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Total Recovery Solution® (TRS®) Navigation Guide for Filers in New York PIP

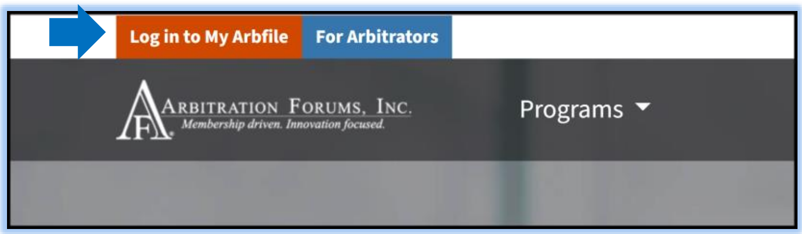
Table of Contents

Overview

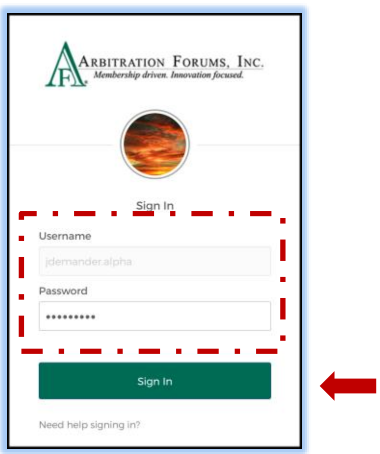
This guide will help recovering companies filing a case in New York Personal Injury Protection (PIP) navigate Total Recovery Solution® (TRS®) by providing step-by-step instructions on completing each Workflow Step in the filing process.

Filing a Case in TRS

Go to www.arbfile.org and select **Log in to My Arbfile.**

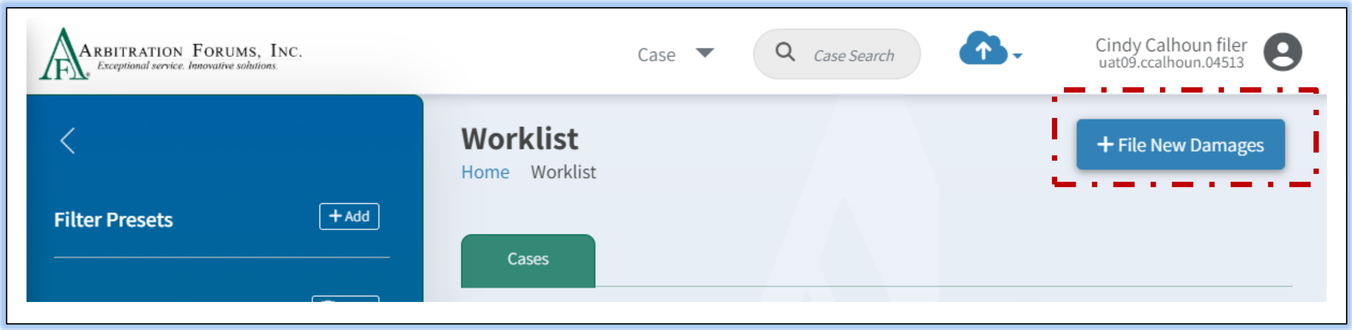


Enter your username and password and select **Sign In**.



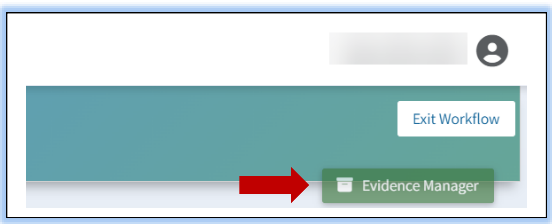
Select the **Member Access** tab and **TRS Arbitration** from the drop-down menu.

To start a New York PIP case, select “+File New Damages.”



Evidence Manager

The Evidence Manager is a storage location for evidence associated with an occurrence. It provides flexibility in how filers can upload evidence to their case.

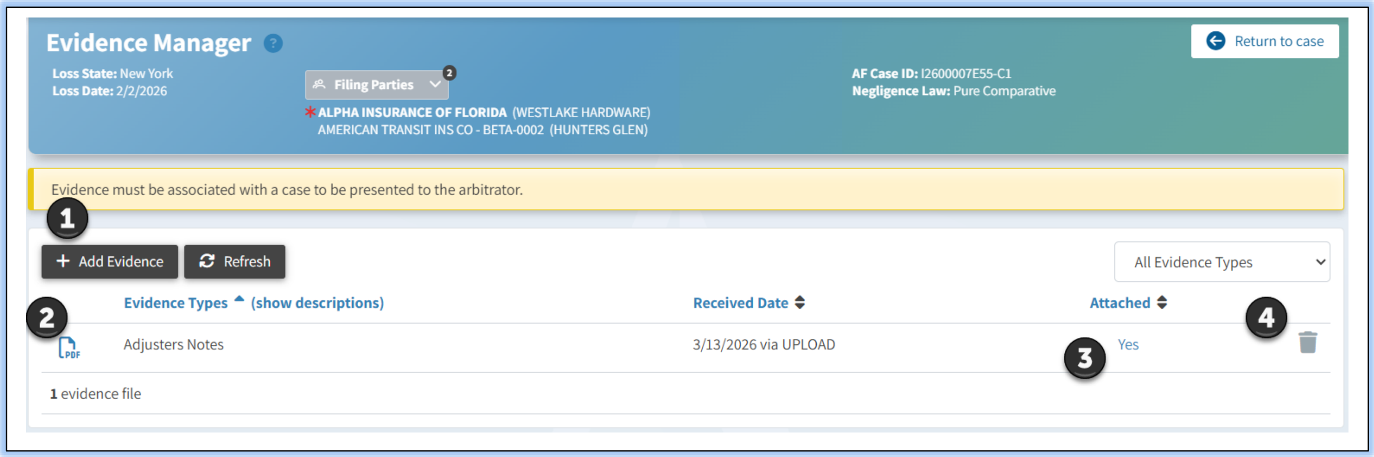


Important: Only evidence that is specifically attached to the case is presented to the arbitrator.

Evidence added to the Evidence Manager can be attached at the case and feature level throughout the submission process (e.g., Case Qualifiers, Liability/Recovery Arguments, and Feature Information).

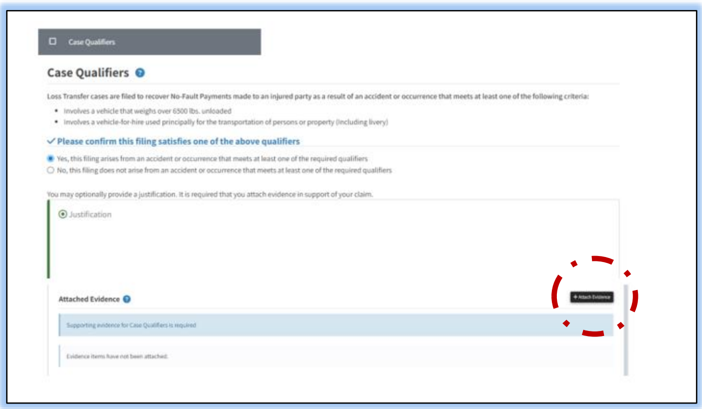
The Evidence Manager allows you to:

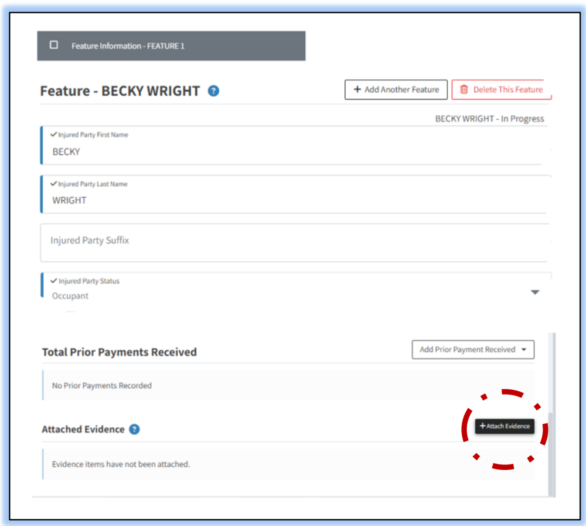
- **Add Evidence[(1)]**: Offers users the ability to browse and add multiple evidence items in a one-step process relevant to the occurrence.
- **View Evidence[(2)]:** Reduces attachment errors (e.g., evidence attached from the wrong occurrence).
- **Manage Evidence[(3)]:** Evidence can be viewed in one location making it easier to see what items have/have not been attached to the TRS case.
- **Delete Evidence[(4)]:** Evidence added to the Evidence Manager can be deleted by selecting the trash can icon. For evidence already attached at the case or feature level, select the “Yes” located in the Attached column**.** Then, select the Delete Link icon found to the right of the listed evidence item.

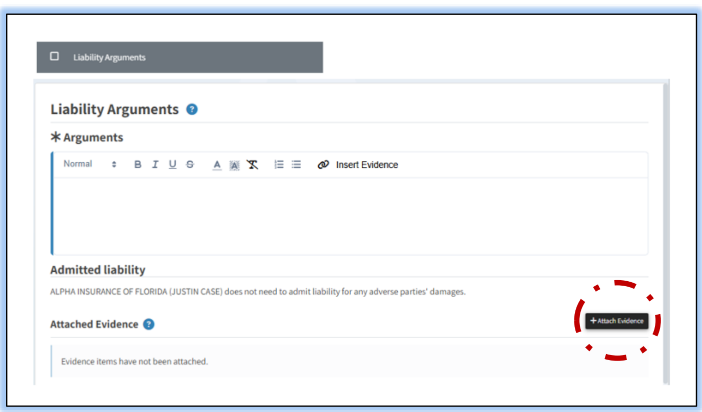


Attach Evidence

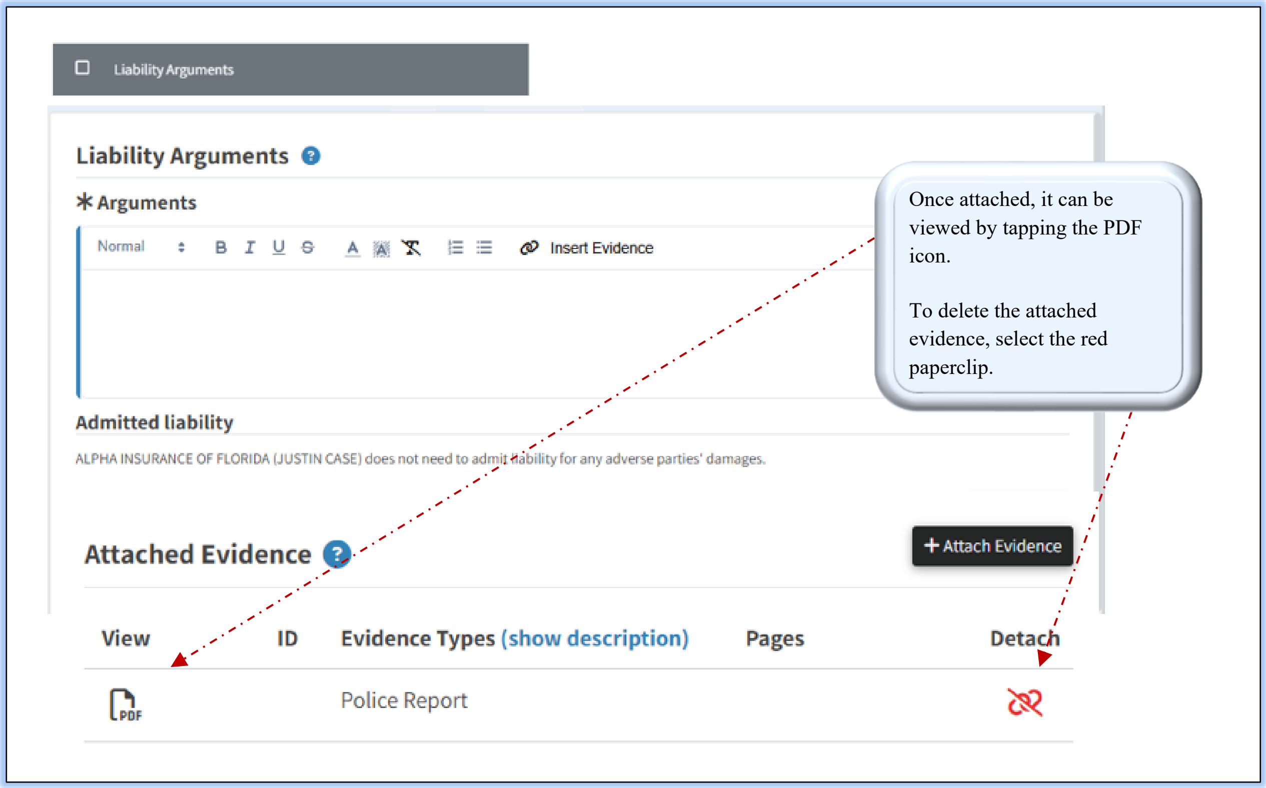
The **Attach Evidence** tab (1) is located in various steps in the Workflow (Case Qualifiers, Arguments, and Feature Information). As the recovering company, attach evidence relevant to a specific step (for example, attach a police report to the **Liability Arguments Workflow Step** to support your position on liability or attach medical bills to the **Feature Information Workflow Step** to support company-paid damages).



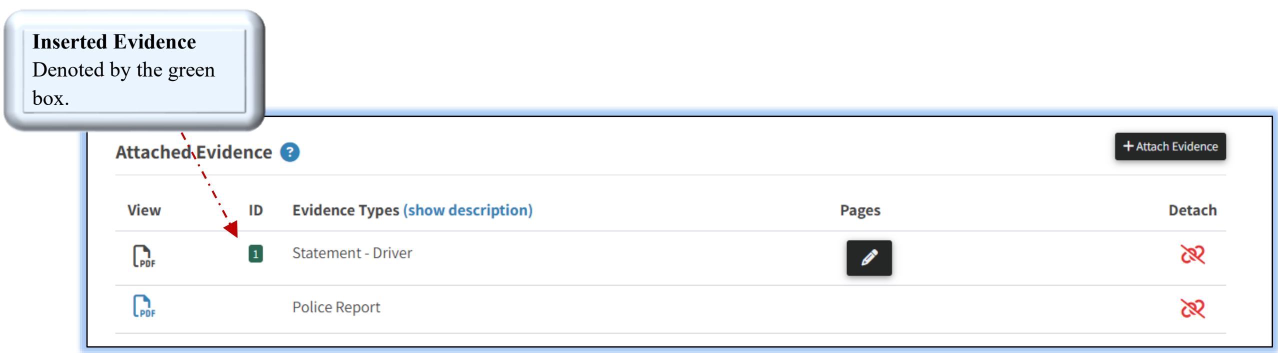




Once a piece of evidence is attached, it will appear under the **Attached Evidence** section.



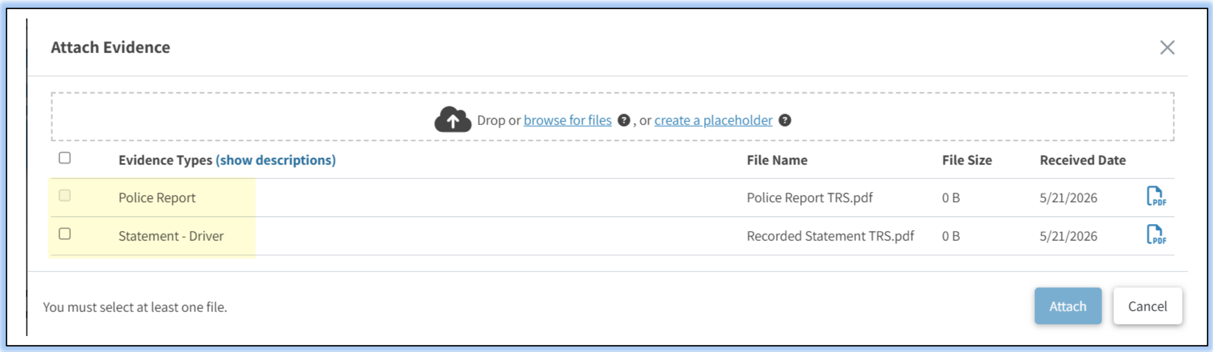
The attached evidence list is a collection of the evidence that you attached and/or inserted into a specific workflow step. (See **Insert Evidence** for more information on this topic.)



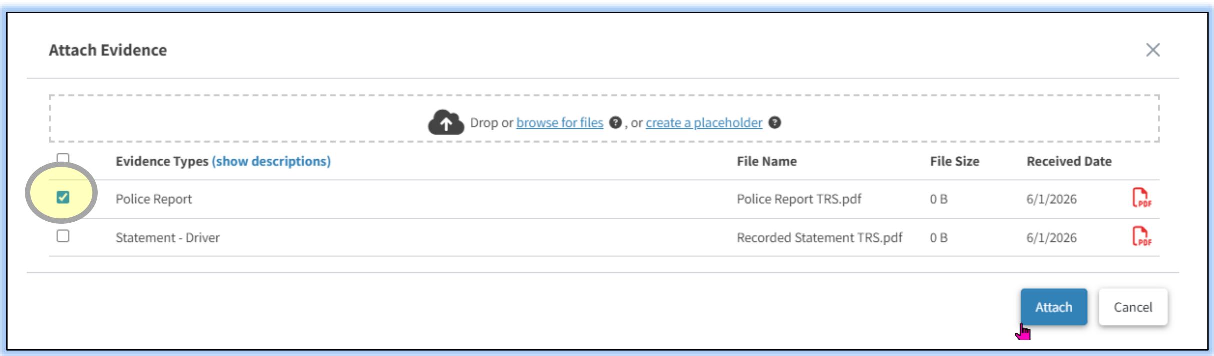
The adverse party(ies) will have access to view the evidence type only; it will not be able to view the evidence content.

To attach evidence, select the **Attach Evidence** tab.

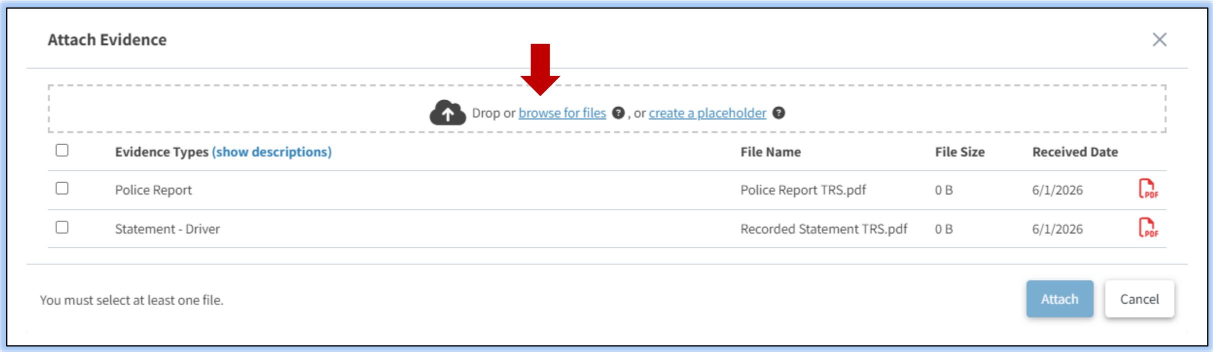
If evidence is listed after selecting the + Attach Evidence tab, it was either added previously to the Evidence Manager or attached to a specific workflow step.



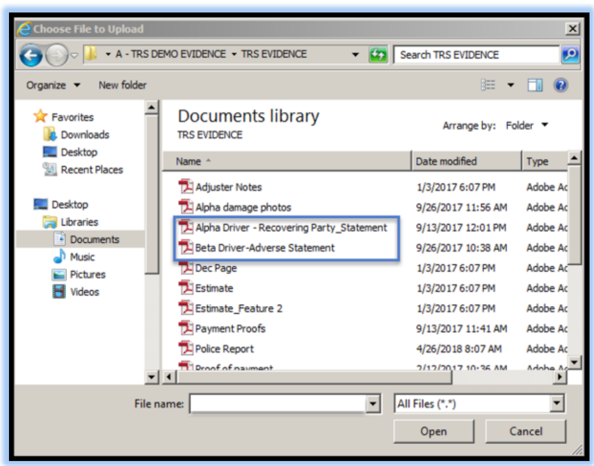
To select evidence from here, simply tap the radio button adjacent to a specific evidence item and select "Attach." Once this action is performed, it will appear in the Attached Evidence section within that workflow step.



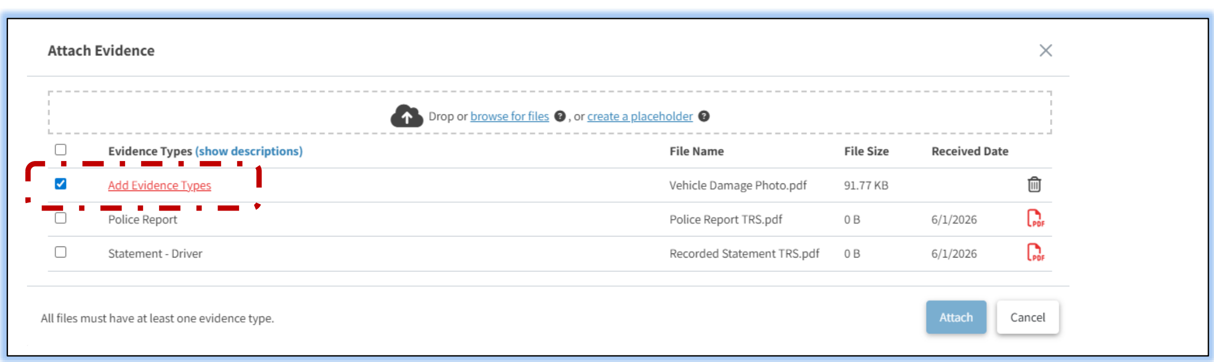
If evidence is not displayed or you wish to attach evidence different from what is shown, drag and drop them into the window or select "browse for files."



Select evidence items stored in your claims system by double-clicking on the desired evidence item.

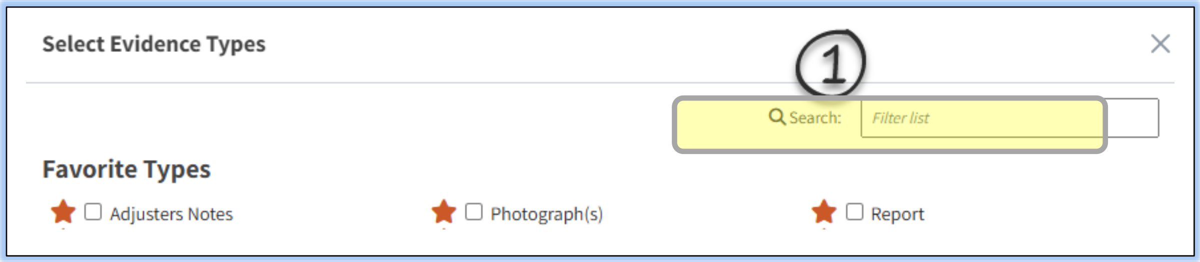


This brings the evidence into the Evidence Manager where filers are required to give it a type. Click the red link to reveal the evidence type options.

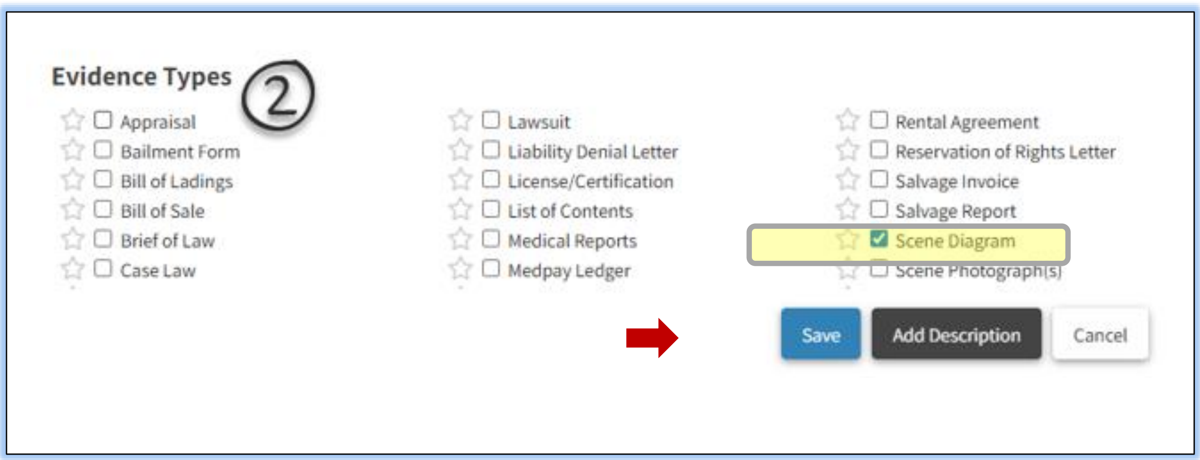


There are three ways to search for evidence types.

1. The Search box uses an incremental search to progressively find and filter through text. Enter the first few characters to identify a type from the list.



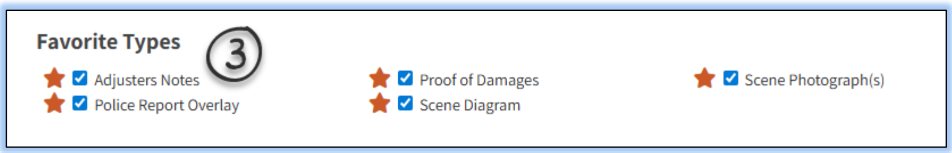
2. Filers can scroll through the Evidence Types list to find the appropriate evidence type. To select an option, check the box next to the corresponding type and click "Save" to bring it into the Evidence Manager.



Once evidence is saved in the Evidence Manager, filers will need to select "Attach" to save evidence to the filing.

3. Filers can also search for evidence types via the Favorite Types list. To use this as a search option, filers must first save the evidence type to "Favorites" by selecting the gold star. Next, select the box adjacent to the evidence item and select save. Once saved, it will appear on your Favorite Types list.

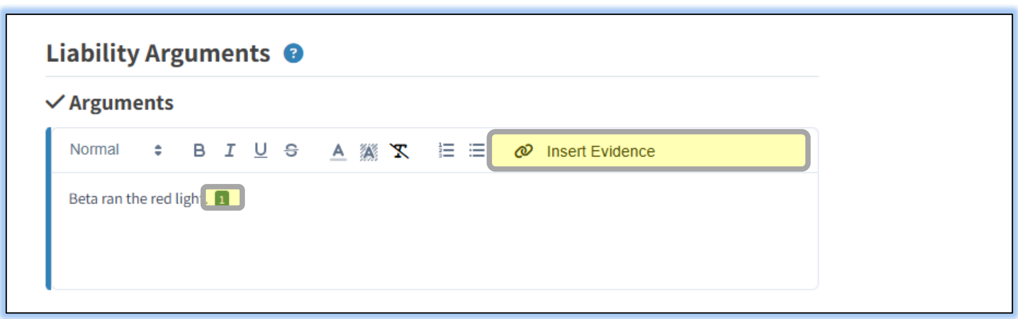
Evidence saved as a favorite is placed in a separate section for quicker access.



Insert Evidence

Insert Evidence Attachment is used to strengthen and further support your arguments. When evidence is inserted into the Liability/Recovery Arguments Workflow Step, it will appear in the arguments section as a green box with a numerical value assigned. All inserted evidence requires the arbitrator to make a comment in the decision. This functionality is optional.

To insert evidence, select the **Insert Evidence Tab.**

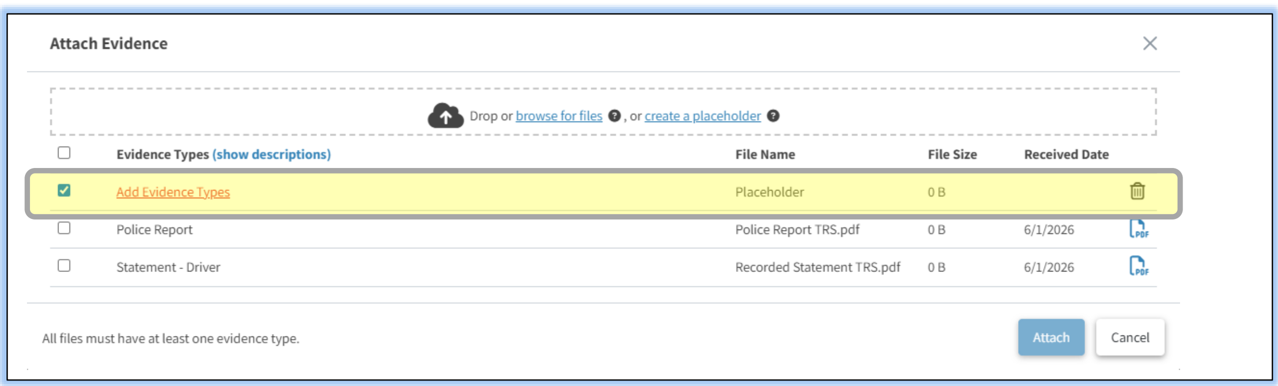


Filers will choose specific evidence items from the Evidence Manager, if applicable or browse for additional evidence items. See Attach Evidence to learn how to upload and attach evidence to a case.

Add a Placeholder for Evidence

For those situations where there is known evidence to attach to a case, but it is unavailable at the time of entry, you can create a placeholder.

By selecting “Create a Placeholder,” the red link to add a new evidence type appears with a file name of “Placeholder.” To add evidence, follow the steps provided under the Attach Evidence section.

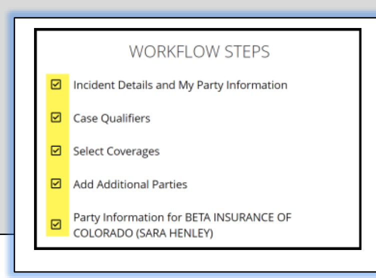


Important: Replace the placeholder with the evidence item and attach it prior to submission.

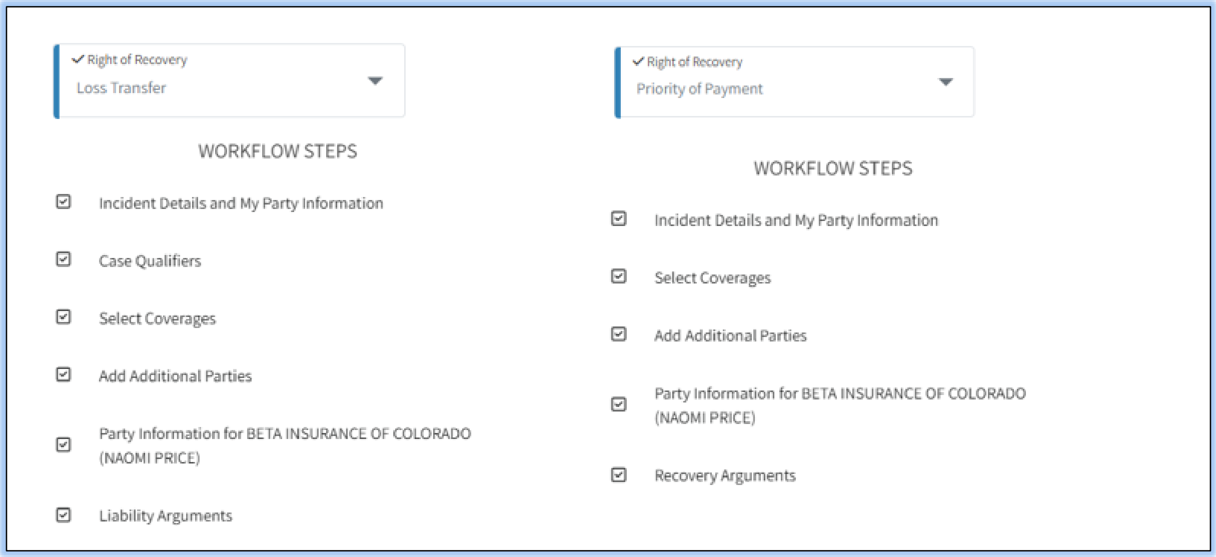
TRS Workflow Steps

Workflow Steps is a navigation window that allows recovering companies (filers) to easily find where they are in the filing process.

A check mark will appear when each section within the Workflow Steps is completed.

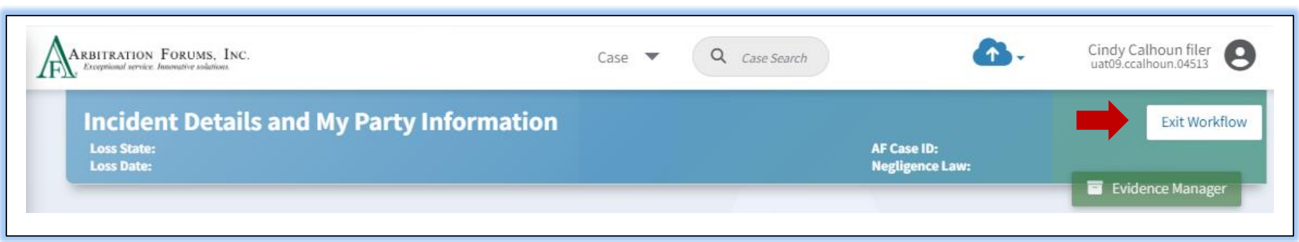


There are two paths when filing a New York PIP case: loss transfer and priorty of payment. Each path offers slightly different workflow steps.

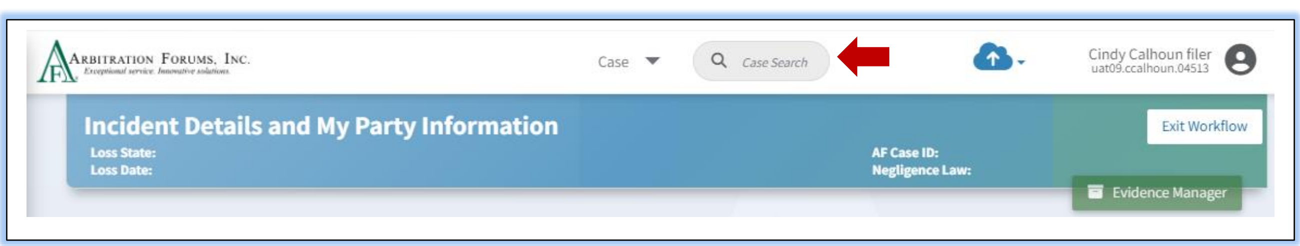


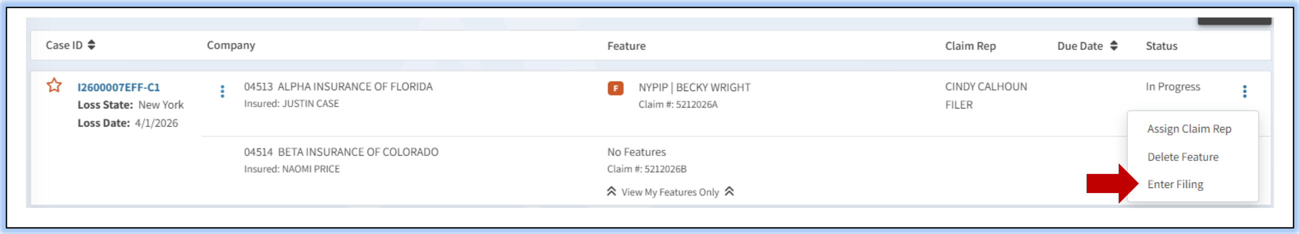
Incident Details and My Party Information

The filing company will enter required information in the fields provided. There is no "save" button in TRS. As you enter information into each section, it auto saves. If you need to leave the workflow for any reason, select "Exit Workflow."



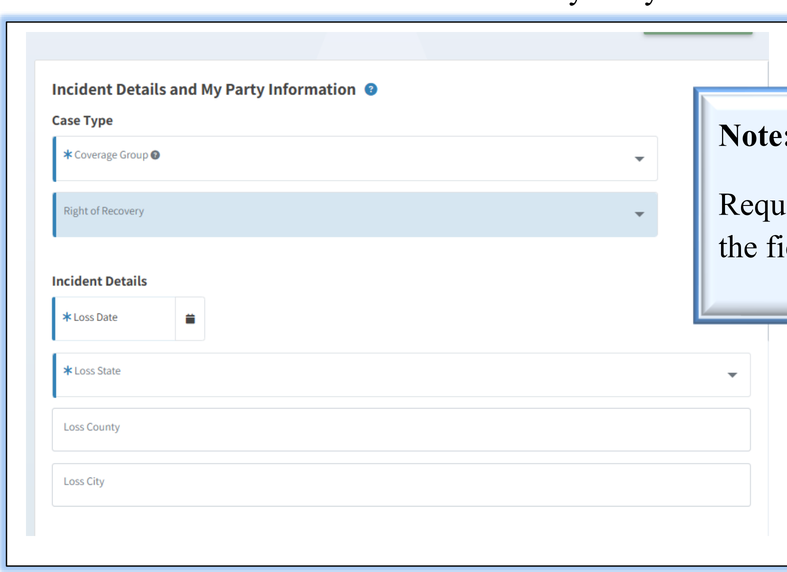
To return to your case and submit, enter the AF case ID number, claim number, policy number, or internal reference number in the field provided.





You can easily identify where you left off by reviewing the workflow steps. Fields marked with a checkmark indicate completed entries. Begin at the workflow step displaying an unchecked box to continue your progress.

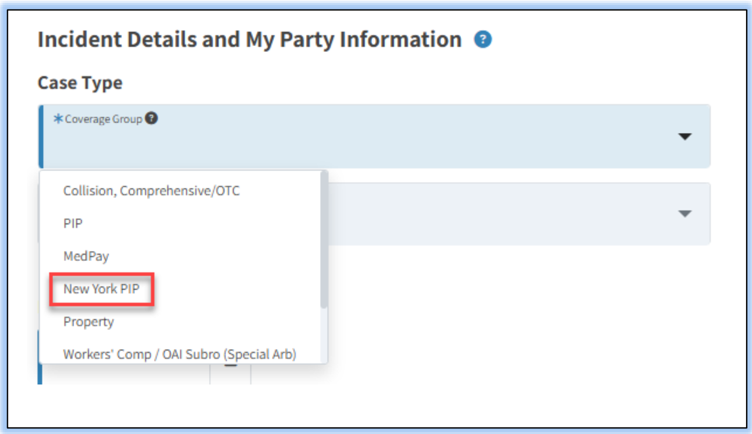
We'll start with the Incident Details and My Party Information workflow step.



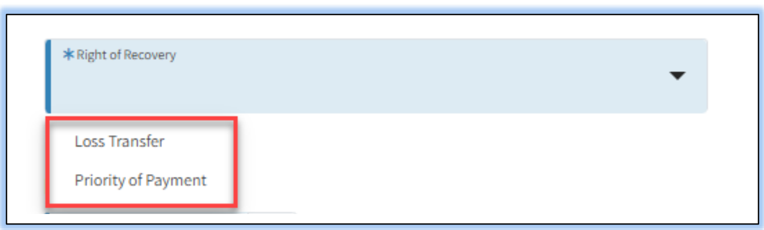
Note:

Required fields are denoted with an (*). Once the field is completed, the * becomes a ✓.

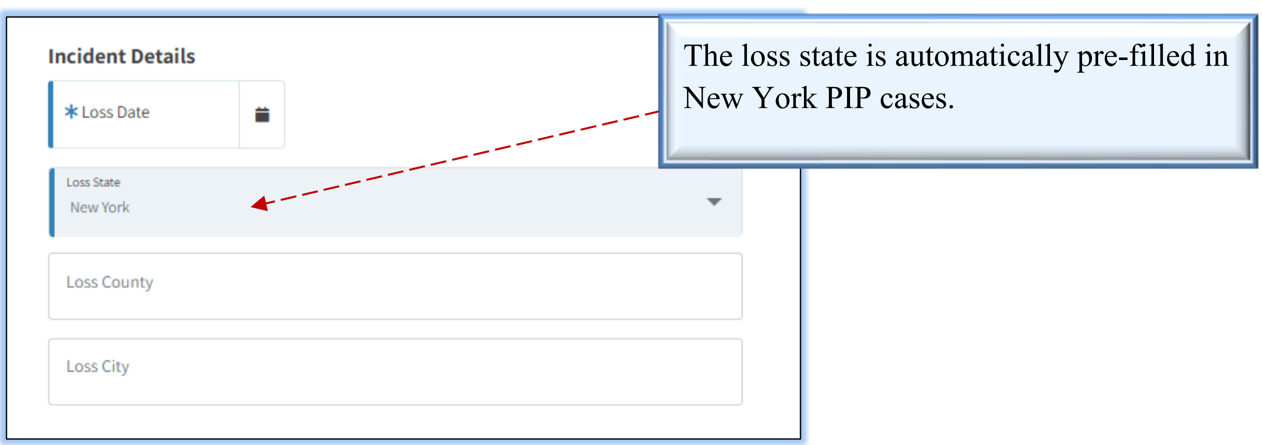
Under Case Type, select "New York PIP" as the coverage group using the drop-down menu.



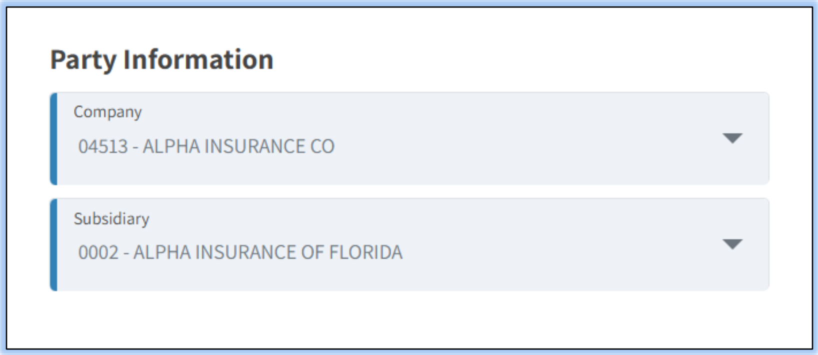
Next, select the "Right of Recovery" using the drop-down arrow. When New York PIP is selected, the following options will appear.



Enter incident details, including the loss date and loss state. The fields with an asterisk are required. Entry fields for loss county and loss city are optional.

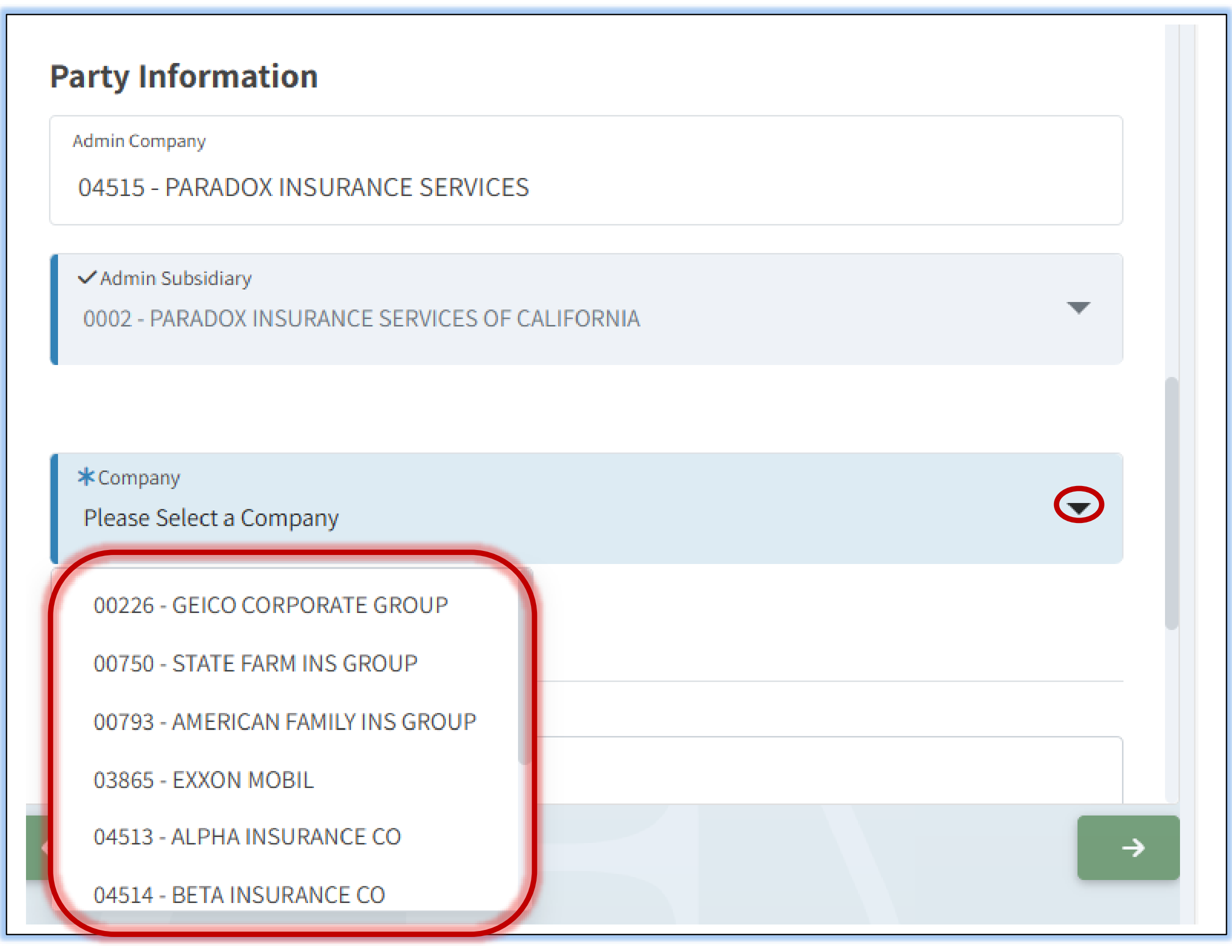


Party information is auto filled based on user login credentials.

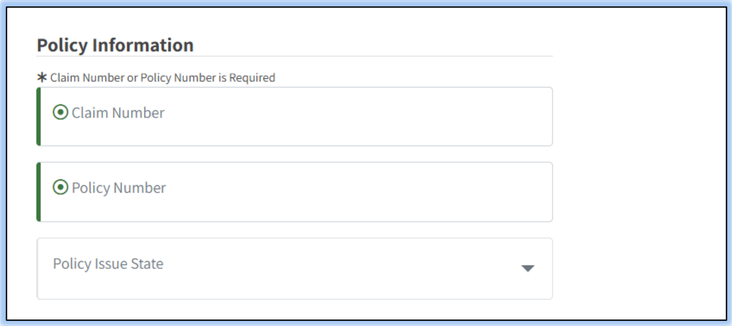


Third-Party Adminstrators (TPA)

For TPAs, there is an additional step in the filing process. When filing on behalf of a member company, select the down arrow. A drop-down menu appears where you will select the company and subsidiary name.

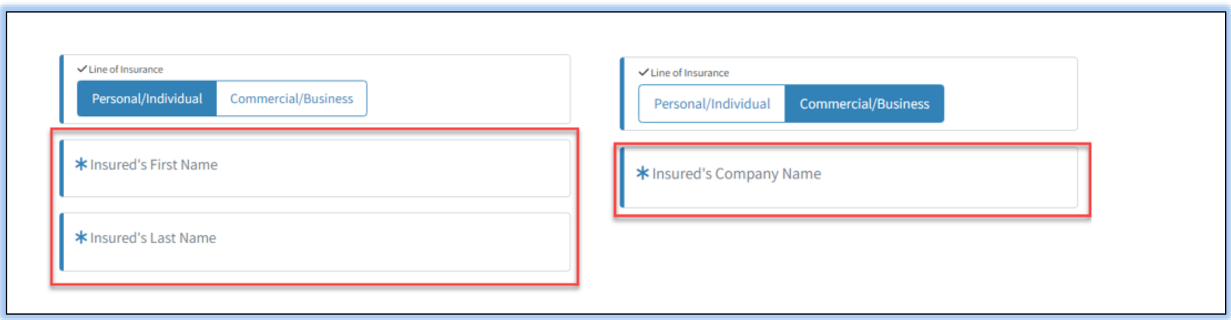


Enter the policy information starting with the claim number and/or policy number. The policy number and policy issue state are **not** required.



Next, enter the line of insurance. when the line of insurance selected is “personal/individual,” fields with the insured’s first name and last name will display. These are required fields based on the asterisk.

When the line of insurance selected is commercial/business**,** a field will display for you to enter the insured’s company name. This field is required based on the asterisk.



Case Qualifiers (Loss Transfer Only)

In New York Loss Transfer cases, no-fault payments made to an injured party are recoverable so long as the accident or occurrence meets one of the following criteria:

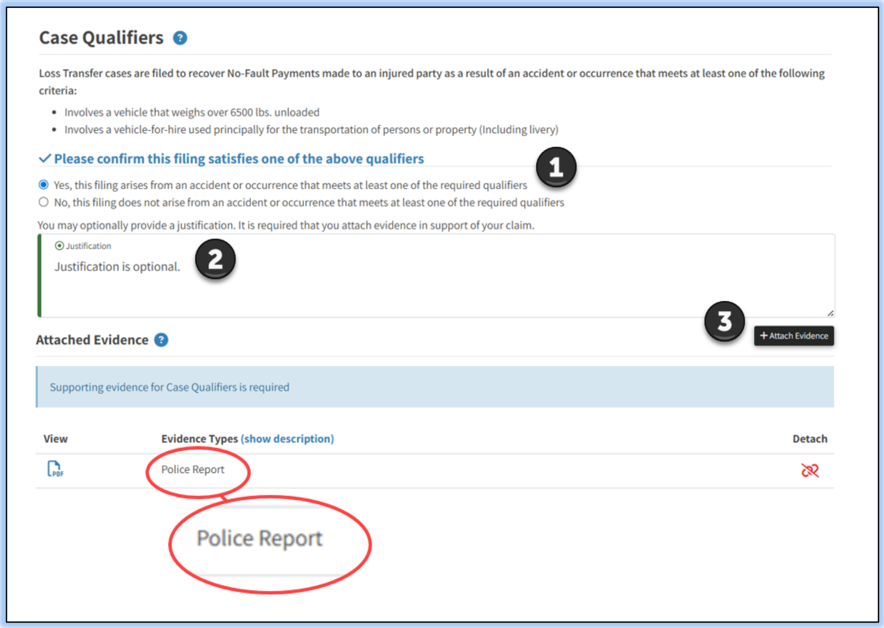
- Involves a vehicle that weighs over 6,500 lbs. unloaded
- Involves a vehicle-for-hire used principally for the transportation of persons or property (including livery)

Complete the following steps in this section:

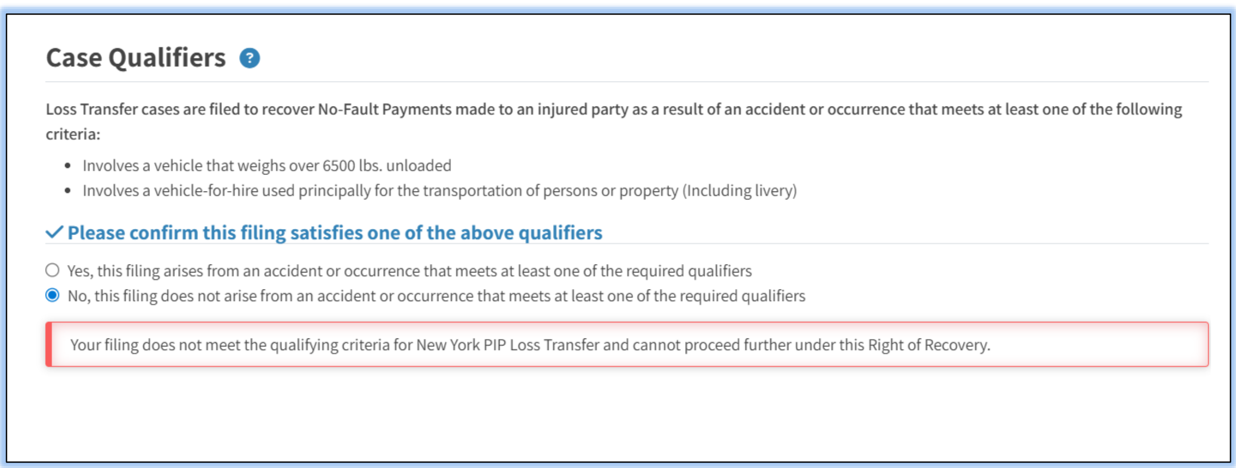
Step 1: Select "Yes" if one of the above qualifiers apply.

Step 2: Provide a justification (optional) in the field provided.

Step 3: Attach evidence **(required)**. Evidence should support the selected case qualifier. For example, a police report is attached to support that the vehicle involved in the incident is a taxicab.

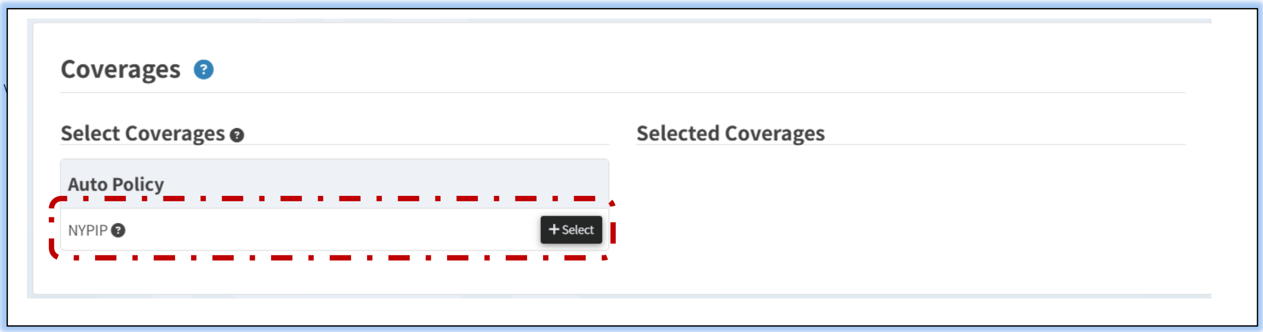


If "No" is selected, the filing cannot proceed.

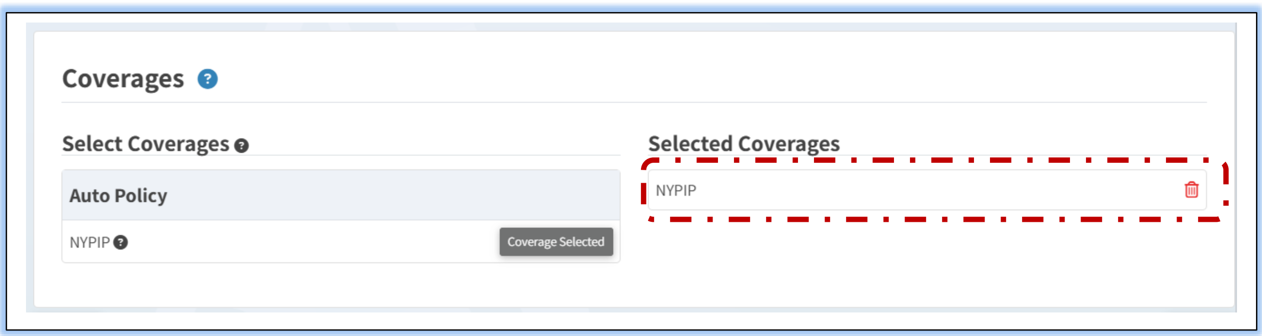


Select Coverages

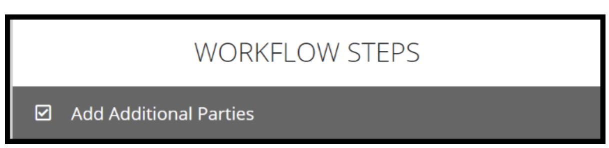
TRS has pre-selected the coverage based on the selected coverage group from the Incident Details Workflow Step. Select New York PIP as the coverage. To add coverage, choose the "+Select" tab.



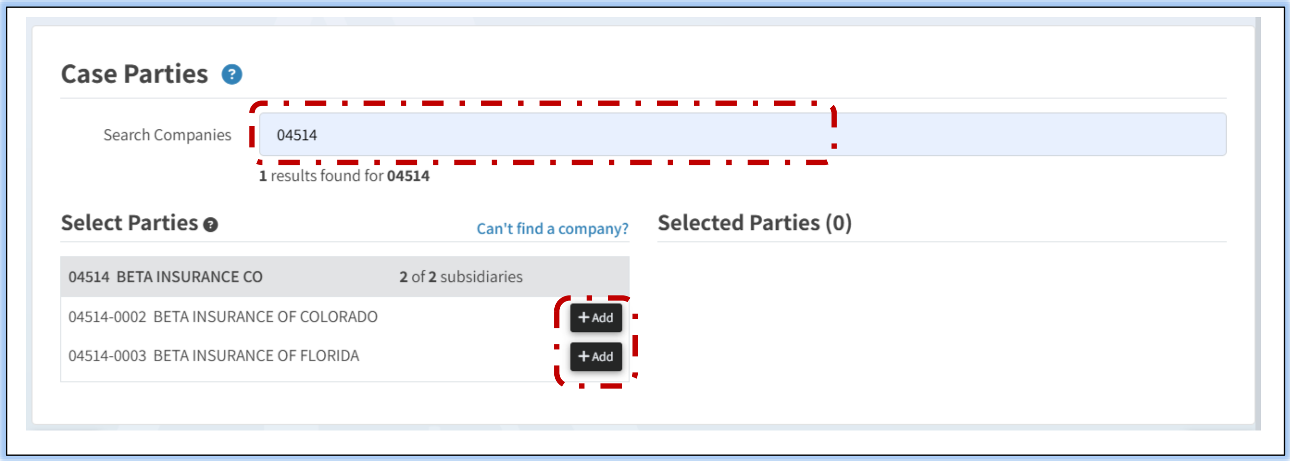
Once selected, it will appear on the right side. To delete coverage, select the red trash can icon.



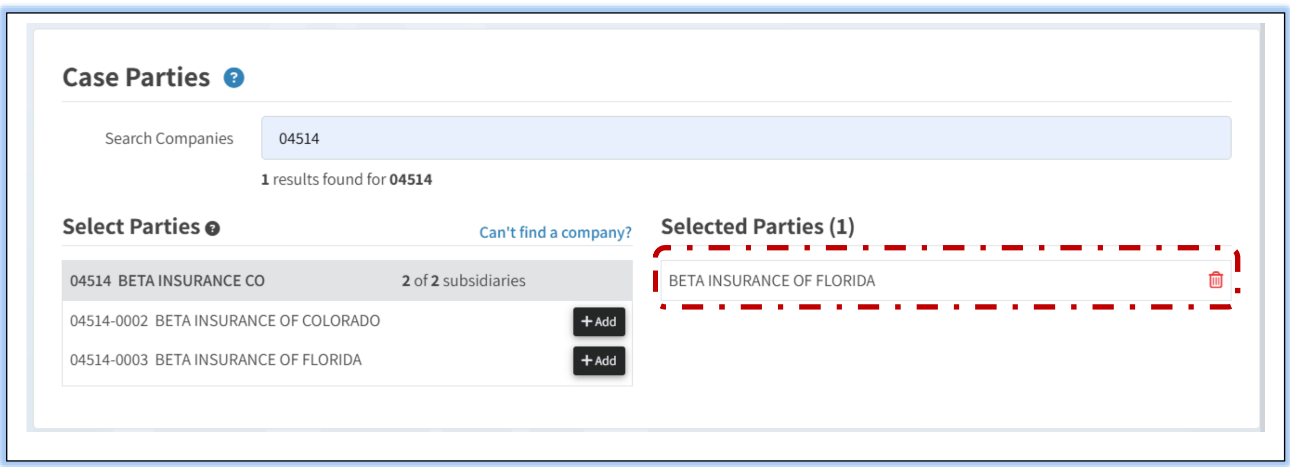
Add Additional Parties



To add a party, simply enter the company code/name in the field titled "Search Companies." The company will populate under the "Select Parties" section. To add the party, select the "+Add" tab.

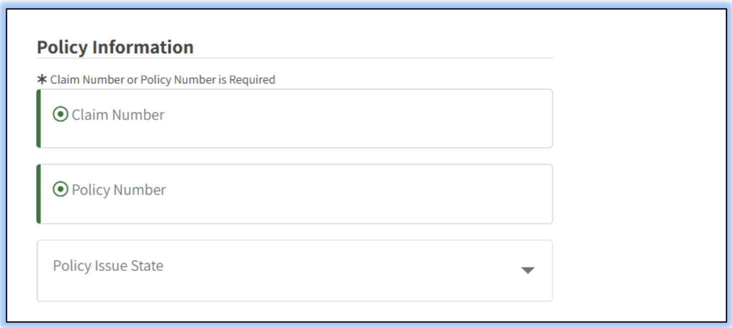


It will then appear on the right side of the page. To remove the party, select the red trash can found to the right.



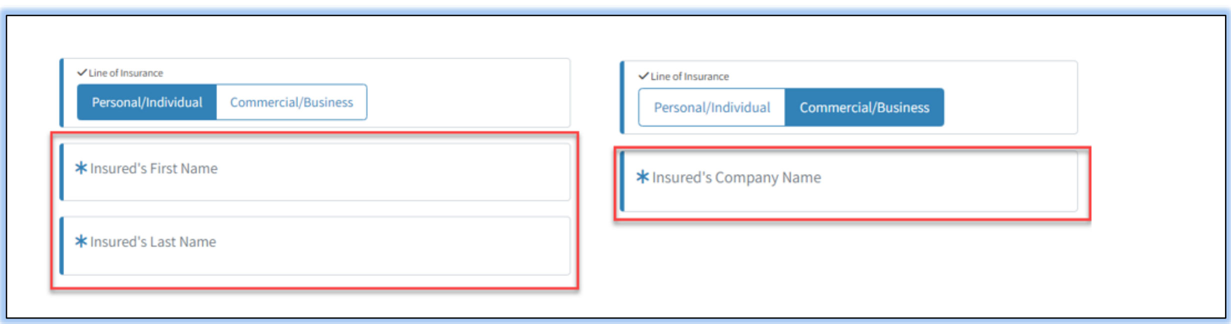
Party Information (Adverse Party)

Enter the adverse company's policy information starting with the claim number and/or policy number. The policy number and policy issue state are **not** required.

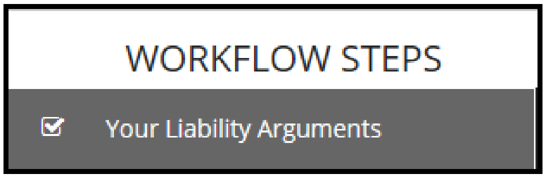


Next, enter the line of insurance. When the line of insurance selected is "Personal/Individual," fields with the insured's first name and last name will display. These are required fields based on the asterisk.

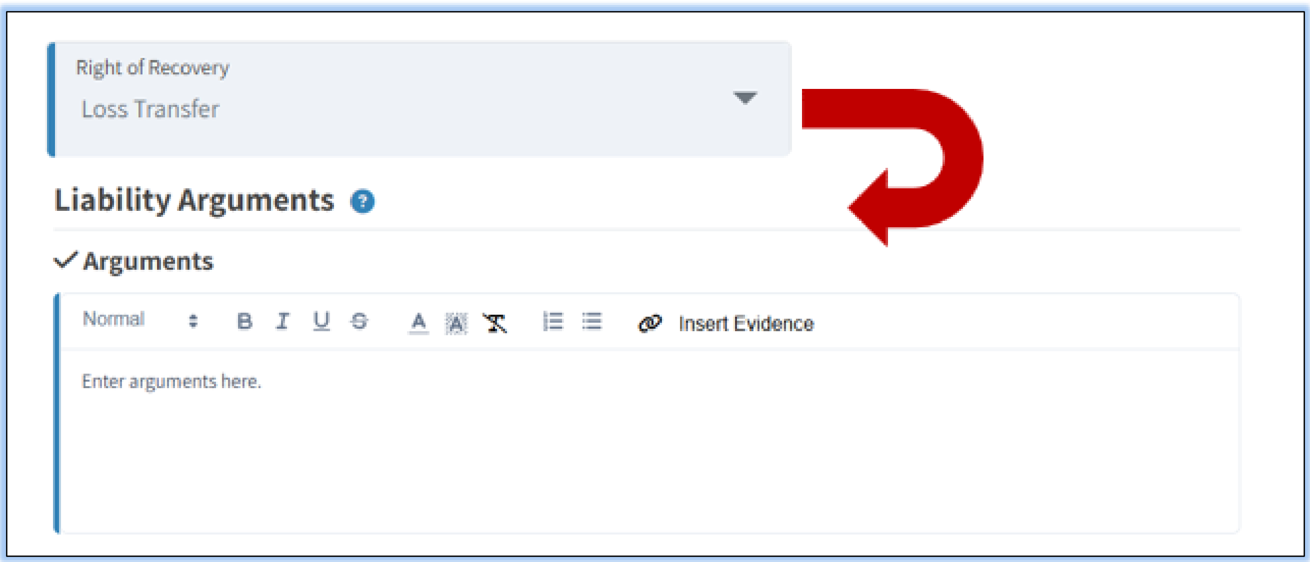
When the line of insurance selected is "Commercial/Business," one field will display for you to enter the insured's company name. This field is required based on the asterisk.



Your Liability/Recovery Arguments

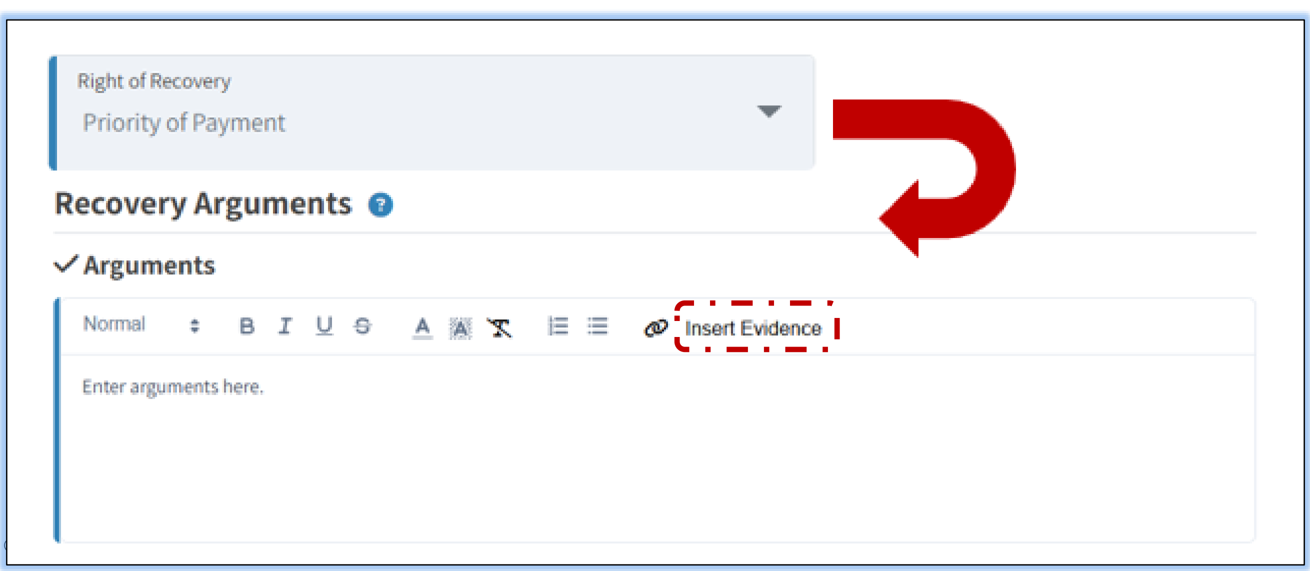


Your liability arguments will appear in the Workflow Steps when loss transfer is selected as the right of recovery.



recovery arguments will appear in the Workflow Steps when "Priority of Payment" is selected as the right of recovery.

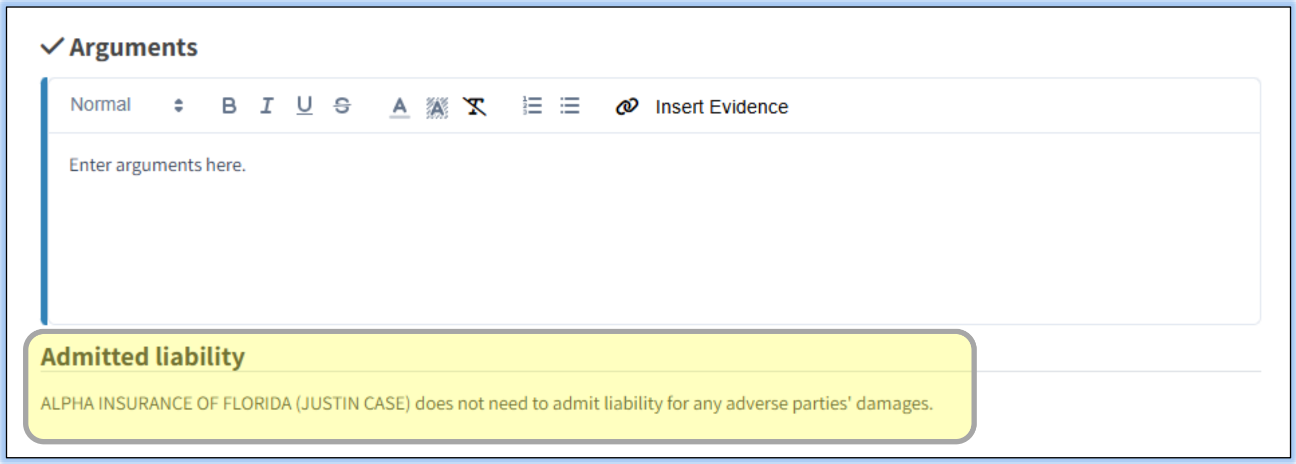
Enter either liability or recovery arguments and insert evidence, if desired.



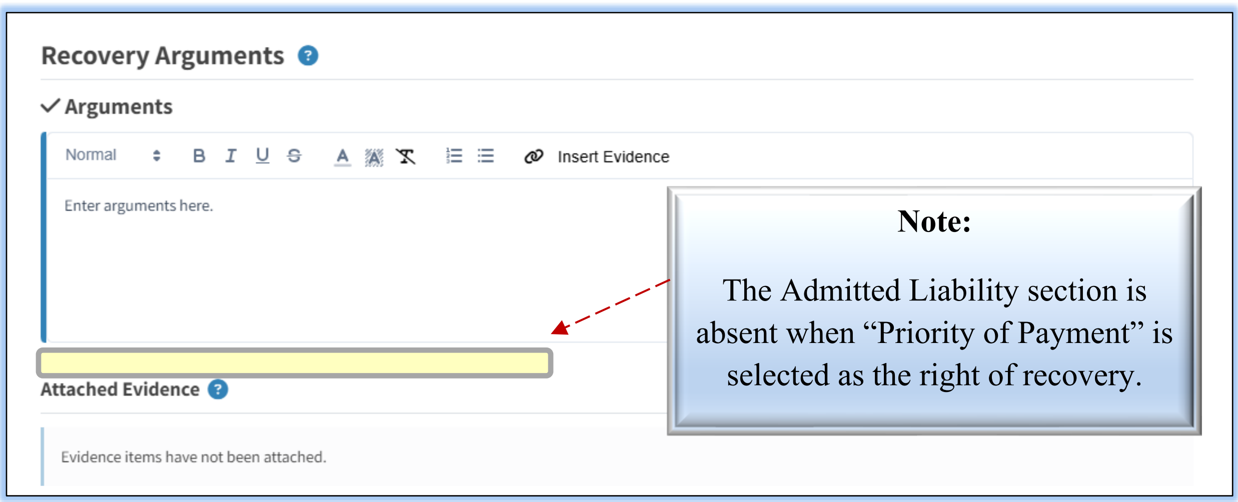
Note:

Arbitrators are required to make a comment about specific evidence items inserted in this section.

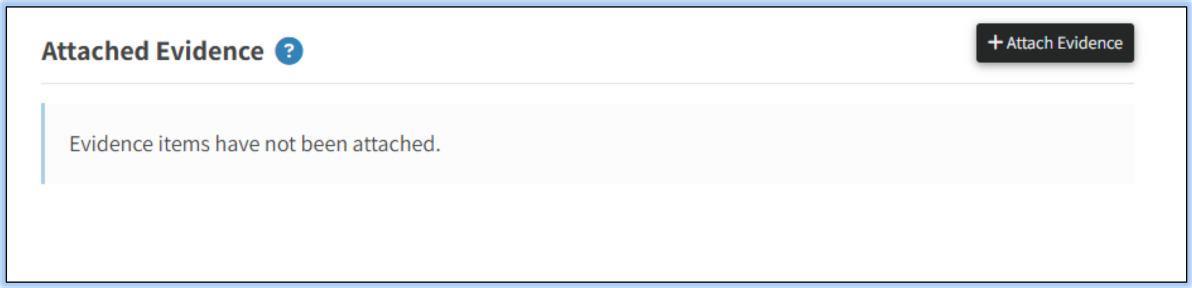
As New York PIP does not allow counterclaims, filers do not need to admit liability for adverse companies' damages.



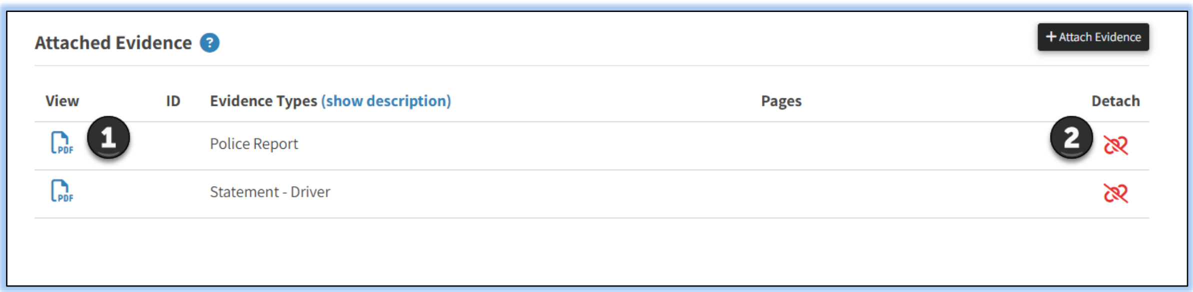
When "Priority of Payment" is selected as the right of recovery, the admitted liability section will not be present. Arguments raised under this right of recovery relate only to coverage disputes and not liability.



Next, attach evidence relevant to your liability or recovery arguments by selecting "+Attach Evidence." See [Attach Evidence] or [Add a Placeholder for Evidence] for more information on this topic.



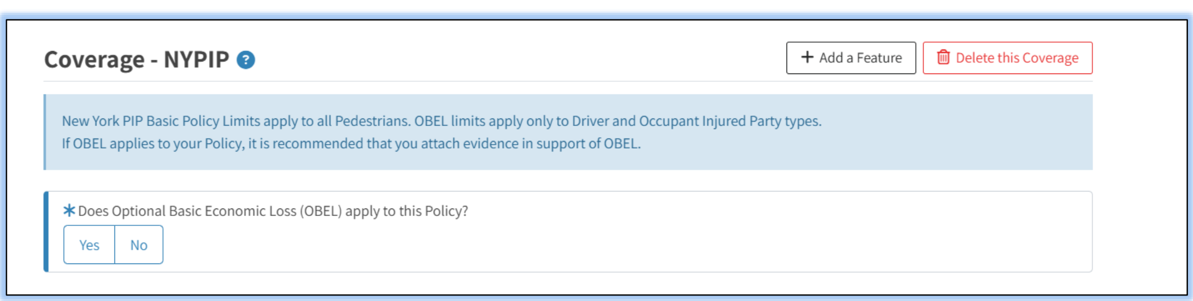
Once evidence is attached, it will appear in the **Attached Evidence** section. Filers can view evidence attached to the case by selecting the PDF icon (1). Evidence can also be deleted, once attached. To delete evidence, select the red paperclip (2).



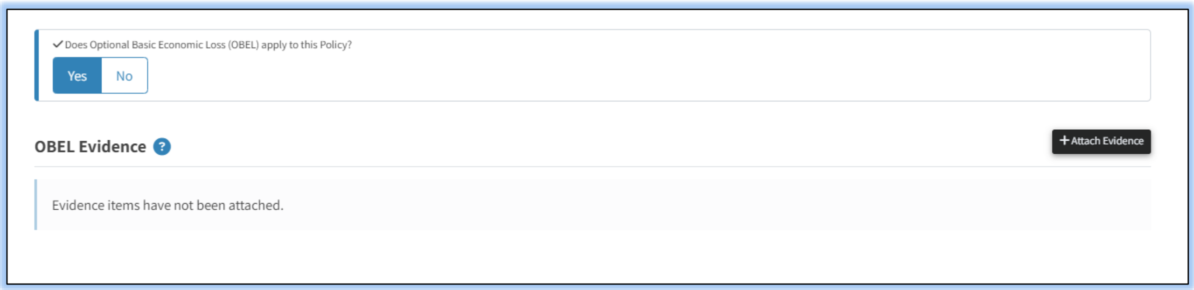
Coverage Information – New York PIP (Loss Transfer Only)

For New York PIP filings, the Optional Basic Economic Loss (OBEL) question appears.

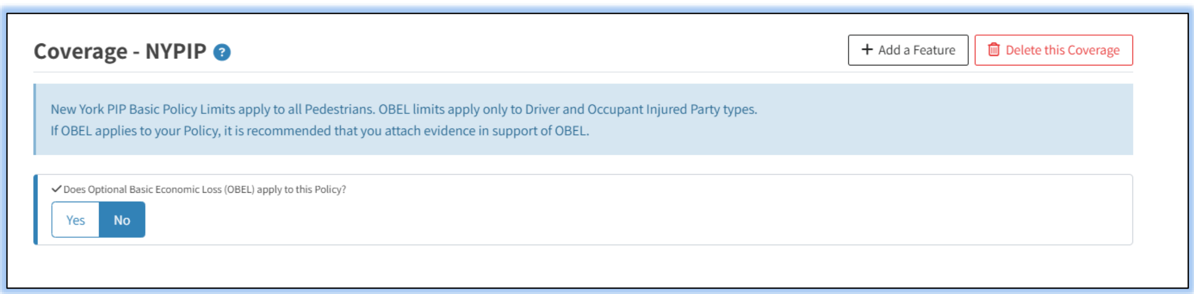
OBEL coverage provides a person with an additional $25,000 of coverage beyond the no-fault PIP $50,000 limit.



Select “Yes” if OBEL applies to your policy and attach evidence to support it.

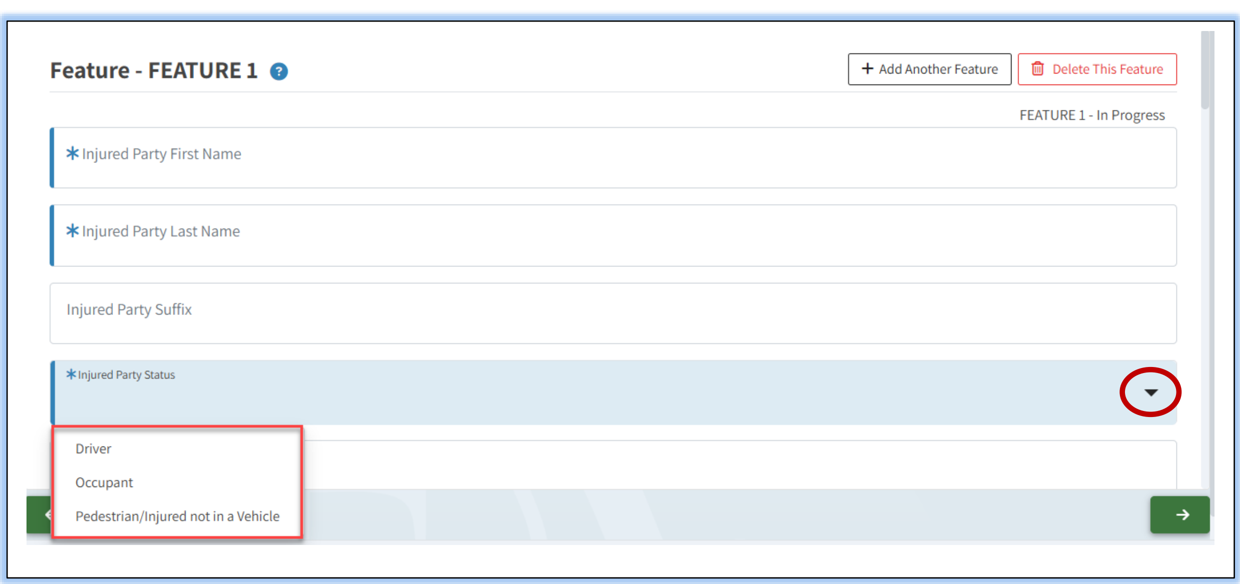


Select “No” if OBEL does not apply to your policy.

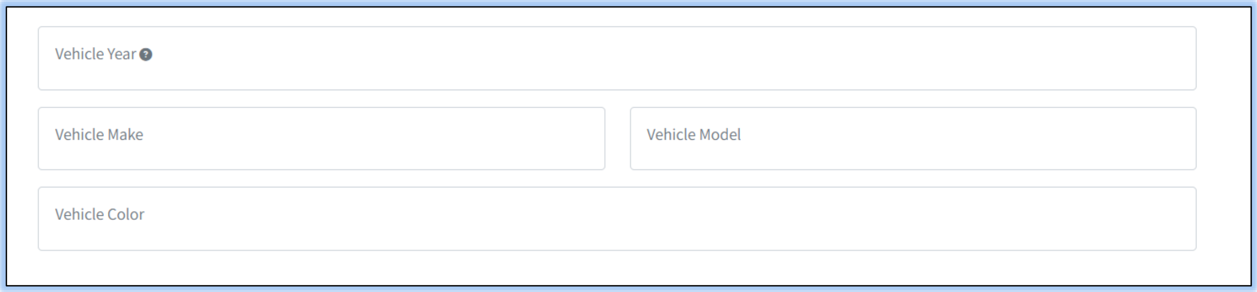


Feature Information – Feature 1

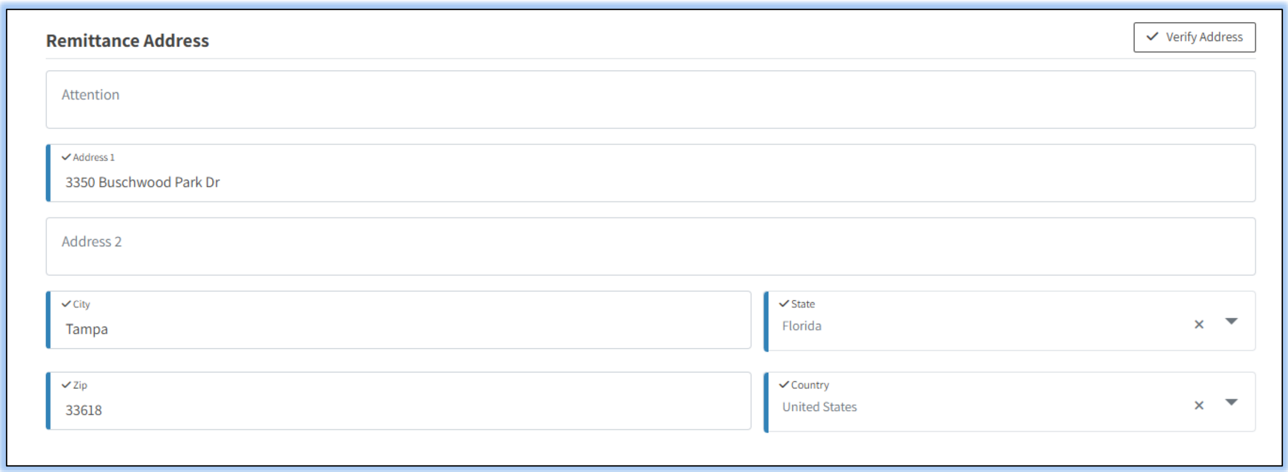
Enter the injured party’s first/last name and party status. Select the drop-down arrow to see Injured Party Status options.



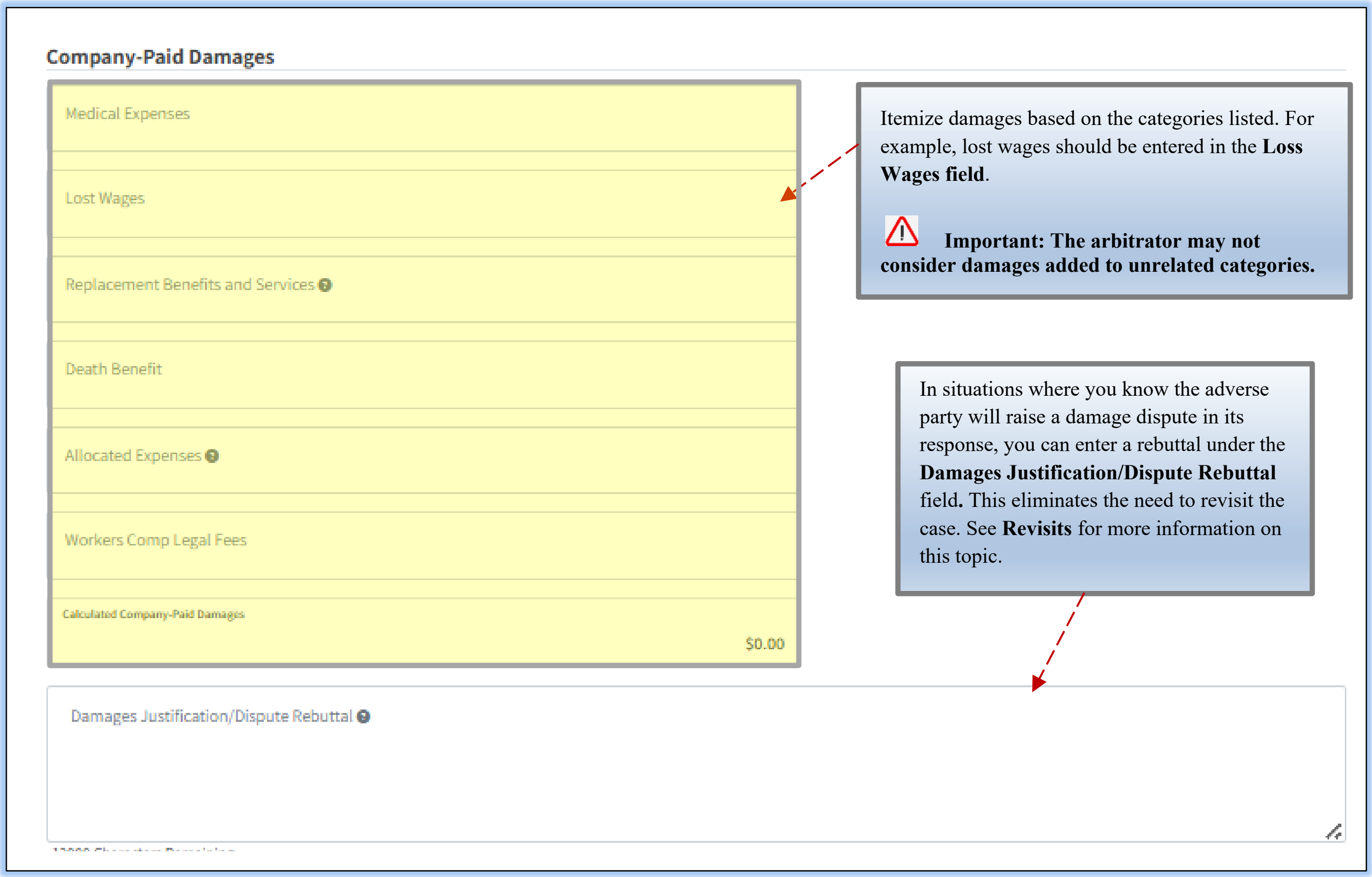
The vehicle information section is optional.



Remittance address is saved based on the filer’s login information.



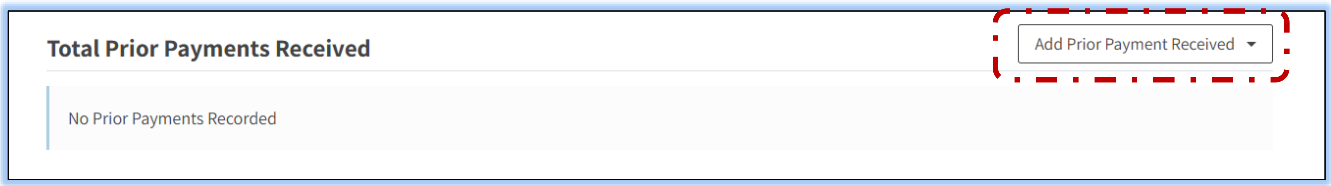
Enter Company-Paid Damages. For New York PIP, the following **Company-Paid Damages** fields will be present:



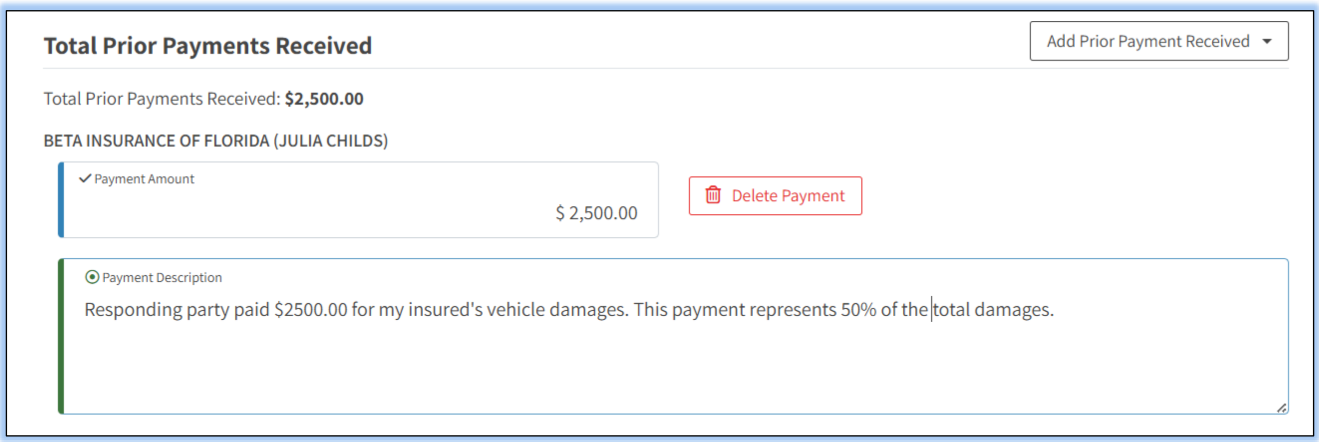
Total Prior Payment Received

This section allows filers to acknowledge prior payments received from adverse parties.

When a responding company issues a payment for your insured's damages, you will enter the amount by selecting "Add Prior Payment Received."



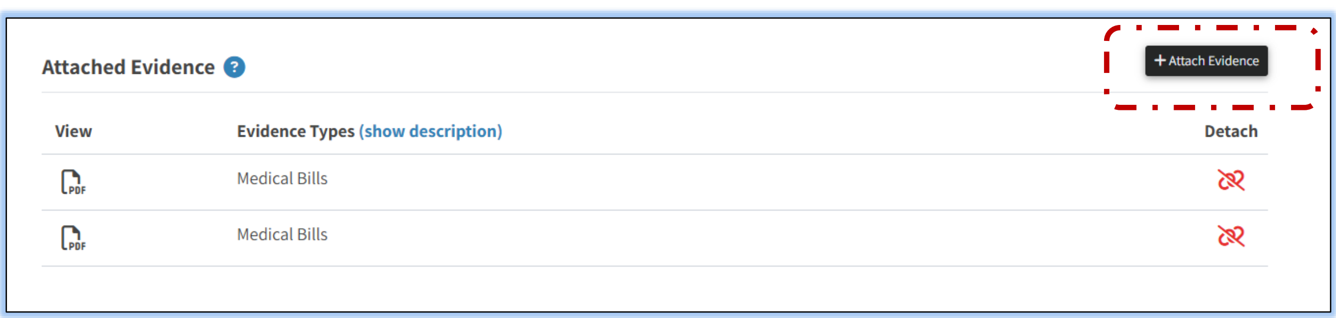
Next, enter the payment amount along with a description.



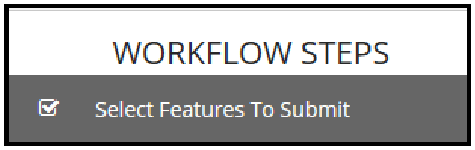
Note:

Even when a partial payment is made by the adverse company, enter the total damages sought in the Company-Paid Damages section. TRS functionality will automatically deduct amounts at the award level.

Attach evidence supporting company-paid damages. See Attach Evidence for more information on attaching evidence.

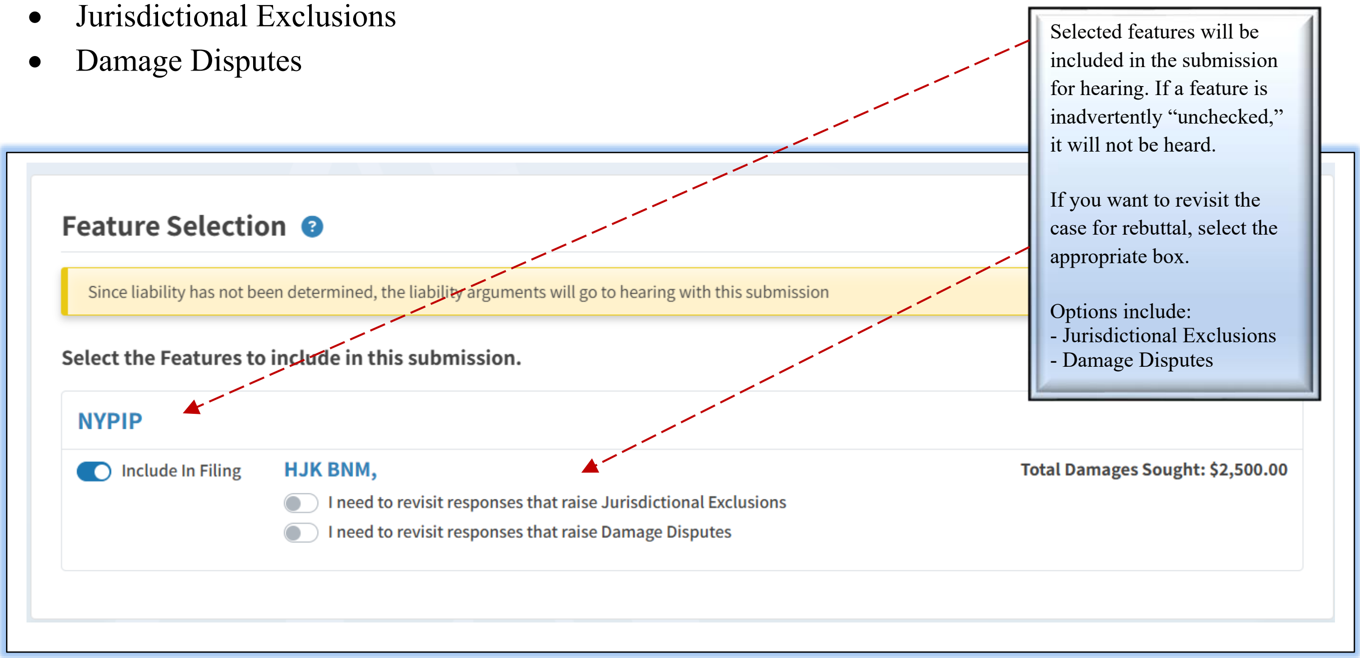


Select Features to Submit

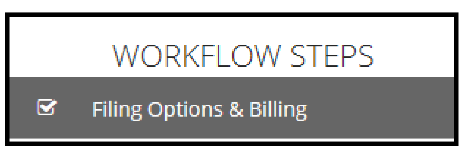


TRS automatically selects the features to include in this submission. Check the appropriate boxes if you want to revisit responses that raise:

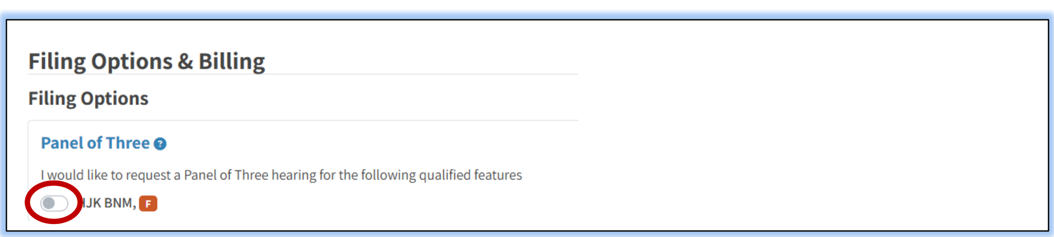
- Jurisdictional Exclusions
- Damage Disputes



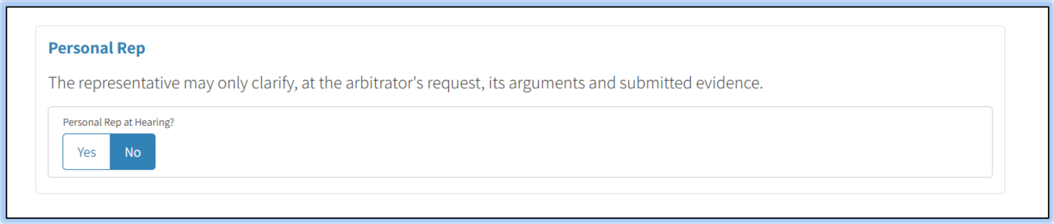
Filing Options and Billing



In New York PIP, a panel of three can be requested without a qualifying dollar amount. Select the box to make the request next to the appropriate feature. If you select a panel of three, this will result in a scheduled hearing where three panelists will hear the filing collaboratively.

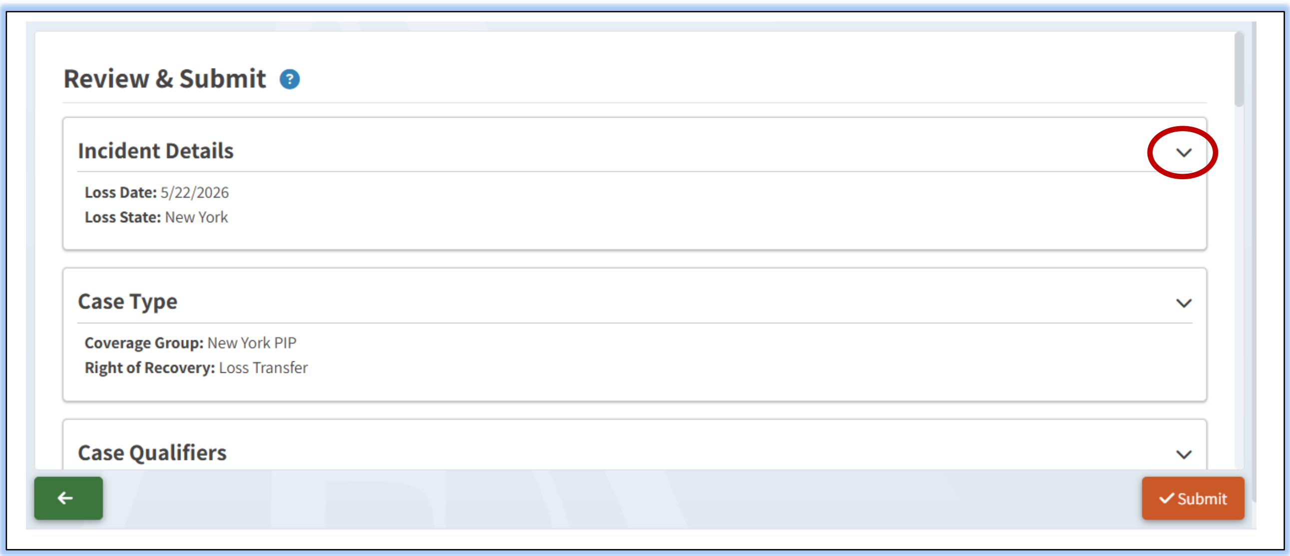


Filers can request to personally appear virtually at the hearing by selecting “Yes” or “No.”

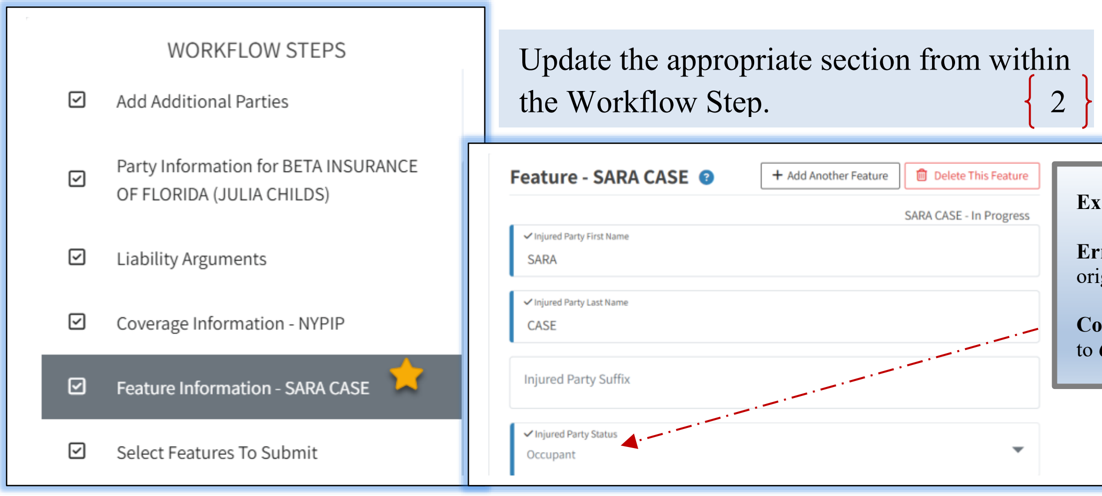


Review and Submit

Each section is expanded or collapsed using the down arrow to the right of the page. Proofread for spelling or grammatical errors.



To correct an error, navigate to the applicable workflow step. { 1 }



Update the appropriate section from within the Workflow Step. { 2 }

Example:

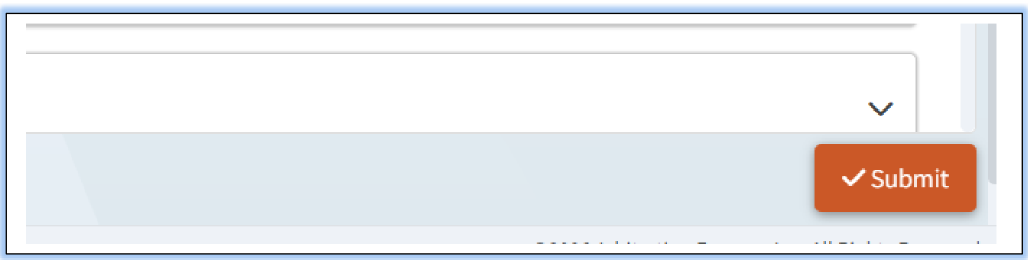
Error: ***Driver*** was originally selected.

Correction: Changed to ***Occupant.***

Note:

All corrections must be made prior to submitting the case. There are **no amendments** in TRS.

Select "Submit." Your filing is now complete. Once submitted, **no amendments** can be made. You can only revisit the case for specific reasons. (See Revisits.)



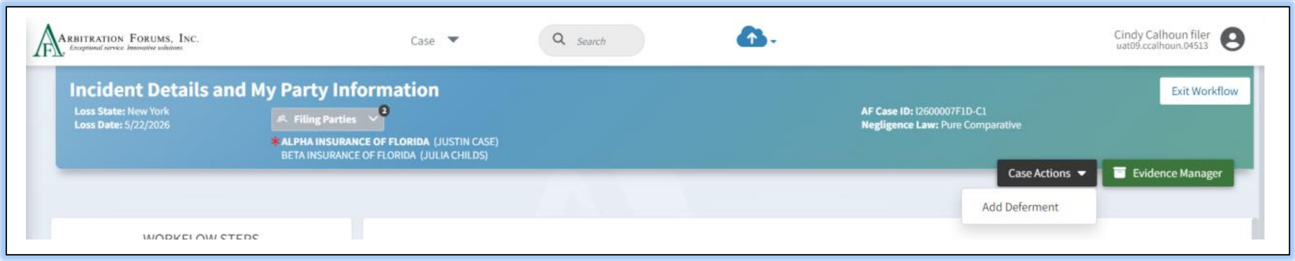
Deferments

Parties can postpone a hearing by one year by adding a deferment.

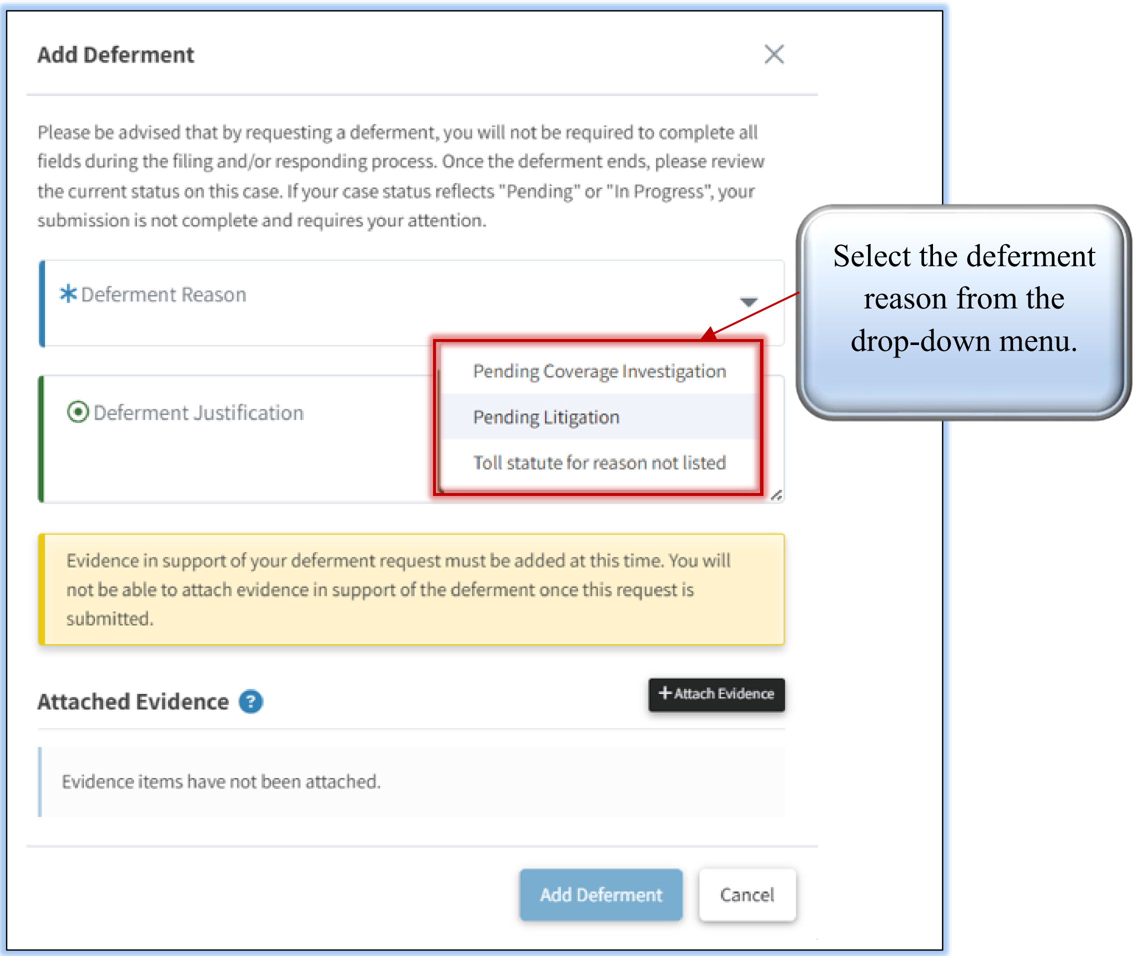
The documents linked below provide step-by-step instructions on how to complete this process.

- How to Request a Deferment
- How to Challenge a Deferment
- How to Withdraw a Deferment

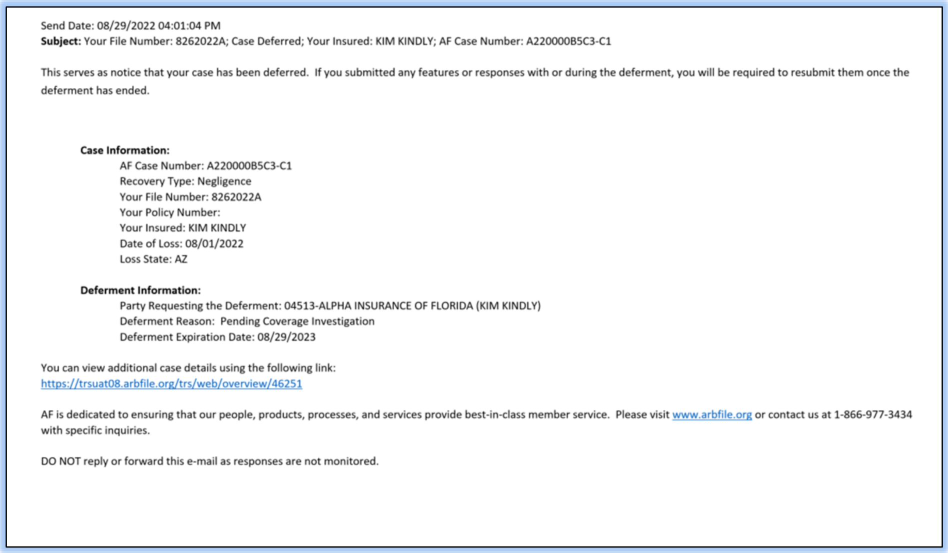
To defer a case, navigate to the Case Actions tab and select “Add Deferment.”



Select a deferment reason and provide a justification. Attach evidence to support the reason for the selected deferment.



An email notification will be sent to confirm the deferment has been added.


Send Date: 08/29/2022 04:01:04 PM
Subject: Your File Number: 8262022A; Case Deferred; Your Insured: KIM KINDLY; AF Case Number: A220000B5C3-C1

This serves as notice that your case has been deferred. If you submitted any features or responses with or during the deferment, you will be required to resubmit them once the deferment has ended.

Case Information:
AF Case Number: A220000B5C3-C1
Recovery Type: Negligence
Your File Number: 8262022A
Your Policy Number:
Your Insured: KIM KINDLY
Date of Loss: 08/01/2022
Loss State: AZ

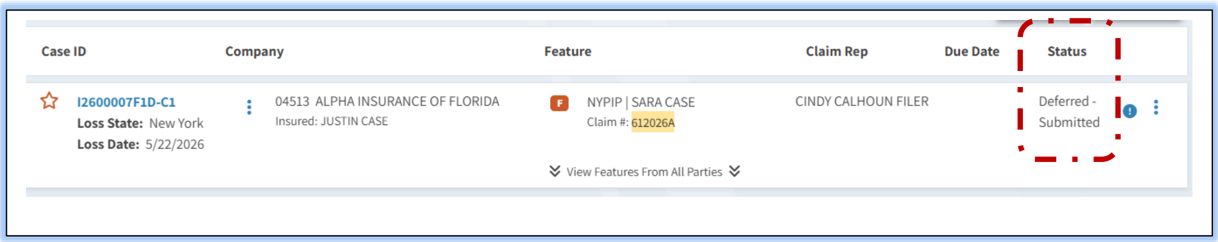
Deferment Information:
Party Requesting the Deferment: 04513-ALPHA INSURANCE OF FLORIDA (KIM KINDLY)
Deferment Reason: Pending Coverage Investigation
Deferment Expiration Date: 08/29/2023

You can view additional case details using the following link:
https://trsuat08.arbfile.org/trs/web/overview/46251

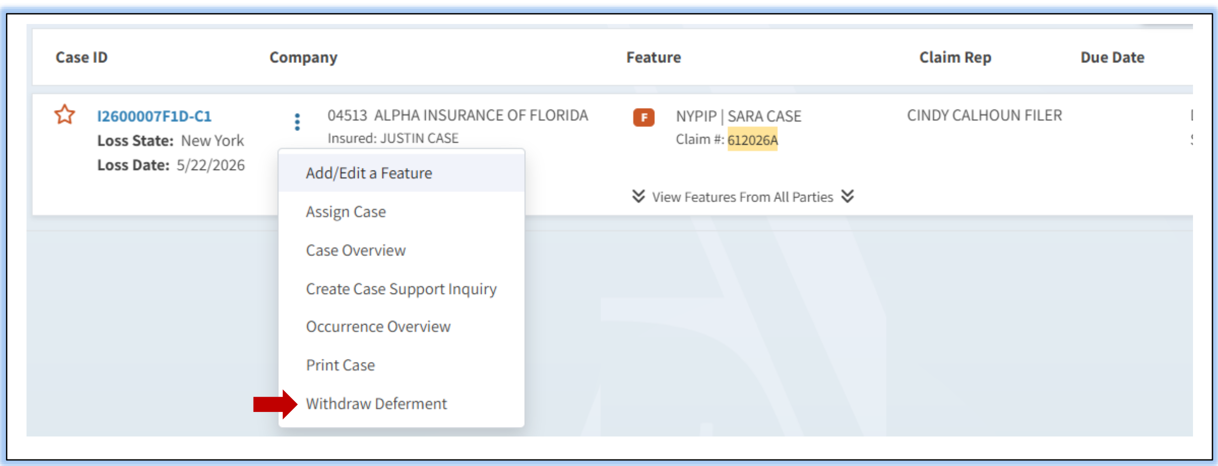
AF is dedicated to ensuring that our people, products, processes, and services provide best-in-class member service. Please visit www.arbfile.org or contact us at 1-866-977-3434 with specific inquiries.

DO NOT reply or forward this e-mail as responses are not monitored.

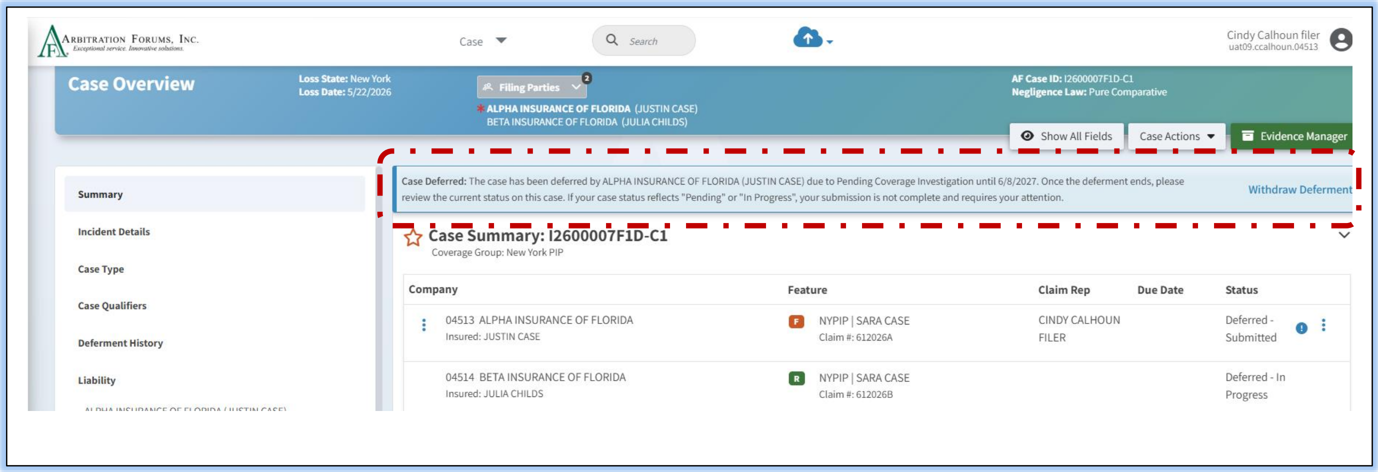
A deferment will also be reflected in the case status.



To withdraw a deferment **before** the one year expiration, select “Withdraw Deferment” from the blue ellipsis.



Deferments can also be withdrawn from within the case by selecting “Withdraw Deferment” from the blue banner.

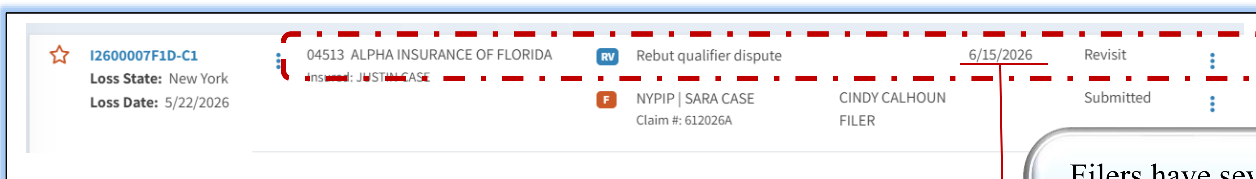


Revisits

A training video is available providing step-by-step instructions on how to complete the revisit process.

Filers have limited circumstances in which to revisit a filing (i.e., where adverse companies have raised a damage dispute or a jurisdictional exclusion).

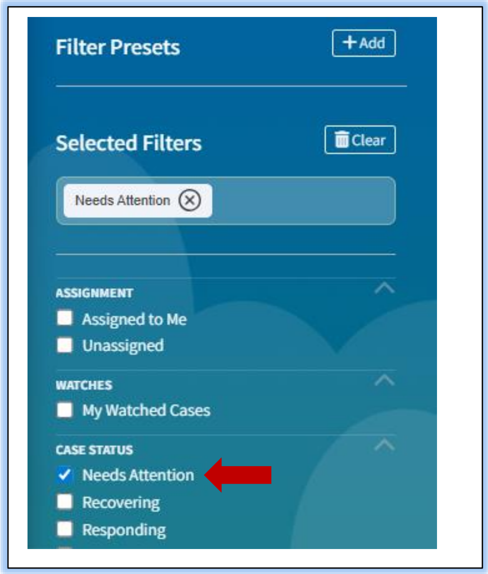
In New York PIP cases, a revisit is automatic when the responding company disputes OBEL or a case qualifier.



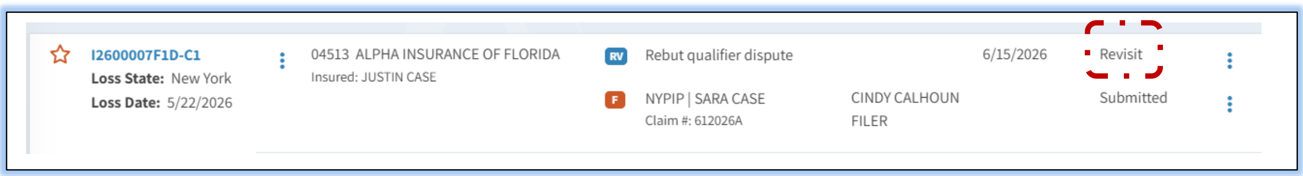
Filers have seven (7) days to revisit and complete the task denoted by the above due date.

To view files with a revisit, go to the TRS worklist by selecting the “Home” icon.

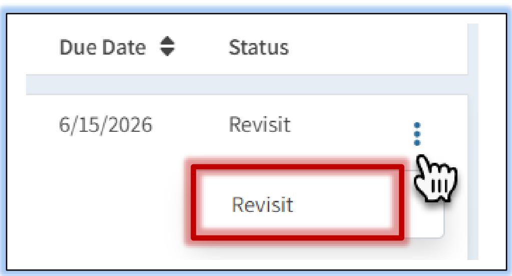
Under Case Status, filter your search by selecting “Needs Attention.”



If a case has a revisit, it will appear on the right side.



Select the blue ellipsis to the right, and then select “Revisit.”



Supplements

A training video is available providing step-by-step instructions on how to complete the supplements process.

Additional payments, known as supplements, can be filed after a case is submitted.

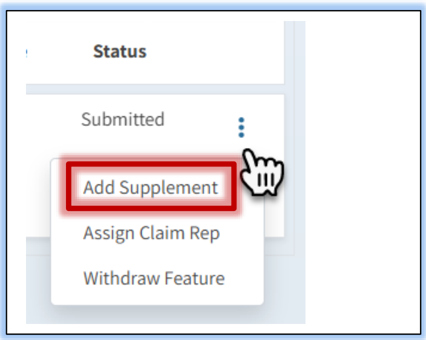
Note:

Evidence to support or dispute supplement damages are viewable by the parties.

Supplements can be added when the case status is submitted or a decision is published.

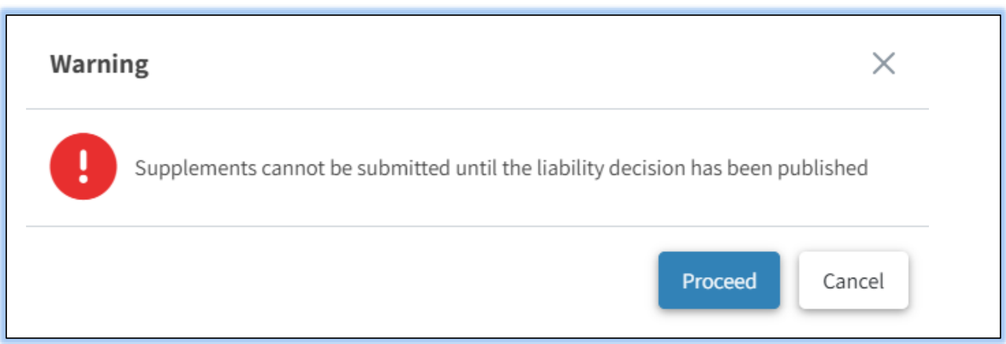
Case Status: Submitted (Decision Not Published)

Supplements can be added after the case is submitted (three-year statute of limitations). The filing company will select the blue ellipsis to start the process. From the drop-down meun, select "Add Supplement."



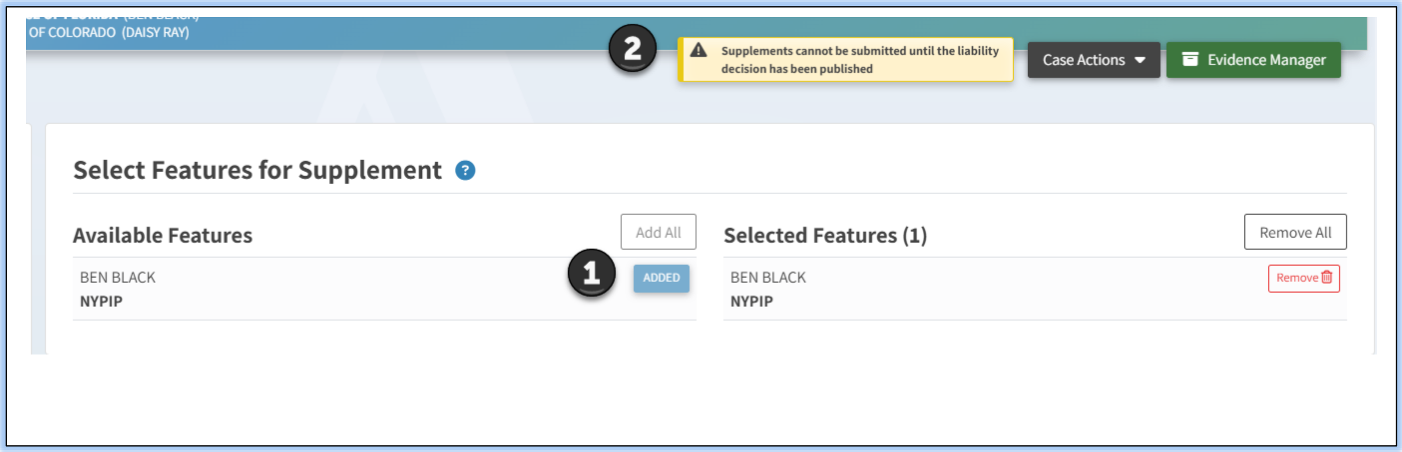
The following message appears. To save time, filers can add supplements but cannot submit them until the liability decision is published. This avoids unecessary review of cases involving supplements where liability has not been proven, improving arbitrator cycle time.

Select "Proceed" and continue to add supplements.



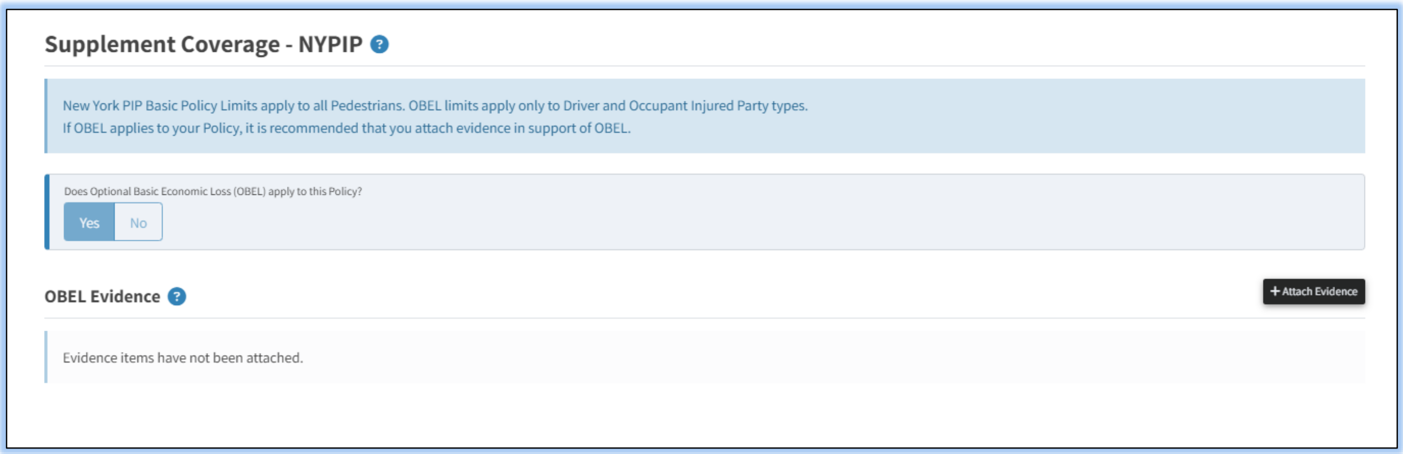
Complete each workflow step to add a supplement to a case.

The first workflow step, Select Features, is automatically pre-filled. This is verified by the word "Added" (1) displayed next to the available feature. A yellow banner appears at the top of each workflow step as a reminder that supplements cannot be submitted until the liability decision has been published (2).



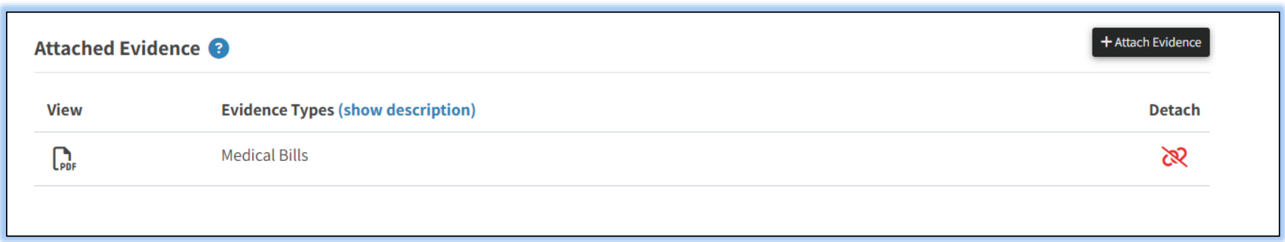
Next, go to the Coverage Information step.

Change previously submitted answers by selecting the "Yes" or "No" toggle. If there are no changes, go to the Supplement Information step.

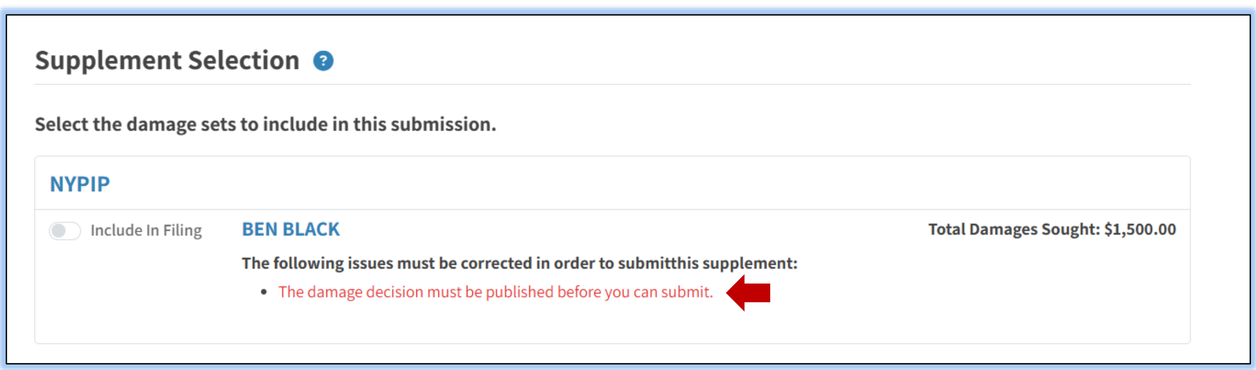


From the Supplement Information workflow step, scroll down to the Company-Paid Damages section; enter the supplement payment in the appropriate category.

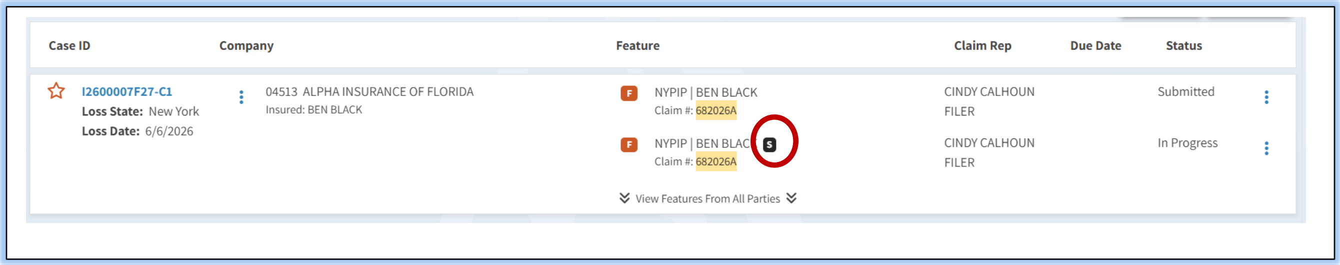
Attach evidence to support supplement amounts. (See Attach Evidence for more information on this topic.)



The next workflow step, Select Supplements to Submit, indicates the damage decision must be published before you can submit the supplement. Exit the workflow and wait for the decision to be published.



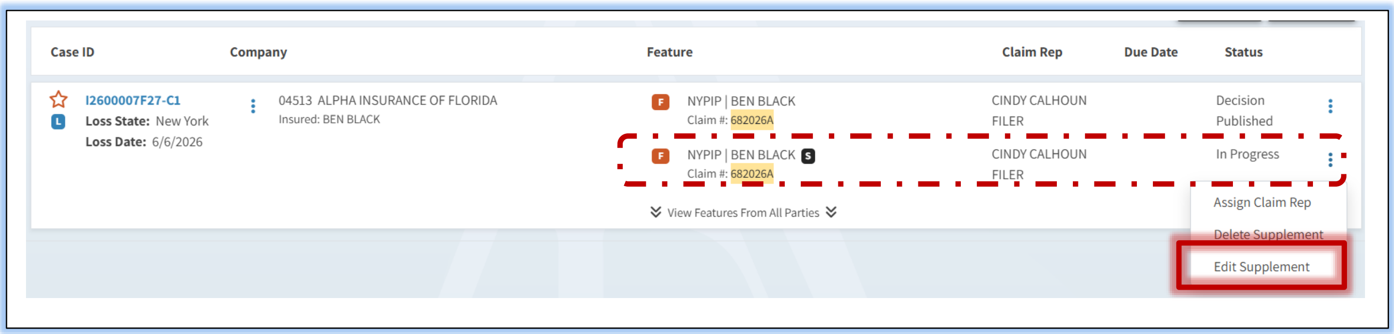
The supplement filing will appear in your worklist with a case status of "In-Progress" until the decision is published and you submit the supplement filing.



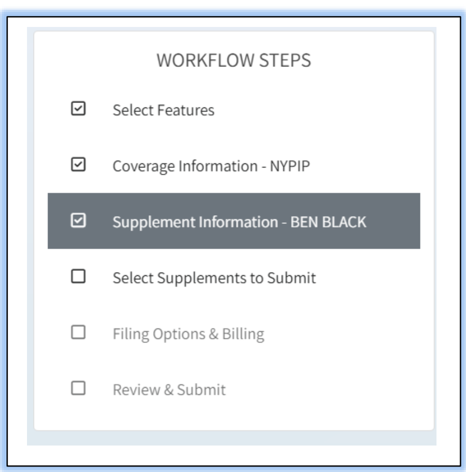
Case Status: Decision Published

In cases where the decision has already been published and is favorable to you, a supplement can be added.

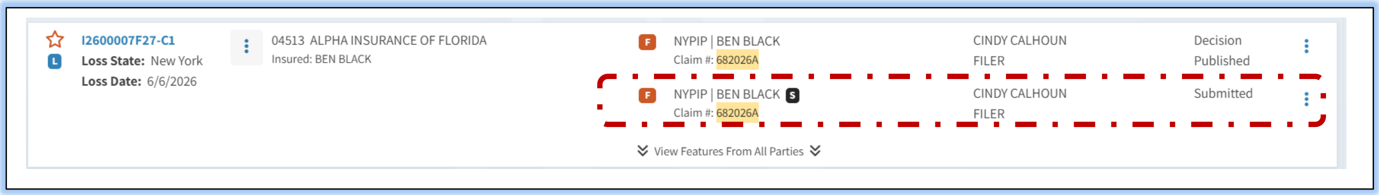
Do this by selecting the supplement filing, navigating to the blue ellipsis, and selecting "Edit Supplement" from the drop-down menu.



TRS automatically defaults to the third step, Supplement Information. From this step, filers can make changes, add, edit, or delete supplement amounts. Next, review/complete all remaining workflow steps and submit your supplement filing.



Once the supplement is submitted, it will appear in your worklist with an “S” badge and a case status of “Submitted.”



For assistance, please contact our Member Service Center at 1-866-977-3434 or submit a ticket via the [Member Support Portal].