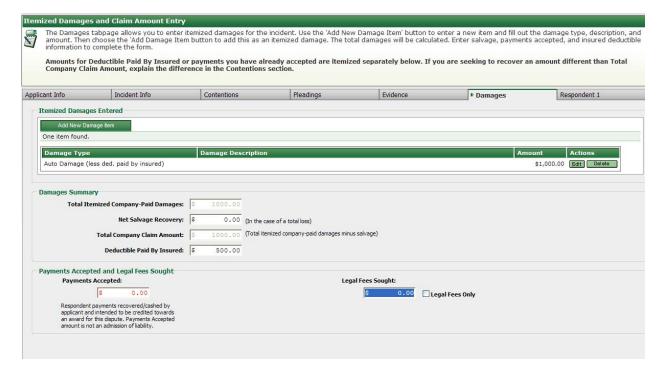
# OLF Claim Amount Entry Scenarios Prior Payments

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.

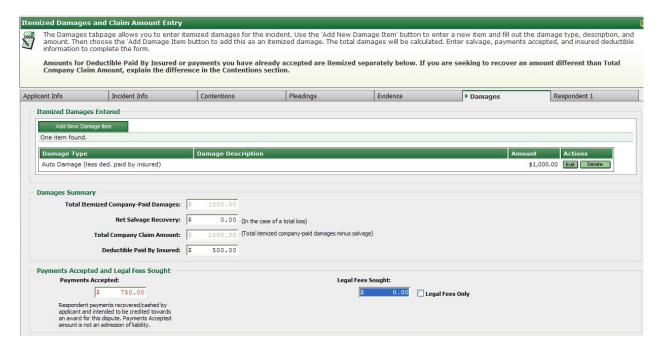
# 1. No Prior Payment Received/Accepted

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



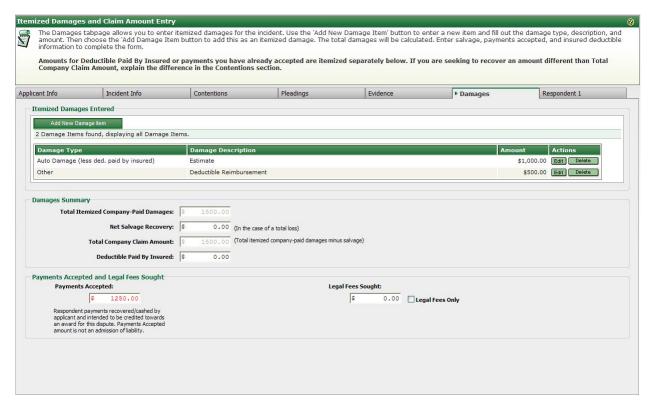
### 2. Prior Payment Less than Company-Paid Damages Accepted

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.



# 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 <u>lacks jurisdiction over the deductible alone</u>. 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 <u>fully reimbursed</u> 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.



#### 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.

