-02012024-one

Activity Log

The **Activity Log** documents the history of events completed by the Demander, Responder, and automated system actions. The **Visibility Filter** and **Search** options can expand or narrow the documented activity events.



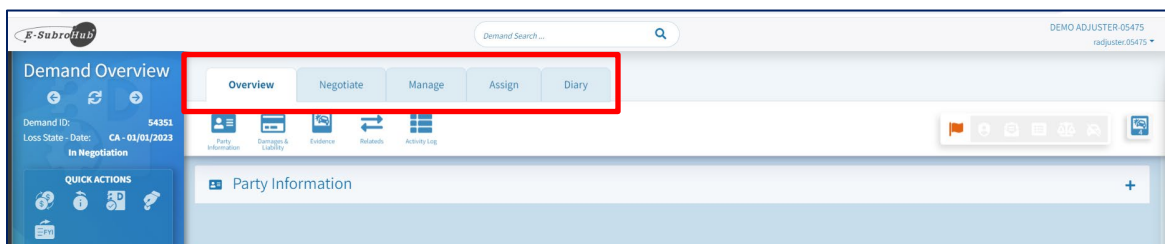
Date Added	Event	Description	Added By
02/16/2024 06:11 PM	Counter Offer has been sent	Counter Offer added by EPSILON INSURANCE COMPANY. Message: [redacted] that Alpha insured proceeded into the intersection after the traffic light had turned yellow; therefore, we will not accept Alpha Company's liability assessment. Our assessment is 77% liability to Beta insured and 77% liability to Alpha insured. In addition, no aftermarket parts were used in the repair estimate. Beta Company review of estimate shows that \$7?? could have been saved using aftermarket parts. In addition, vehicle repairs completed 2 days prior to return of rental which is reduced by \$???	BEN RESPONDER 05476
02/16/2024 06:11 PM	Demand Ownership changed	Responder ownership changed to BEN RESPONDER 05476 by EPSILON INSURANCE COMPANY.	BEN RESPONDER 05476
02/16/2024 06:11 PM	Demand has been issued	Demand issued by ZETA INSURANCE COMPANY. The Demand was assigned to East Coast Routing Unit at EPSILON INSURANCE COMPANY via automated routing rules. Message: Enclosed please find our subrogation demand for review and payment.	DEMO ADJUSTER-05475
02/16/2024 06:10 PM	Demand has been created	Demand created by ZETA INSURANCE COMPANY	DEMO ADJUSTER-05475
02/16/2024 06:08 PM	Companion Demand has been initiated	Companion Demand initiated from Demand ID 54341 by ZETA INSURANCE COMPANY.	DEMO ADJUSTER-05475
02/16/2024 06:08 PM	Evidence has been added	Evidence Added by ZETA INSURANCE COMPANY: Estimate	DEMO ADJUSTER-05475
02/16/2024 06:08 PM	Evidence has been added	Evidence Added by ZETA INSURANCE COMPANY: Rental Bill/Receipt	DEMO ADJUSTER-05475
02/16/2024 06:08 PM	Evidence has been added	Evidence Added by ZETA INSURANCE COMPANY: Proof of Payment	DEMO ADJUSTER-05475
02/16/2024 06:08 PM	Evidence has been added	Evidence Added by ZETA INSURANCE COMPANY: Photograph(s)	DEMO ADJUSTER-05475

Claim Handling Headers

On the Demand Overview page, there are several panes that allow a Demander or Responder to manage the current demand. It is important to note some actions are available to both a Demander or Responder, while other negotiation items may be specific to your role.

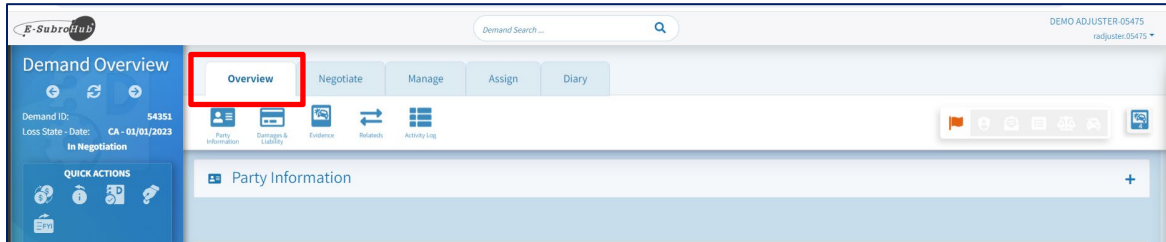
As an example, a **Supplement** action can only be initiated by a Demander, while a **Deny** option is only available to a Responding party.

Additionally, some actions only become visible when certain trigger events occur. There is no need to **Reply to a Request** until a request is actually initiated by the other party



Overview Header

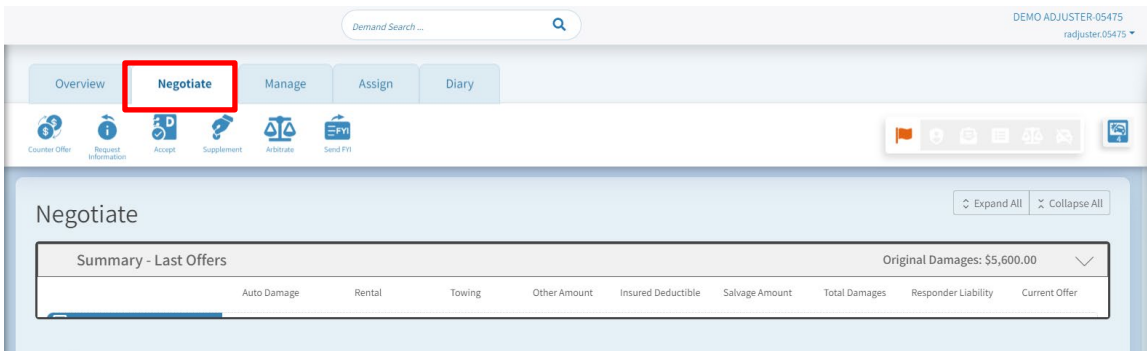
The **Overview** header provides quick links to different sections of the demand as previously covered.



Negotiate Header

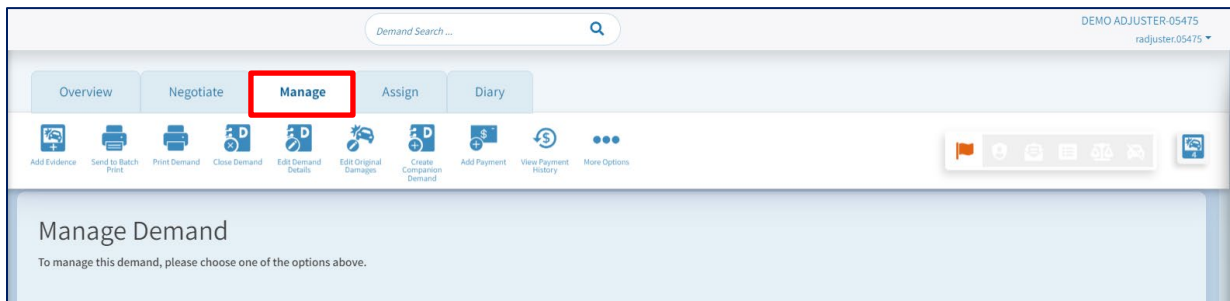
The **Negotiate** header provides quick links to common negotiation actions for either the Demander or Responder.

Additionally, this page will take the user to the **Full Negotiation History** of the demand.



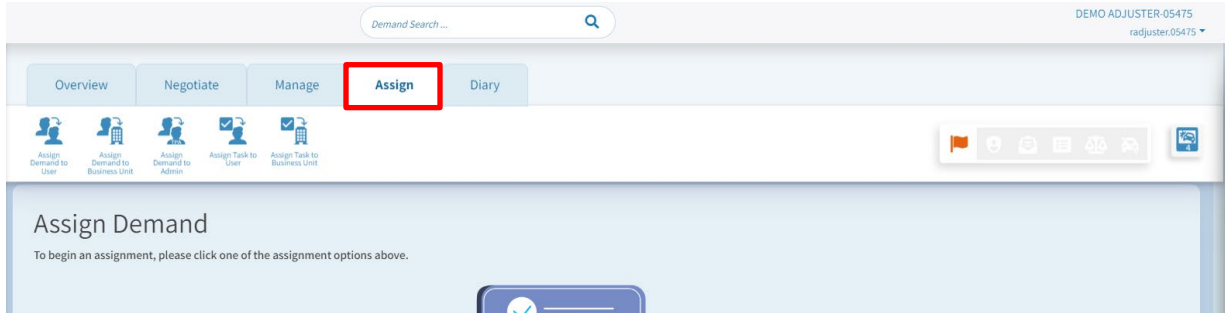
Manage Header

The **Manage** header provides quick links to actions important to maintaining the demand for both the Demander and Responder.



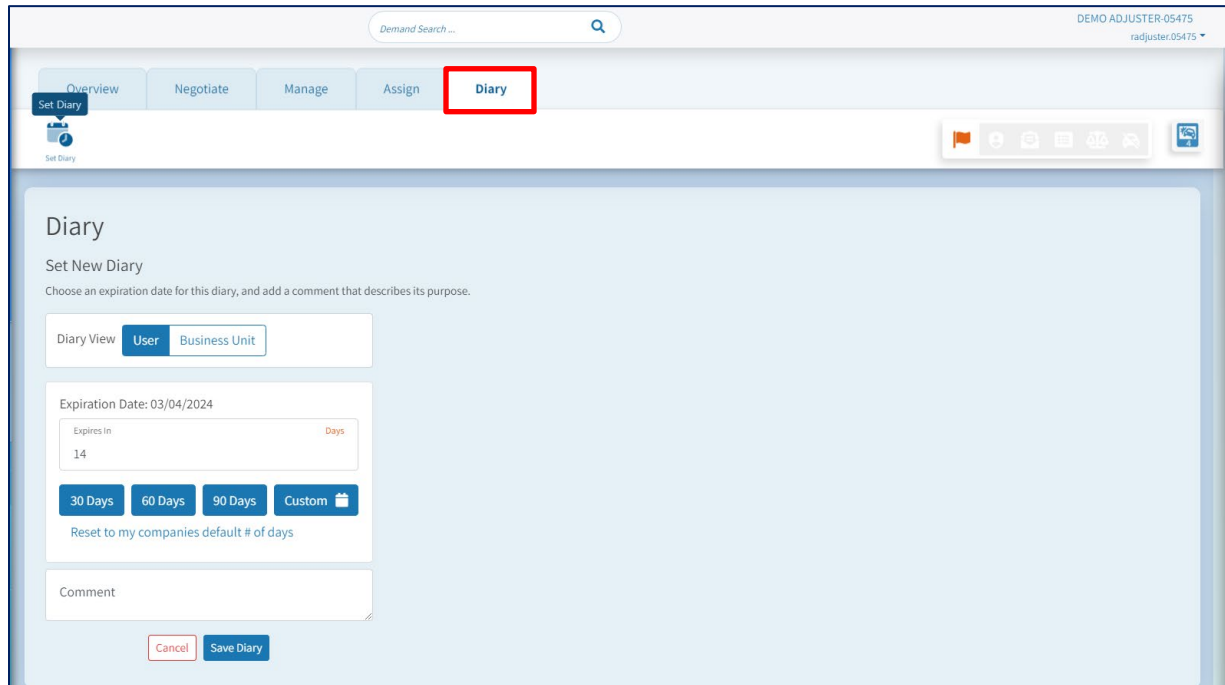
Assign Header

The **Assign** header provides quick links to demand assignment options for the handling associate.



Diary Header

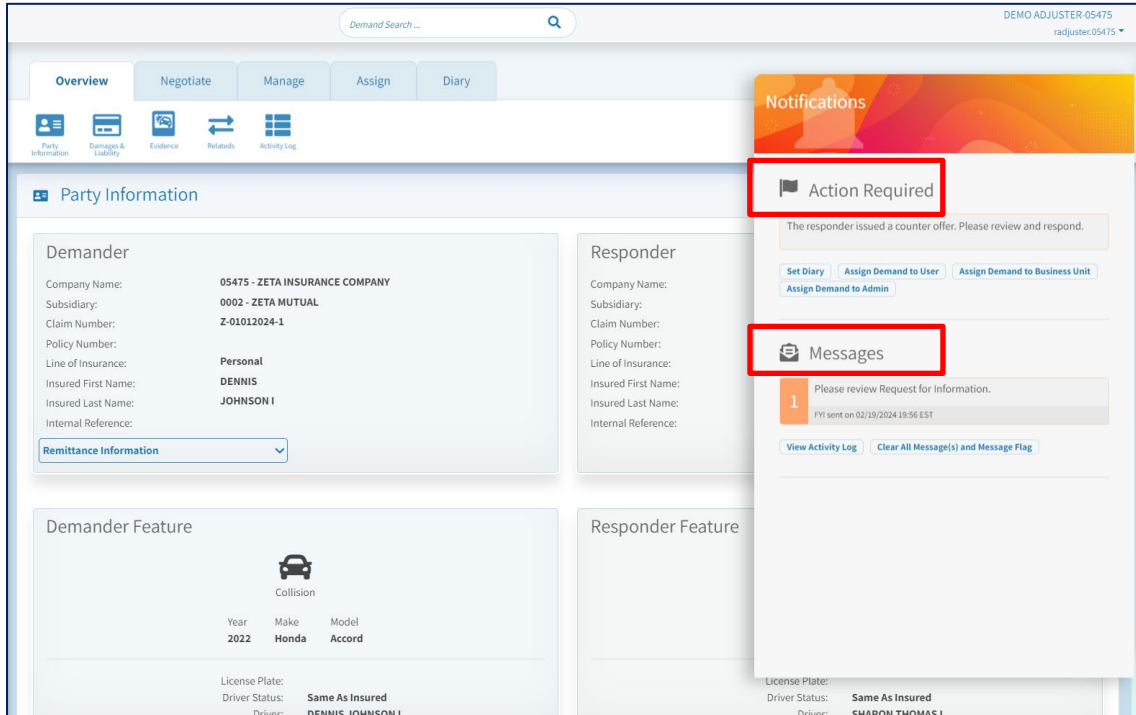
The **Diary** header provides access to the diary options for a pending demand.



Action Flag and Message Icon

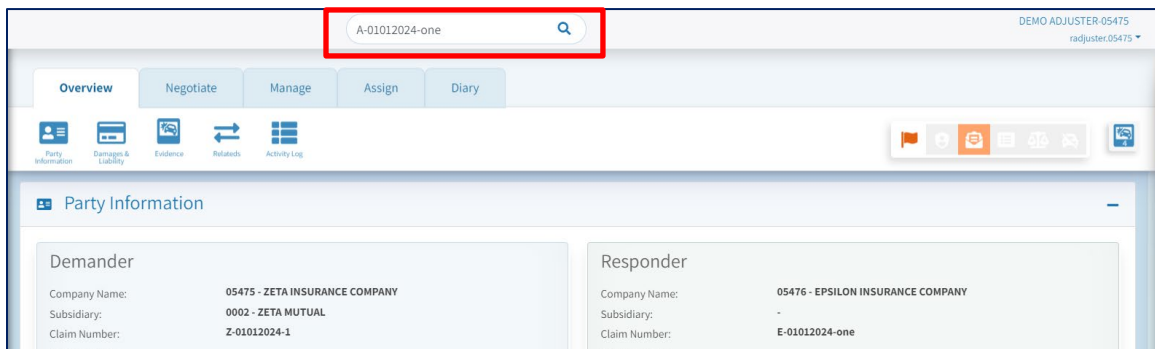
The **Action Flag and/or Message Icon** will alert the user to pending items needing attention, such as a message from the other party or negotiation event.

Clicking on the **Action Flag or Message Icon** will open the events for review.

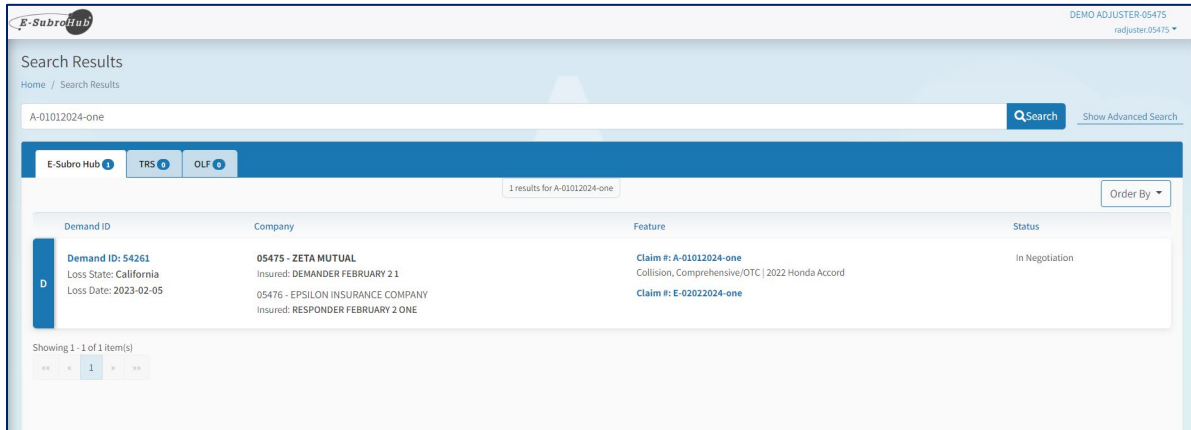


Demand Search

The Demand Overview gives the user the ability to locate a single demand using the enhanced **Demand Search** field at the top of the page. This entry will return a result if entering a valid Responder or Demander claim number, policy number, internal reference number, or AF demand ID number.



The result will match to a related E-Subro Hub demand, TRS arbitration, or online filing.

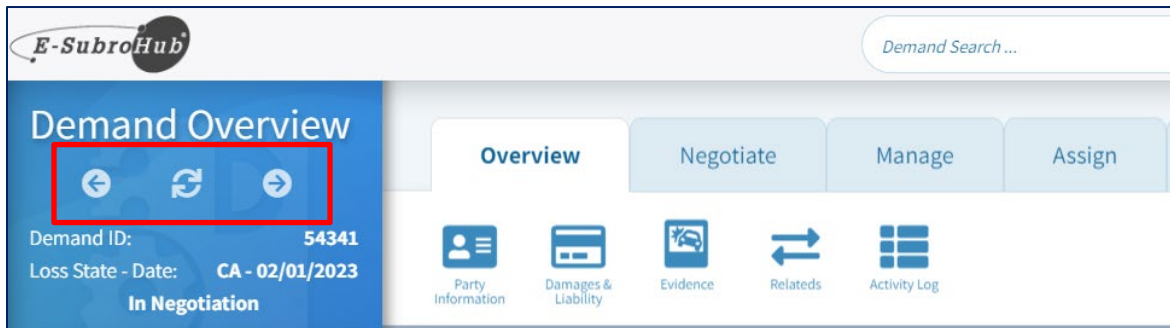


Navigation Actions

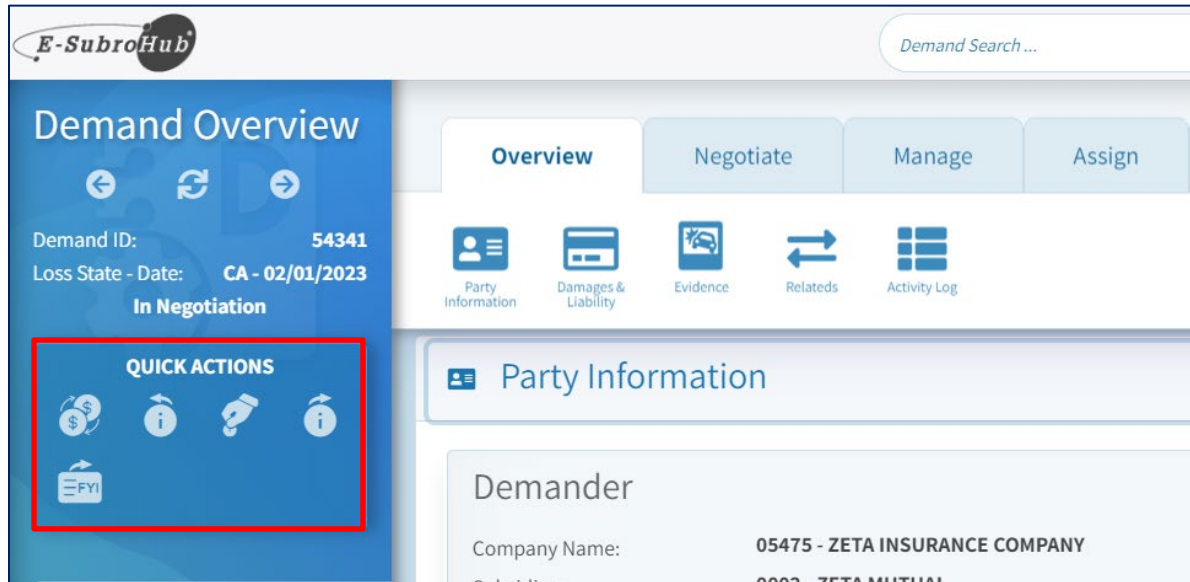
On the Demand Overview page, the user can click **Back to List** to return to a Work List, Custom Search list, or other selected list.

The user can click **Next Work** to open the next available demand on a Work List.

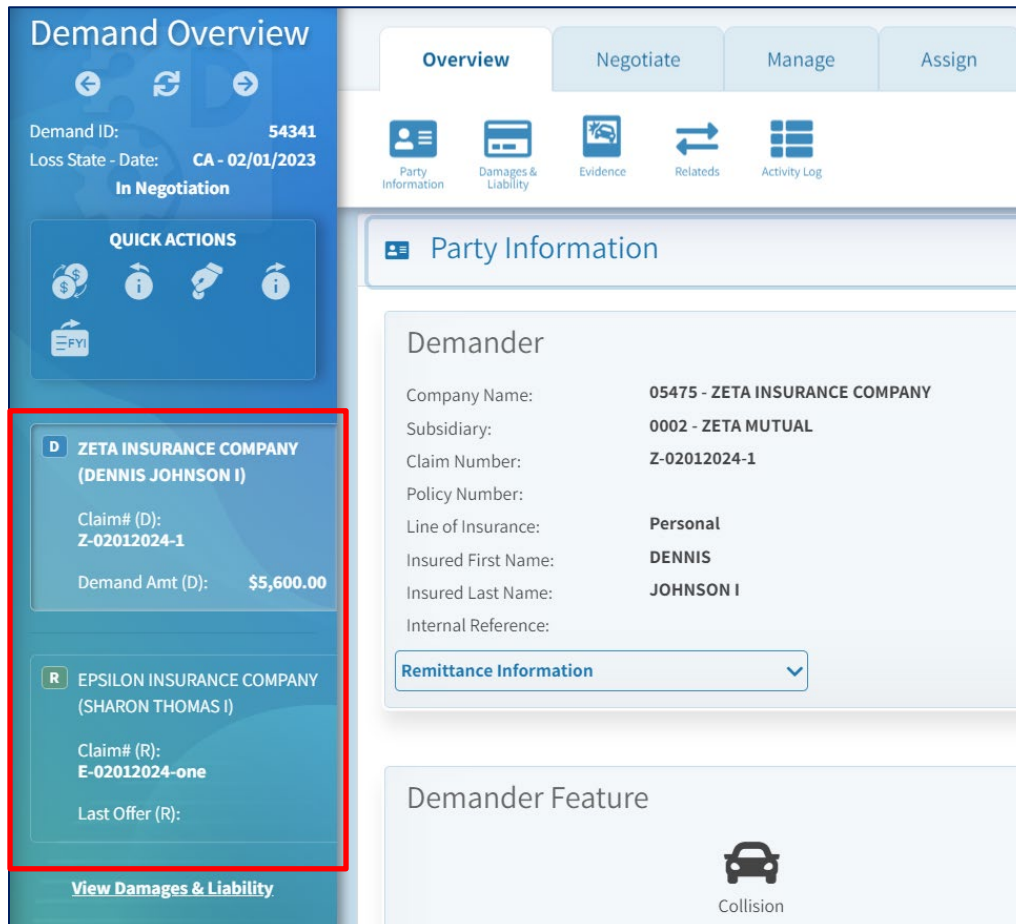
The **Refresh** button will update the demand with any new information that has been entered since the user has been viewing claim.



The **Quick Negotiation Action** links will allow the user to jump directly to a negotiation option as a Demander or Responder.



The **Demand Summary** will always be visible on the left side of the screen.



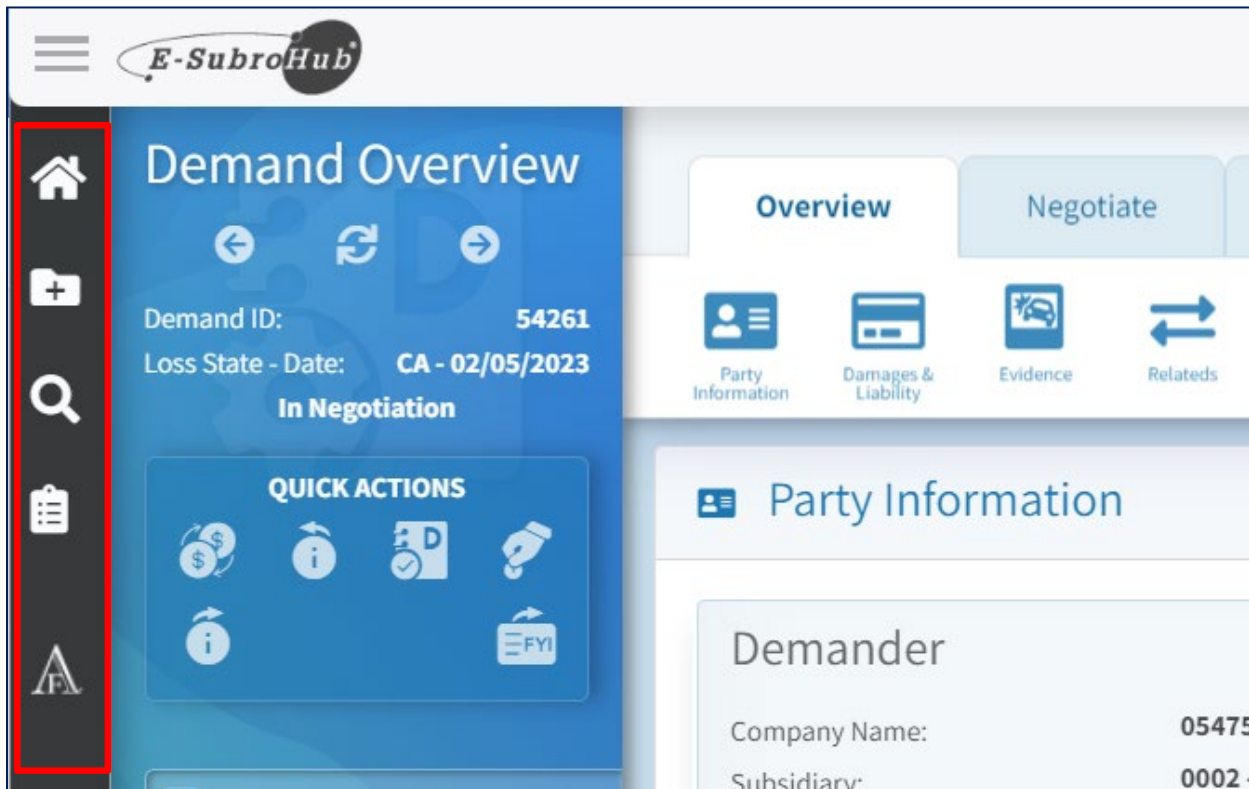
The **Home** icon will take the user to the main AF dashboard page.

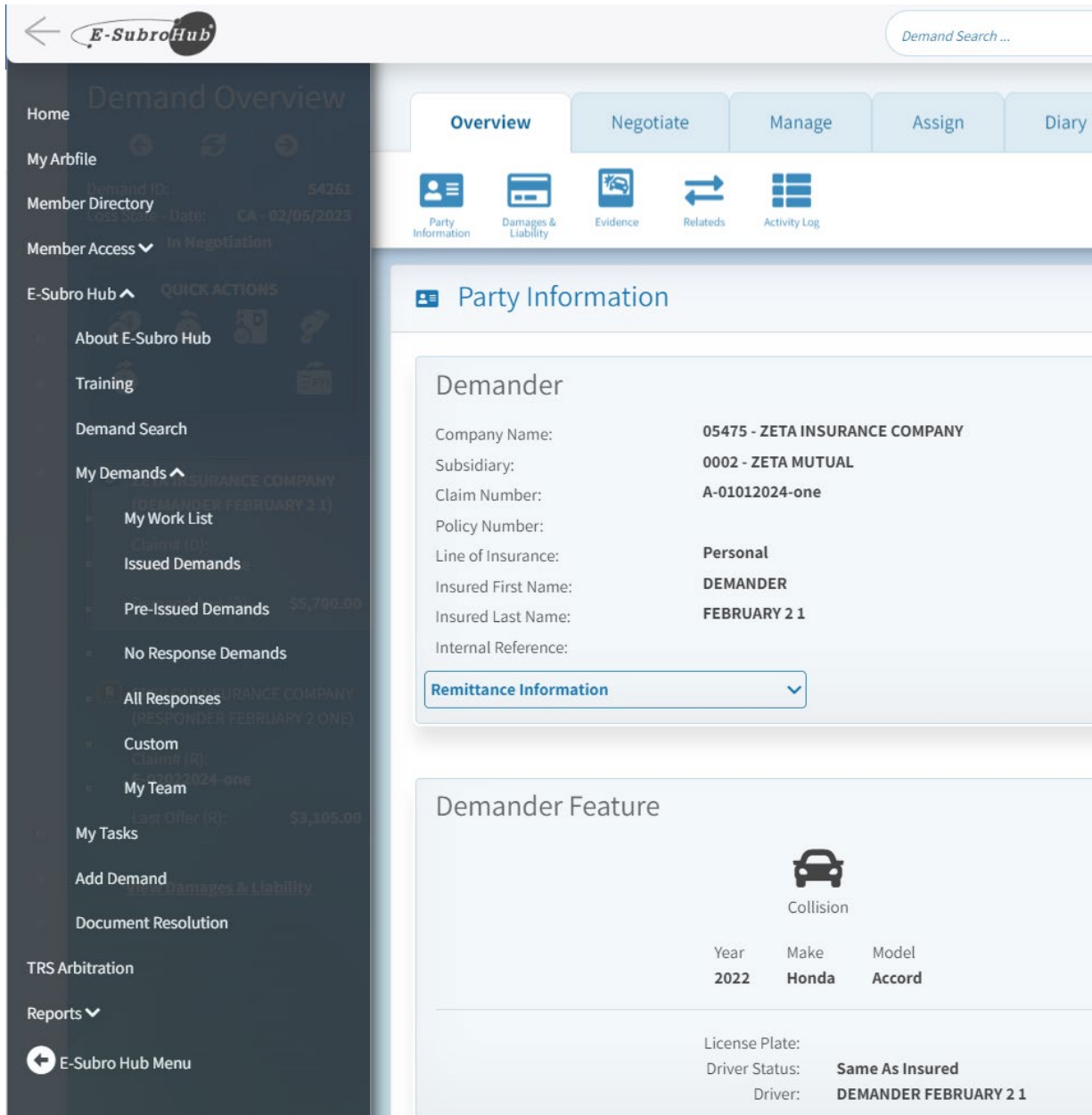
The **Add Demand** (+) link will allow the user to create a new demand.

The **Demand Search** (magnifying glass) link will allow the user to complete a search for a specific claim.

The **My Work List** (clipboard) link will allow a user to jump to their current Work List of demands.

The **AF logo** will open the menu options to move to different locations within the AF platform.






Party Information

Demander

Company Name: 05475 - ZETA INSURANCE COMPANY
 Subsidiary: 0002 - ZETA MUTUAL
 Claim Number: A-01012024-one
 Policy Number:
 Line of Insurance: **Personal**
 Insured First Name: **DEMANDER**
 Insured Last Name: **FEBRUARY 2 1**
 Internal Reference:

Remittance Information ▾

Demander Feature


 Collision

Year	Make	Model
2022	Honda	Accord

License Plate:
 Driver Status: **Same As Insured**
 Driver: **DEMANDER FEBRUARY 2 1**