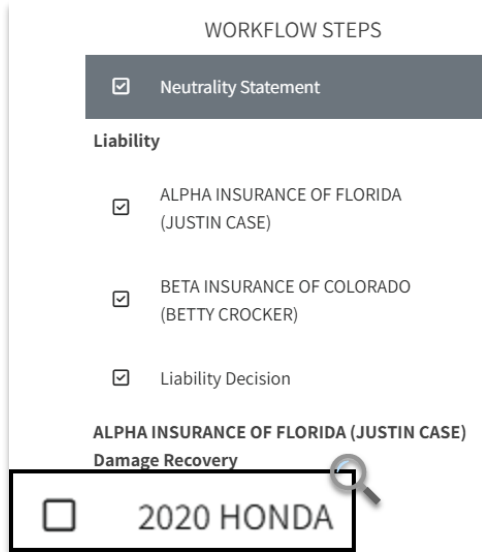









Damage Disputes Workflow Guide

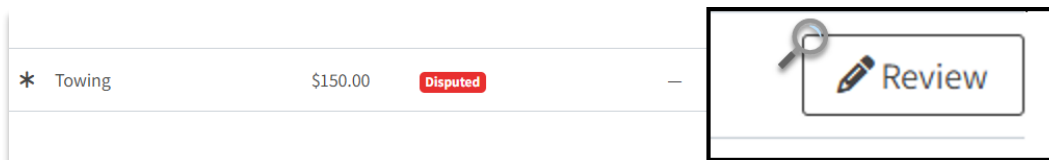
After accessing Total Recovery Solution® (TRS®) and pulling a case to hear, proceed through all required workflow steps until you reach the Recovering Party’s damages.



From this step, **Damages Disputes** will be indicated by a red badge.

ALPHA INSURANCE OF FLORIDA Recovery (JUSTIN CASE) - Damages Decision ?				
Collision, 2020 HONDA ACCORD				
Driver: JUSTIN CASE				
Damages	Sought: \$5,385.00	Proven: \$0.00		
* Auto Damage	\$5,000.00	—		
* Rental	\$235.00	—		
* Towing	\$150.00	—		

Select **Review** to read the arguments presented by the Responding Party.



From the Review tab, the Responding Party’s damage dispute argument displays in a new pop-up window and includes:

1. New Proposed Amount
2. Dispute Type
3. Justification

Damage Decision - Towing

ALPHA INSURANCE OF FLORIDA (JUSTIN CASE)

Towing Amount Sought
\$150.00

Disputes

BETA INSURANCE OF COLORADO (BETTY CROCKER)

1 Proposed Amount: \$0.00
2 Dispute Types: Towing
3 Justification:
Vehicle was drivable and did not need to be towed.

Save Cancel

In this example, you can see the filing party’s original damage amount is \$150.00 for towing. The proposed amount requested by the Responding Party is \$0.00⁽¹⁾ and their justification⁽³⁾ is that the vehicle was drivable and no tow was needed.

Next, review the evidence and evaluate whether it supports the damage dispute argument(s). Evidence can be viewed by either clicking the PDF icon or by selecting the **View All Evidence** tab.

Evidence

A comment is required on all evidence attached to the feature text denoted by a [icon].

BETA INSURANCE OF FLORIDA (BETTY CROCKER)

Evidence Types (show descriptions)

Estimate
Attached to (1): Feature Response

View All Evidence

Comment No Comment Added. Please note that a comment is required for all embedded evidence items.

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, determine the amount by selecting the appropriate radio button. Options include:

1. Confirm Amount
2. Award a Reduced Amount
3. Not Proven

Determine Towing Amount

Confirm Amount: \$150.00 Award a Reduced Amount Not Proven: \$0.00

After determining the damage amount, enter your justification and select **Save**.

In this example, the arbitrator selected **Confirm Amount**, awarded all damages to the filing party, entered a Justification, and selected **Save**.

Determine Towing Amount

Confirm Amount: \$150.00 Award a Reduced Amount Not Proven: \$0.00

Apportionments <input type="checkbox"/> Change Apportioned Amount		
Party	Proven Liability	Apportionment
BETA INSURANCE OF FLORIDA (BETTY CROCKER)	100%	\$150.00
Total Apportioned Amount		\$150.00

✓ Justification
 { The estimate includes the bill to the tow company for \$150.00 with a note from the Independent Appraiser that noted the vehicle was not drivable. }

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

If selecting **Award a Reduced Amount**, enter the new damage amount in the field provided.

Determine Towing Amount

Confirm Amount: \$150.00 Award a Reduced Amount Not Proven: \$0.00

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

Example 1

✓ Justification

The estimate includes the tow bill to the shop. However, the bill shows an amount of \$100.00 paid and not the \$150.00 entered by the Filing Party.

\$150.00	Sought by Filing Party
\$-50.00	Reduced Amount
\$100.00	New Reduced Award Amount

Example 2

✓ Justification

Reviewed the Filing Party's estimate confirming damages of \$3500.00. All parts listed were written using OEM parts. Reviewed Responding Party's part search which confirms LKQ parts were available during the time the vehicle was in the shop for repairs.

Breakdown as follows:

\$3500.00	Filing Party's original estimate
\$-500.00	Repair to front bumper guard and cushion, grill assembly (includes grill and header panel)
\$3000.00	Damages awarded

Lastly, from a quality standpoint, 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.