

OLF Claim Amount Entry Scenarios – Prior Payments

Arbitration Forums, Inc. (AF) strives to provide ongoing training to our members that support them throughout the filing process. The following scenarios provide guidance on how cases can be filed when no prior payment has been received/accepted or a partial payment has been received/accepted.

Please Note: Intercompany Arbitration may be filed only if the filing member has outstanding company-paid damages owed (i.e., a subrogation claim exists).

1. No Prior Payment Received/Accepted

Applicant company-paid damages = \$1,000; insured deductible = \$500;

Prior Payment Accepted = \$0

Applicant Info	Incident Info	Contentions	Pleadings	Evidence	► Damages	Respondent 1
Itemized Damages Entered						
Add New Damage Item						
One item found.						
Damage Type	Damage Description	Amount	Actions			
Auto Damage (less ded. paid by insured)		\$1,000.00	Edit Delete			
Damages Summary						
Total Itemized Company-Paid Damages:	\$	1,000.00				
Net Salvage Recovery:	\$	0.00	(In the case of a total loss)			
Total Company Claim Amount:	\$	1,000.00	(Total itemized company-paid damages minus salvage)			
Deductible Paid By Insured:	\$	500.00				
Payments Accepted and Legal Fees Sought						
Payments Accepted:			Legal Fees Sought:			
\$	0.00		\$	0.00	<input type="checkbox"/> Legal Fees Only	
Respondent payments recovered/cashed by applicant and intended to be credited towards an award for this dispute. Payments Accepted amount is not an admission of liability.						
Claim Amount Sought:		\$1,000.00	(Total Company Claim Amount minus Payments Accepted)			

2. Prior Payment Accepted Less than Company-Paid Damages

Applicant company-paid damages = \$1,000; insured deductible = \$500;
Prior Payment Accepted = \$750

The scenario below implies the \$750 payment received is totally applied to the Company-Paid Damages. The \$250 remaining amount (and \$500 deductible) is subject to award.

Applicant Info	Incident Info	Contentions	Pleadings	Evidence	► Damages	Respondent 1								
Itemized Damages Entered														
Add New Damage Item														
One item found.														
<table border="1"><thead><tr><th>Damage Type</th><th>Damage Description</th><th>Amount</th><th>Actions</th></tr></thead><tbody><tr><td>Auto Damage (less ded. paid by insured)</td><td></td><td>\$1,000.00</td><td>Edit Delete</td></tr></tbody></table>							Damage Type	Damage Description	Amount	Actions	Auto Damage (less ded. paid by insured)		\$1,000.00	Edit Delete
Damage Type	Damage Description	Amount	Actions											
Auto Damage (less ded. paid by insured)		\$1,000.00	Edit Delete											
Damages Summary														
Total Itemized Company-Paid Damages: \$ 1,000.00														
Net Salvage Recovery: \$ 0.00 (In the case of a total loss)														
Total Company Claim Amount: \$ 1,000.00 (Total itemized company-paid damages minus salvage)														
Deductible Paid By Insured: \$ 500.00														
Payments Accepted and Legal Fees Sought														
Payments Accepted: \$ 750.00														
Legal Fees Sought: \$ 0.00 <input type="checkbox"/> Legal Fees Only														
Respondent payments recovered/cashed by applicant and intended to be credited towards an award for this dispute. Payments Accepted amount is not an admission of liability.														
Claim Amount Sought: \$250.00 (Total Company Claim Amount minus Payments Accepted)														

3. Prior Payment Accepted More than Company-Paid Damages – Full Deductible Reimbursement

Applicant company damages = \$1,000; insured deductible = \$500;
 Prior Payment Accepted = \$1,250.

The \$1,250 prior payment accepted satisfies the Applicant's Total Company Claim Amount (\$1,000 - \$1,250), and the real amount outstanding is \$250 (balance of insured's deductible); therefore, arbitration may not be filed, as AF lacks jurisdiction over the deductible alone. Arbitration may be filed only if the applicant has outstanding company-paid damages owed (i.e., a subrogation claim exists). The following is an alternate example of how a member would be able to file: The Applicant has fully reimbursed the insured's \$500 deductible making its company-paid damages now \$1,500 (full reimbursement) and is seeking the balance of its company-paid damages (\$1,500 - \$1,250 = \$250 balance owed to company). The fields below would reflect \$1,500 in Company-Paid Damages and a zero deductible paid, as it was reimbursed to the insured. Payments accepted would still be \$1,250.

Damage Type	Damage Description	Amount	Actions
Auto Damage (less ded. paid by insured)		\$1,000.00	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
Other	Deductible Reimbursement	\$500.00	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

Damages Summary

Total Itemized Company-Paid Damages: \$ 1,500.00

Net Salvage Recovery: \$ 0.00 (In the case of a total loss)

Total Company Claim Amount: \$ 1,500.00 (Total itemized company-paid damages minus salvage)

Deductible Paid By Insured: \$ 0.00

Payments Accepted and Legal Fees Sought

Payments Accepted: \$ 1,250.00

Legal Fees Sought: \$ 0.00 Legal Fees Only

Respondent payments recovered/cashed by applicant and intended to be credited towards an award for this dispute. Payments Accepted amount is not an admission of liability.

Claim Amount Sought: \$250.00 (Total Company Claim Amount minus Payments Accepted)

4. Prior Payment Accepted More than Company-Paid Damages – Partial Deductible Reimbursement

Applicant company damages = \$1,000; insured deductible = \$500;
 Prior Payment Accepted = \$1,250.

The \$1,250 prior payment accepted satisfies the Applicant's Total Company Claim amount (\$1,000 - \$1,250), and the real amount outstanding is \$250 (balance of insured's deductible); therefore, arbitration may not be filed as AF would lack jurisdiction over the deductible alone. Arbitration may be filed only if the applicant has outstanding company-paid damages owed (i.e., a subrogation claim exists). The following is an alternate example of how a member would be able to file: The Applicant has partially reimbursed the insured's deductible considering the proportion of the damages recovered, in this case 83% (\$1,500 total damages plus deductible/\$1,250 payment accepted). The Applicant reimburses \$415 of the deductible (83%) making its company-paid damages now \$1,415 (partial deductible reimbursement) and is seeking the balance of its company-paid damages (\$1,415 - \$1,250 = \$165 plus the balance of the deductible now \$500 - \$415 = \$85 deductible balance owed). The fields below would reflect \$1,415 in Company-Paid Damages and an \$85 deductible paid, given the partial reimbursement to the insured. Payments accepted would still be \$1,250.

Applicant Info	Incident Info	Contentions	Pleadings	Evidence	► Damages	Respondent 1
Add New Damage Item 2 Damage Items found, displaying all Damage Items.						
Damage Type	Damage Description	Amount	Actions			
Auto Damage (less ded. paid by insured)		\$1,000.00	[Edit] [Delete]			
Other	Deductible Reimbursement (83%)	\$415.00	[Edit] [Delete]			
Damages Summary						
Total Itemized Company-Paid Damages:		\$ 1,415.00				
Net Salvage Recovery:		\$ 0.00	(In the case of a total loss)			
Total Company Claim Amount:		\$ 1,415.00	(Total itemized company-paid damages minus salvage)			
Deductible Paid By Insured:		\$ 85.00				
Payments Accepted and Legal Fees Sought						
Payments Accepted:		\$ 1,250.00	Legal Fees Sought:			
<small>Respondent payments recovered/cashed by applicant and intended to be credited towards an award for this dispute. Payments Accepted amount is not an admission of liability.</small>			\$ 0.00		<input type="checkbox"/> Legal Fees Only	
Claim Amount Sought:		\$165.00 (Total Company Claim Amount minus Payments Accepted)				