Adverse Party makes prior payment to the Recovering Party for damages.

QUICK TIP

Step 1: *Go to the Feature Response Workflow Step.*

Step 2: *Select "Add Prior Payment Made" enter the amount and provide a payment description.*

Step 3: *Attach evidence to support payment was **cashed/cleared/deposited**.*

- When describing a payment, please enter as shown in Step 2. Payments described in other workflow steps could be overlooked by the arbitrator (IE., Liability Arguments, Damage Disputes or Additional Exposure fields).

- Do attach evidence supporting payment was cashed/cleared. This is required to receive a credit.

- Prior payments are defined as payments made to the Recovering Party, its insured, or vendors and should **only be entered for damages being sought in the filing**. (IE., vehicle damages, deductibles, rental, total losses, diminished value, towing, storage, car seats.)

- **Do not enter** payments for out-of-pocket expenses or damages NOT sought in the filing. (IE., out-of-pocket rental, contents etc..). This includes payments to parties not named in the filing (IE., additional exposures/innocent parties).

- When responding to a supplement filing, only enter a prior payment as it relates to the supplement (IE., do not include the original award payment in this section).

Per Rule 2-5, prior payments <u>must</u> be entered in the "Add Prior Payment Made" field for the credit to be applied to the award.

WORKFLOW STEPS
- ☑ Confirm Incident Details and My Party Information
- ☑ Implead Adverse Parties
- ☑ Liability Arguments
- ☑ Coverage Response - Collision
- ☑ Feature Response - 2021 FORD **1**
- ☐ Add My Damages
- ☐ Filing Options & Billing
- ☐ Review Response

Recovery Sought

Company-Paid Damages

Auto Damage	$2,635.00	▾ Dispute
Rental	$256.20	▾ Dispute
Towing	$142.00	▾ Dispute
Total Sought	$3,033.20	
Total Proposed	$3,033.20	
Difference	$0.00	

Insured Deductible

Deductible Amount	$500.00	▾ Dispute

Prior Payments Made   **2**   + Add Prior Payment Made

ALPHA INSURANCE OF FLORIDA has not accepted prior payments from BETA INSURANCE OF COLORADO.

✔ Payment Amount $ 2,826.56   🗑 Delete Payment

2 Payment Description   Prior Payment was made to Recovering Party for 80% of its full subrogation demand of $3533.20

Supporting Evidence for Feature Response ❓   **3** + Attach Evidence

➤ Stop! Do not enter prior payments or descriptions in other workflow steps.

Liability Arguments field

Beta Insurance contends that Alpha contributed to this loss. The police officer marked Alpha's speed as a contributing factor making them partially responsible for their own damages. Beta issued a payment to Alpha in the amount of $2,000 to settle this claim and we request the arbitrator give us a credit for that amount.

Damages Disputes field

$3,500.00 — 🗑 Delete Dispute

✔ Proposed Amount $ 1,500.00 ✔ Justification B I U Tₓ A- ⬚- ⋮⋮ ⋮⋮ 🖇 Insert Evidence Attachment

✔ Dispute Type(s) Third Party ▾

Beta Insurance has already paid Alpha Insurance $2000 towards this loss and should be reduced from the award.
Alpha Ins. seeking damages totaling $ 3500.00
less Beta's Ins. prior payment $-2000.00
Total Owed $ 1500.00

Additional Expsoures field

✔ Exposure 1 Amount $2000.00 ☐ Unknown 🗑

✔ Exposure 1 Description Payment made to Alpha Ins. for damages to Jack Black's 2014 Subaru Outback

➤ Stop! Do not enter prior payments for damages not being sought by the Recovering Party.

Recovery Sought

Company-Paid Damages

Auto Damage	$3,500.00
Rental	$124.00
Towing	$50.00

Damages being sought by Recovering Party include:
Vehicle Damages/Rental/Towing

Prior Payments Made

+ Add Prior Payment Made

ALPHA INSURANCE OF FLORIDA has not accepted prior payments from BETA INSURANCE OF COLORADO.

Payment is for damages not sought in filing (car seat).

✔ Payment Amount $ 250.00 🗑 Delete Payment

Payment Description Payment paid directly to Alpha's Insured- Jack Black for Car Seat.

Entering a prior payment not sought in the filing will erroneously reduce the Recovering Party's award.
This includes payments not covered under a first party contract (IE., contents, out of pocket rental, etc.) but for which an Adverse party may be liable to pay.

Payments for parties not named in the filing should not be included (IE., additional exposures/innocent parties).

When policy limits are at risk, Adverse Parties should enter prior payments in the *Additional Exposures* field.