

## OLF Claim Amount Entry Scenarios Prior Payments

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

### 1. No Prior Payment Received/Accepted

Applicant company-paid damages = \$1,000; insured deductible = \$500; Prior Payment Accepted = \$0

**Itemized Damages and Claim Amount Entry**

The Damages tabpage allows you to enter itemized damages for the incident. Use the 'Add New Damage Item' button to enter a new item and fill out the damage type, description, and amount. Then choose the 'Add Damage Item' button to add this as an itemized damage. The total damages will be calculated. Enter salvage, payments accepted, and insured deductible information to complete the form.

**Amounts for Deductible Paid By Insured or payments you have already accepted are itemized separately below. If you are seeking to recover an amount different than Total Company Claim Amount, explain the difference in the Contentions section.**

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	<span style="border: 1px solid #4CAF50; padding: 1px 5px;">Edit</span> <span style="border: 1px solid #4CAF50; padding: 1px 5px;">Delete</span>

**Damages Summary**

<b>Total Itemized Company-Paid Damages:</b>	\$	1,000.00	
<b>Net Salvage Recovery:</b>	\$	0.00	(In the case of a total loss)
<b>Total Company Claim Amount:</b>	\$	1,000.00	(Total itemized company-paid damages minus salvage)
<b>Deductible Paid By Insured:</b>	\$	500.00	


**Payments Accepted and Legal Fees Sought**

<p><b>Payments Accepted:</b></p> <p style="margin-left: 20px;">\$ <input style="width: 50px;" type="text" value="0.00"/></p> <p style="font-size: x-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.</p>	<p><b>Legal Fees Sought:</b></p> <p style="margin-left: 20px;">\$ <input style="width: 50px;" type="text" value="0.00"/> <input type="checkbox"/> Legal Fees Only</p>
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## 2. Prior Payment Less than Company-Paid Damages Accepted

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

**Itemized Damages and Claim Amount Entry**

 The Damages tabpage allows you to enter itemized damages for the incident. Use the 'Add New Damage Item' button to enter a new item and fill out the damage type, description, and amount. Then choose the 'Add Damage Item' button to add this as an itemized damage. The total damages will be calculated. Enter salvage, payments accepted, and insured deductible information to complete the form.

**Amounts for Deductible Paid By Insured or payments you have already accepted are itemized separately below. If you are seeking to recover an amount different than Total Company Claim Amount, explain the difference in the Contentions section.**

Applicant Info
Incident Info
Contentions
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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	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

**Damages Summary**

<b>Total Itemized Company-Paid Damages:</b>	\$	1000.00	
<b>Net Salvage Recovery:</b>	\$	0.00	(In the case of a total loss)
<b>Total Company Claim Amount:</b>	\$	1000.00	(Total itemized company-paid damages minus salvage)
<b>Deductible Paid By Insured:</b>	\$	500.00	

**Payments Accepted and Legal Fees Sought**

<p><b>Payments Accepted:</b></p> <p style="border: 1px solid gray; padding: 2px; display: inline-block;">\$ 750.00</p> <p style="font-size: x-small; margin-top: 5px;">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.</p>	<p><b>Legal Fees Sought:</b></p> <p style="border: 1px solid gray; padding: 2px; display: inline-block;">\$ 0.00</p> <p style="margin-left: 10px;"><input type="checkbox"/> Legal Fees Only</p>
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### 3. Prior Payment More than Company-Paid Damages Accepted – 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), the real amount outstanding is \$250 (balance of insured's deductible), 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 on how a member would be able to file - the Applicant has fully reimbursed the insured's \$500 deductible making their company paid damages now \$1,500 (full reimbursement) and is seeking the balance of their company-paid damages (\$1500 - \$1250 = \$250 balance owed to company). The fields below would reflect \$1500 in Company Paid Damages and a zero deductible paid as it was reimbursed to the insured. Payments accepted would still be \$1250.00.

**Itemized Damages and Claim Amount Entry**

The Damages tabpage allows you to enter itemized damages for the incident. Use the 'Add New Damage Item' button to enter a new item and fill out the damage type, description, and amount. Then choose the 'Add Damage Item' button to add this as an itemized damage. The total damages will be calculated. Enter salvage, payments accepted, and insured deductible information to complete the form.

**Amounts for Deductible Paid By Insured or payments you have already accepted are itemized separately below. If you are seeking to recover an amount different than Total Company Claim Amount, explain the difference in the Contentions section.**

Applicant Info
Incident Info
Contentions
Pleadings
Evidence
▶ Damages
Respondent 1

**Itemized Damages Entered**

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)	Estimate	\$1,000.00	<a href="#">Edit</a> <a href="#">Delete</a>
Other	Deductible Reimbursement	\$500.00	<a href="#">Edit</a> <a href="#">Delete</a>

**Damages Summary**

Total Itemized Company-Paid Damages: \$ 1500.00

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

Total Company Claim Amount: \$ 1500.00 (Total itemized company-paid damages minus salvage)

Deductible Paid By Insured: \$ 0.00

**Payments Accepted and Legal Fees Sought**

Payments Accepted: \$ 1250.00

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.

#### 4. Prior Payment More than Company-Paid Damages Accepted – 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), the real amount outstanding is \$250 (balance of insured's deductible), 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 on 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% (\$1500 total damages plus deductible/\$1250 payment accepted). The Applicant reimburses \$415 of the deductible (83%) making their company paid damages now \$1,415 (partial deductible reimbursement) and is seeking the balance of their company-paid damages (\$1415 - \$1250 = \$165 plus the balance of the deductible now \$500 - \$415 = \$85 deductible balance owed). The fields below would reflect \$1415 in Company Paid Damages and an \$85 deductible paid given the partial reimbursement to the insured. Payments accepted would still be \$1250.00.

**Itemized Damages and Claim Amount Entry**

The Damages tabpage allows you to enter itemized damages for the incident. Use the 'Add New Damage Item' button to enter a new item and fill out the damage type, description, and amount. Then choose the 'Add Damage Item' button to add this as an itemized damage. The total damages will be calculated. Enter salvage, payments accepted, and insured deductible information to complete the form.

**Amounts for Deductible Paid By Insured or payments you have already accepted are itemized separately below. If you are seeking to recover an amount different than Total Company Claim Amount, explain the difference in the Contentions section.**

Applicant Info
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Evidence
**◆ Damages**
Respondent 1

**Itemized Damages Entered**

Add New Damage Item

2 Damage Items found, displaying all Damage Items.

Damage Type	Damage Description	Amount	Actions
Other	83% Deductible Reimbursement	\$415.00	<a href="#">Edit</a> <a href="#">Delete</a>
Auto Damage (less ded. paid by insured)	Estimate	\$1,000.00	<a href="#">Edit</a> <a href="#">Delete</a>

**Damages Summary**

<b>Total Itemized Company-Paid Damages:</b>	\$	1415.00	
<b>Net Salvage Recovery:</b>	\$	0.00	(In the case of a total loss)
<b>Total Company Claim Amount:</b>	\$	1415.00	(Total itemized company-paid damages minus salvage)
<b>Deductible Paid By Insured:</b>	\$	85.00	

**Payments Accepted and Legal Fees Sought**

<p><b>Payments Accepted:</b></p> <p style="border: 1px solid gray; padding: 2px; display: inline-block;">\$ 1250.00</p> <p style="font-size: x-small; margin-top: 5px;">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.</p>	<p><b>Legal Fees Sought:</b></p> <p style="border: 1px solid gray; padding: 2px; display: inline-block;">\$ 0.00</p> <p style="margin-left: 10px;"><input type="checkbox"/> Legal Fees Only</p>
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