

Settlement payment processing
annually costs the insurance
industry more than **\$30M**

SES[®] can reduce that to **\$0**

Settlement Exchange System[®] (SES[®])

SES[®] facilitates both the automated issuance of EFTs and the processing of incoming subrogation and arbitration payments made via EFT, once settlement is reached between members. SES[®] is available for E-Subro Hub and Total Recovery Solution[®] (TRS[®]) transactions. Best of all, it's available to AF members at no cost.



Eliminates the need for manual data entry and the time-consuming process of issuing checks to settle claims



Eliminates expenses associated with tracking and investigating lost checks and payment mismatches

SES[®] members use their claim and financial systems to issue claim-related EFT payments to third-party carriers. In doing so, they retain the necessary payment authorization logic already built into their systems. AF has no direct involvement in banking transactions.



About Arbitration Forums, Inc.

Founded in 1943, Arbitration Forums, Inc. is a membership-driven, not-for-profit organization that exists to effectively and efficiently serve its over 5,200 members' recovery and resolution needs. AF is the nation's largest arbitration and subrogation services provider. Annually, its members file over 949,000 arbitration disputes and almost 1.7 million subrogation demands collectively worth over \$13.9 billion in claims.

AF is a membership-focused organization dedicated to providing its membership exceptional service and ensuring they are at the center of everything AF does. AF embraces this member-centric mindset by implementing member feedback at all points of service.

The membership is the key driver of AF's future direction. Through their continued support, AF perseveres in building on current successes and ensuring its services continue to provide effective dispute resolution alternatives.

