



ARBITRATION FORUMS, INC.

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Settlement Exchange System[®] (SES[®]) and E-Subro Hub Enhancements – 2024

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Settlement Exchange System and E-Subro Hub Enhancements – 2024

The intent of these changes is to support the expansion of Settlement Exchange System® (SES®) into Total Recovery Solutions® (TRS®) and Guidewire products in 2024. Overpayments and revisits to demands will be significantly reduced, if not eliminated, for parties on both SES demands and non-SES demands. From a data perspective, this project will also lead to more accurate, understandable reports and analytics.

Reduced Payments

SES users will be required to confirm if any reduced payments shown as “cancelled” in E-Subro Hub were actually issued outside of SES. This is the same question asked to Responders on non-SES demands.

[R] Responder Rejected Payment				
	[R] Counter Offer	[D] Counter Offer	[R] Reduced Payment	[R] Reduced Payment
	02/15/2024	02/15/2024	02/15/2024	02/15/2024
Auto Damage	\$5,000.00	\$4,800.00	\$5,000.00	\$5,000.00
Rental	\$100.00	\$150.00	\$100.00	\$100.00
Towing	\$250.00	\$230.00	\$250.00	\$250.00
Other Amount	\$150.00	\$170.00	\$150.00	\$150.00
Insured Deductible	\$200.00	\$200.00	\$200.00	\$200.00
Salvage Amount	(\$1,000.00)	(\$1,100.00)	(\$1,000.00)	(\$1,000.00)
Total Loss	Yes	Yes	Yes	Yes
Total Damages	\$4,700.00	\$4,450.00	\$4,700.00	\$4,700.00
Responder Liability	20%	90%	25%	30%
Total Demand	\$940.00	\$4,005.00	\$1,175.00	\$1,410.00
Payments	Prior Payment(s) \$0.00	Payments Received \$0.00	Prior Payment(s) \$0.00 Current Payment \$1,175.00	Prior Payment(s) \$1,175.00 Current Payment Cancelled

Navigate Offers

Negotiation Message: Counter offer

Reduced Payment

Please confirm if the prior Reduced Payment of \$1,207.58 was issued. Until the Reduced Payment is confirmed, all negotiation actions will be unavailable for this demand.

If the Responder confirms that a payment was issued outside of SES, they can send an FYI to let the Demander know and E-Subro Hub will pass the action flag back to the Demander and write the reduced payment activity log.

Once there is a valid reduced payment, the total demand on subsequent Demander counter offers can no longer be greater than their last counter offer.

D
Counter Offer

	R Counter Offer 02/12/2024	D Counter Offer 02/12/2024	R Reduced Payment 02/12/2024	D Counter Offer 02/16/2024
Auto Damage	\$5,000.00	\$5,000.00	\$5,000.00	\$ 5,000.00
Rental	\$100.00	\$100.00	\$100.00	\$ 100.00
Towing	\$250.00	\$250.00	\$250.00	\$ 250.00
Other Amount	\$150.00	\$150.00	\$150.00	\$ 150.00
Insured Deductible	\$200.00	\$200.00	\$200.00	\$ 200.00
Salvage Amount	(\$1,000.00)	(\$1,000.00)	(\$1,000.00)	\$ 1,000.00
Total Loss	Yes	Yes	Yes	Yes
Total Damages	\$4,700.00	\$4,700.00	\$4,700.00	\$4,700.00
Responder Liability	27%	80%	27%	100%
Total Demand	\$1,269.00	\$3,760.00	\$2,000.00 <small>OVERIDDEN</small>	\$ 4,700.00
Payments	Prior Payment(s) \$0.00	Payments Received \$0.00	Prior Payment(s) \$0.00 Current Payment \$2,000.00	Payments Received \$0.00

<
Navigate Offers
>

The Counter Offer must not exceed the total demand of \$3,760.00 (lastest offer). If you have additional damages, please use the supplement action.

Negotiation Message: * Negotiation Message

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Counter Offers

Users may no longer submit or accept counter offers where the total demand is zero.

Counter Offer			
	Original Damages	Counter Offer	Counter Offer
	02/01/2024	02/04/2024	02/04/2024
Auto Damage	\$5,000.00	\$5,000.00	<input type="text" value="\$ 5,000.00"/>
Rental	\$100.00	\$100.00	<input type="text" value="\$ 100.00"/>
Towing	\$200.00	\$200.00	<input type="text" value="\$ 200.00"/>
Other Amount	\$250.00	\$250.00	<input type="text" value="\$ 250.00"/>
Insured Deductible	\$250.00	\$250.00	<input type="text" value="\$ 250.00"/>
Salvage Amount	(\$1,500.00)	(\$1,500.00)	<input type="text" value="\$ 1,500.00"/>
Total Loss	Yes	Yes	Yes
Total Damages	\$4,300.00	\$4,300.00	\$4,300.00
Responder Liability	100%	75%	<input type="text" value="0"/>
Total Demand	\$4,300.00	\$3,225.00	<input type="text" value="\$ 0.00"/>
Payments		Prior Payment(s) \$0.00	Payments Received \$0.00

Total Demand must be greater than zero. Your counter offer should reflect the amount you are willing to accept. Please send a **Request for information** to communicate your position to the other party.

Negotiation Message:
 * Negotiation Message
 Hello - Per our phone discussion on 1/15, we mutually agreed on 4300.00. Please explain the reduction to 3225.00
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Unable to Accept a Counter Offer of Zero Dollars

You cannot accept a counter offer with a total demand amount of zero dollars.
 Please send a counter offer back to the Responder with the amount you are willing to accept.

Counter offers may not exceed the total of the original offer or be less than the total of all valid reduced payments.

Counter Offer			
	Original Damages	Reduced Payment	Counter Offer
	08/29/2017	02/04/2024	02/04/2024
Auto Damage	\$1,250.76	\$1,250.76	\$ 3,120.00
Rental	\$513.45	\$513.45	\$ 513.45
Towing	\$85.19	\$85.19	\$ 85.19
Other Amount	\$65.75	\$65.75	\$ 65.75
Insured Deductible	\$500.00	\$500.00	\$ 500.00
Salvage Amount	\$0.00	\$0.00	\$ 0.00
Total Loss	No	No	
Total Damages	\$2,415.15	\$2,415.15	\$4,284.39
Responder Liability	100%	50%	100
Total Demand	\$2,415.15	\$1,207.58	\$ 4,284.39
Payments		Prior Payment(s) \$0.00 Current Payment \$1,207.58	Payments Received \$0.00

The Counter Offer must not exceed the total demand of \$2,415.15 (initial offer). If you have additional damages, please use the supplement action.

Negotiation Message: * Negotiation Message
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+ Add Evidence

Continue Cancel

Counter Offer			
	Original Damages	Reduced Payment	Counter Offer
	08/28/2023	09/22/2023	02/05/2024
Auto Damage	\$2,530.20	\$2,530.20	\$ 2,530.20
Rental	\$0.00	\$0.00	\$ 0.00
Towing	\$0.00	\$0.00	\$ 0.00
Other Amount	\$0.00	\$0.00	\$ 0.00
Insured Deductible	\$0.00	\$0.00	\$ 0.00
Salvage Amount	\$0.00	\$0.00	\$ 0.00
Total Loss	No	No	
Total Damages	\$2,530.20	\$2,530.20	\$2,530.20
Responder Liability	100%	50%	100
Total Demand	\$2,530.20	\$1,265.10	\$ 800.00 OVERRIDDEN
Payments		Prior Payment(s) \$0.00 Current Payment \$1,265.10	Payments Received \$0.00

The Counter Offer must be greater than the sum of valid Reduced Payment(s) of \$1,265.10

Negotiation Message: * Negotiation Message
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+ Add Evidence

Continue Cancel

Third-Party Administrators (TPAs)

Third-party administrators (TPAs) may submit counter offers where the total demand is zero when they are negotiating damages only.

Counter Offer		
	Original Damages 09/07/2023	Counter Offer 02/04/2024
Auto Damage	\$2,530.20	\$ 1,840.02
Rental	\$0.00	\$ 0.00
Towing	\$0.00	\$ 0.00
Other Amount	\$0.00	\$ 0.00
Insured Deductible	\$0.00	\$ 0.00
Salvage Amount	\$0.00	\$ 0.00
Total Loss	No	No
Total Damages	\$2,530.20	\$1,840.02
Responder Liability	100%	NA <input type="radio"/> Negotiating damages only
Total Demand	\$2,530.20	NA
Payments		Prior Payment(s) \$0.00

Counter Offer has been sent		
	Original Damages 09/07/2023	Counter Offer 02/04/2024
Auto Damage	\$2,530.20	\$1,840.02
Rental	\$0.00	\$0.00
Towing	\$0.00	\$0.00
Other Amount	\$0.00	\$0.00
Insured Deductible	\$0.00	\$0.00
Salvage Amount	\$0.00	\$0.00
Total Loss	No	No
Total Damages	\$2,530.20	\$1,840.02
Responder Liability	100%	NA
Total Demand	\$2,530.20	Admin did not negotiate liability on this counter offer. TPA DAMAGES ONLY
Payments		Prior Payment(s) \$0.00

Admin did not negotiate liability on this counter offer.

Negotiation Message: retest

02/04/2024 03:12 PM Counter Offer has been sent Counter Offer added by PARADOX INSURANCE SERVICES on behalf of BETA INSURANCE CO. Message: Counter offer for damages only. This is not a final offer. retest. JOE DEMANDER TPA

Supplements

Demanders will have the ability to carry over any remaining balance* when there is a supplement and neither party has accepted the prior damages.

**Remaining balance = Demanders last offer minus any valid reduced payments.*

D
Supplement

Do you wish to carryover the remaining balance of \$1,068.42 to your supplement?

Yes
No
Cancel

D
Supplement has been issued
^

	Supplement	Supplement Result	
	02/07/2024	02/07/2024	
Auto Damage	\$7,500.00	\$7,500.00	
Rental	\$0.00	\$0.00	
Towing	\$0.00	\$0.00	
Other Amount	\$0.00	\$0.00	
Insured Deductible	\$0.00	\$0.00	
Salvage Amount	\$0.00	\$0.00	
Total Loss	No	No	
Total Damages	\$7,500.00	\$7,500.00	
Responder Liability	100%	100%	
Total Demand	\$7,500.00	\$8,568.42	<div style="background-color: #4a7ebb; color: white; padding: 5px; font-size: 0.8em;"> Remaining Balance = Demander's last offer minus any subsequent valid Reduced Payments. </div> <div style="font-size: 0.8em;"> OVERIDDEN TO INCLUDE REMAINING BALANCE </div>
Payments		\$0.00	

i The Remaining Balance of \$1,068.42 from the prior damage negotiations has been included in the total demand amount.

Negotiation Message: Results of adding Supplement with Negotiation Message: new supplement for 7500.00

Acknowledge Demand Acceptance

Users will be required to acknowledge “Accept” as the end of the negotiation for the current damages.

Demand Accept Acknowledgment ✕

After acceptance, no further negotiations will be allowed on the current damages.

New supplemental damages can be added to the demand.

Please acknowledge your receipt of this message.


Click here to stop seeing this message

Acknowledge and Continue
Close

Accept

Demanders may acknowledge reduced payments from within their Accept confirmation screen.

D Demand Accepted



You've chosen to complete the negotiation and accept the Responder's ReducedPayment(s) . Select Accept to continue.

Optional Message

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Check the box if you received these payment(s)

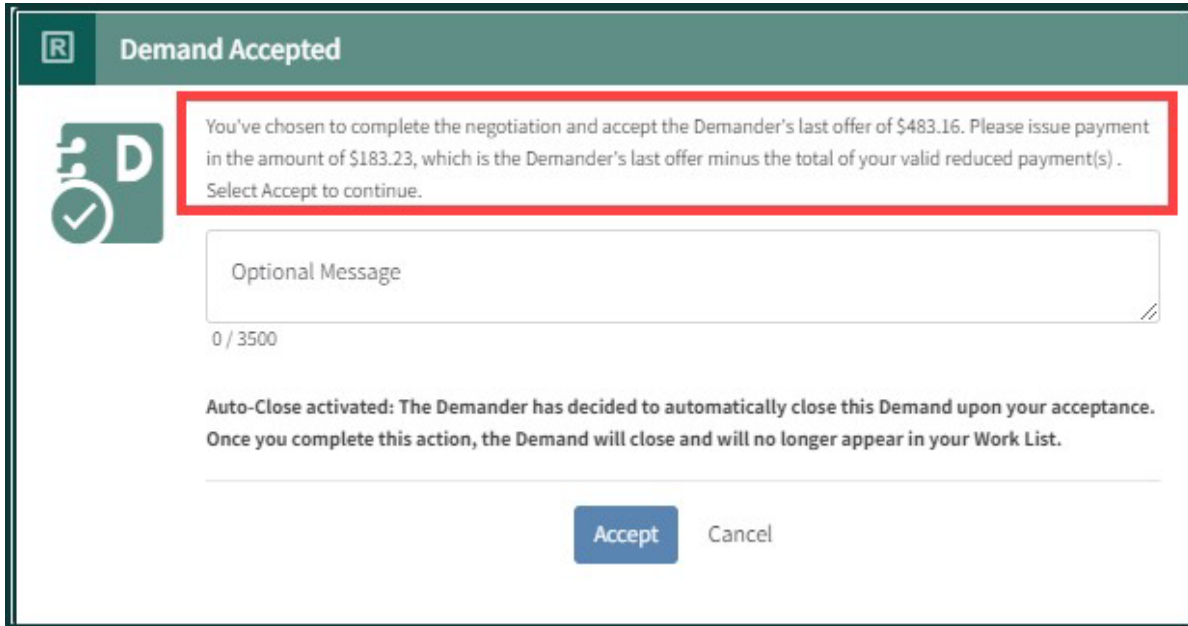
Payment Received	Payment Type	Total Payment	Payment Date
<input type="checkbox"/>	Reduced Payment	\$299.93	9/28/2023

Auto-Close: Automatically close this Demand upon Responder Acceptance or Responder Acknowledgment of Demander Acceptance.

Yes No

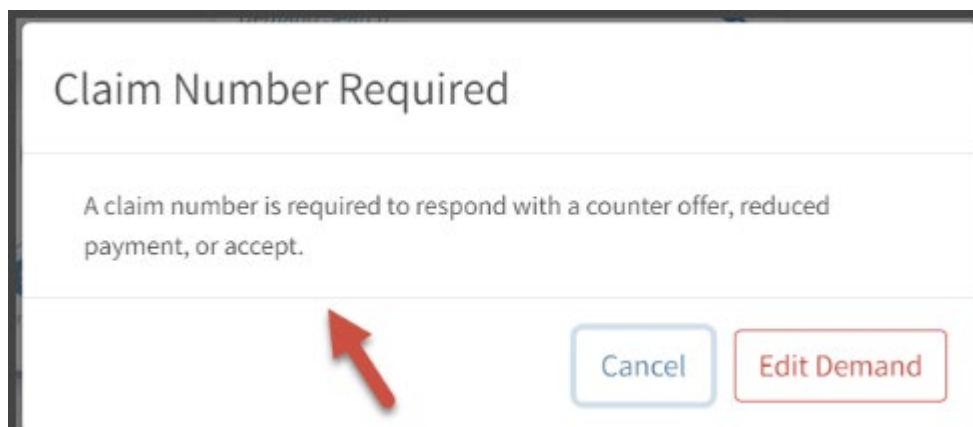
Accept
Cancel

If the Responder takes the “Accept” action after issuing a valid reduced payment, they will be accepting the remaining balance amount for the negotiated damages. If the intent of the Responder is not to pay more after their reduced payment, then a Request for Information should be used instead to let the Demander know their reduced payment is their final offer.



Responder Claim Number

A Responder claim number is required on SES demands to avoid failures when retrieving SES payment IDs. When a Responder takes an “Accept,” “Counter Offer,” or “Reduced Payment” action and their claim number is missing, it will need to be added before continuing. The Responder claim number can be added on the Demand Details page.



Users will have the same validation rules mentioned in this document applied to inbound commands received by AF. While error codes remain the same, new descriptions may appear. Some examples are:

ErrorCode: 20012
ErrorCondition: ValidationError
Message: Damages information is missing or invalid
Description: The Counter Offer must not exceed the total demand of \$4,700.00 (initial offer). Please use Edit Original Damages (for DI: use command Correct Demand) if you wish to increase the demand amount.

ErrorCode: 20007
ErrorCondition: SecurityError
Message: Demand is not in required status for this operation
Description: This Demand has already been accepted.

ErrorCode: 10005
ErrorCondition: ValidationError
Message: Invalid data in the user request
Description: Responder claim number is required.