E-Subro Hub

A Web-Based Document Management and Communication System for Subrogation Claims Between Insurance Carriers

Our Vision
Our people, products, services and processes will provide best-in-class member satisfaction.

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1.0 Subrogation Today

Productivity, quality, expense control, and optimized cycle times are the yardsticks by which subrogation recovery success is measured. All are adversely affected by the subrogation processes that exist today.

Challenges When Issuing Subrogation Demands:

• Adverse adjuster needs to be located and identified before a demand can be sent.
• Supporting documents are frequently moved to hard copy format for delivery.
• Upwards of 60% of follow up and negotiation-related phone calls are unproductive because of difficulties reaching the other party.
• Demand packages often need to be reissued when receiving party claims the package was not received.

Challenges When Receiving Subrogation Demands:

• Demands arrive from sending carriers in different formats.
• Mailed and faxed demands have to be scanned into claim system.
• Little or no tracking makes it difficult to measure performance on adverse subrogation demand handling.

2.0 Subrogation with E-Subro Hub

The Web-based E-Subro Hub provides a simple and intuitive User Interface that sets the stage for increased productivity and quality while significantly reducing recovery expenses and cycle times.

2.1 When Sending Subrogation Demands

• Demand routing rules eliminate the need to obtain contact information for adverse carrier’s file-owning adjuster.
• Demands are delivered electronically, eliminating printing, copying, mailing, and faxing expenses.
• E-Subro Hub demand management tools, including demand work lists, demand filters, action flags, and an activity log, all ensure easy tracking of E-Subro Hub activity throughout the recovery process.
• When information exchange is necessary, unproductive phone calls can be replaced by online communication, leaving the phone for more complex negotiation.
• Flexible document delivery options make E-Subro Hub a perfect fit for any carrier.

2.2 When Receiving Subrogation Demands

• Demands are received electronically, eliminating paper handling and the need to scan documents into claim system.
• Documents provided by demand issuing company are typically of original quality.
• Simple User Interface provides consistency when reviewing subrogation demands from carrier to carrier.

• Less time can be spent on phone with other insurance carriers, freeing up more time for best-in-class customer service.

3.0 An Effective Recovery Tool That Addresses the Various Recovery Scenarios That Play Out Every Day

E-Subro Hub allows carriers to manage their subrogation workflows and maintain control of their processes, productivity, cycle times, and subrogation-related expenses.

3.1 Notification (Demand Delivery)

• E-Subro Hub Member carriers have demand routing rules in place for inbound demands, eliminating the need to obtain contact information for the adverse adjuster.
• E-Subro Hub dynamically updates contact information for the demand-issuing and responding carrier the moment an individual is assigned or takes ownership of a demand.
3.2 Quick Settlement

- An estimated 60% of all subrogation demands are uncontested and settled without the need for negotiation. E-Subro Hub’s Web-based demand and document delivery, coupled with built-in routing rules, result in reduced cycle time for undisputed demands.

3.3 Negotiation

- When negotiation is necessary, E-Subro Hub’s flexible design lets you negotiate electronically, by phone, or both.
- Increase productivity by significantly reducing unproductive phone time, allowing adjusters to work demands where attention is needed.
- E-Subro Hub provides real-time demand status updates, as well as action flags that let you know when demands require attention.
- Demands can be worked at any time, as E-Subro Hub is available 24/7.

3.4 Arbitration

- E-Subro Hub makes the settlement process quick and efficient and, on the occasions when negotiations are unsuccessful, an E-Subro Hub demand can be moved to arbitration with the click of a button. Relevant file information, including supporting documentation, is electronically transferred to the arbitration file.
4.0 Managing Work in E-Subro Hub

Caseloads of any size can be effectively managed with E-Subro Hub through a combination of Demand Work Lists and data-sorting features.

4.1 E-Subro Hub Demand Work List

- A Demand Work List allows E-Subro Hub users to focus on demands that need attention.
- Real-time status updates and Action Flags make it easy to prioritize work.
- Contact information is dynamically updated the moment an individual takes ownership of a demand.

Sample Demand Work List

4.2 Activity Tracking and Reporting

- All demand file activity is saved to a file activity log that records and time stamps each action that takes place in the system.
- E-Subro Hub offers Web-based reports that let E-Subro Hub Members take control of their intercompany subrogation results.
• An easy-to-use sorting feature lets members view subrogation demand data in a multitude of ways. You’re able to track both issued and received demand results by opposing carrier, cycle time, claim value, current status, demands needing attention, and more.

In addition to its straightforward User Interface, E-Subro Hub offers flexible system configuration options – which make it adaptable to varied workflows within a company.

**5.0 Document Management**

Document management today frequently requires that documents be converted from format to format as subrogation claims move to and from carriers. Flexible document delivery options mean all E-Subro Hub demands are paperless for any insurance company, regardless of its current levels of automation.

E-Subro Hub offers three available methods to upload electronic or paper documents to the system:

• AFClient
• Direct Upload
• Fax

**5.1 AFClient**

AFClient is a user-friendly desktop software solution (local printer) that allows insurance companies that had previously been limited to mailing printed documents housed in their corporate imaging systems to submit documents to the E-Subro Hub electronically.

AFClient includes a “virtual printer” that allows printing from any desktop application (e.g., Corporate Imaging Application, Microsoft Word, Internet Explorer, etc.) to the AFClient printer. In doing so, AFClient will convert documents to a PDF and automatically upload them to the associated E-Subro Hub subrogation claim.

In addition, AFClient also offers a scanning application that allows a user to scan paper documents from any TWAIN-compliant scanner into the appropriate E-Subro Hub subrogation claim.
5.2 Direct Upload

The Direct Upload feature is designed for submitting evidence that already exists in an electronic format to E-Subro Hub. Almost any electronic document (accessible on a local machine or on an internal network) can be submitted.

Upon receiving the documents, E-Subro Hub automatically converts them into a PDF document that is then associated with the appropriate subrogation claim.
5.3 Fax to E-Subro Hub

E-Subro Hub also makes it possible to fax paper or electronic documents for inclusion in a subrogation claim using a unique bar code feature that associates faxed evidence directly with the appropriate subrogation claim. As in the previous submission methods, faxed documents are converted to a PDF format.

6.0 AF’s Industry Commitment to “Going Green”

E-Subro Hub is the perfect complement for any insurance company that makes the environment a priority. Further your company’s commitment to reducing environmental impacts by moving the entire claim recovery process to a single Web-based application that will substantially reduce paper, ink, and energy consumption.

7.0 AF’s Commitment to the Insurance Industry’s Future

E-Subro Hub is being offered to the industry at no cost and it is positioned to evolve as the insurance industry’s recovery needs evolve. AF is fully committed to working closely with the industry to ensure E-Subro Hub offers best-in-class recovery service.
8.0 Data Integrity

E-Subro Hub transmits all data in 128-bit encryption (SSL).

E-Subro Hub requires system user authentication prior to the transmission of any member data.

9.0 E-Subro Hub Benefits Summary

E-Subro Hub is a significant improvement over more conventional company-to-company subrogation processes, offering numerous benefits:

Back office cost reductions:

- Subrogation-related mailing and/or faxing expenses are eliminated.
- Subrogation-related copying and printing costs are eliminated.
- Inbound subrogation demand costs such as scanning and mail delivery are eliminated.

Productivity Gains:

- No need to identify other insurance carrier’s file-owning adjuster.
- Cycle times significantly reduced.
- Time spent attempting to reach adverse carrier reduced through Online Negotiation/Information Request feature.
- When necessary, move subrogation demands into arbitration with a click of a button.
- Less time is spent on the phone with other insurance carriers, freeing up more time for best-in-class customer service

10.0 Getting Started is Easy

Don’t miss out on your opportunity to dramatically reduce subrogation related expenses and increase productivity! AF’s E-Subro Hub team is committed to working closely with member companies that would like to make E-Subro Hub a part of their recovery process. For more information on E-Subro Hub, please call 1-888-ESubro1 (378-2761).

System Requirements: Internet Explorer 7.0 (or higher)

When the AFClient printing and scanning solution is the chosen method for uploading documents to E-Subro Hub the following is required:

- Microsoft Windows/2000 SP4 (or higher)
- Microsoft Windows/XP
- Microsoft Windows/Vista
About Arbitration Forums, Inc.

Founded by the insurance industry in 1943, AF is a membership-driven, not-for-profit organization that exists to effectively and efficiently serve its over 4,700 members’ recovery and resolution needs. AF is the nation’s largest arbitration and subrogation services provider. Annually, its members file over 619,000 arbitration disputes and 1,209,000 subrogation demands collectively worth over $7.7 billion in claims.

AF is a membership-focused organization dedicated to providing its membership best-in-class 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 will build on current successes and ensure its services continue to provide effective dispute resolution alternatives.