



ARBITRATION FORUMS, INC.  
*Exceptional service. Innovative solutions.*

# Concurrent Coverage or Priority of Payment

## Filing and Responding Guide

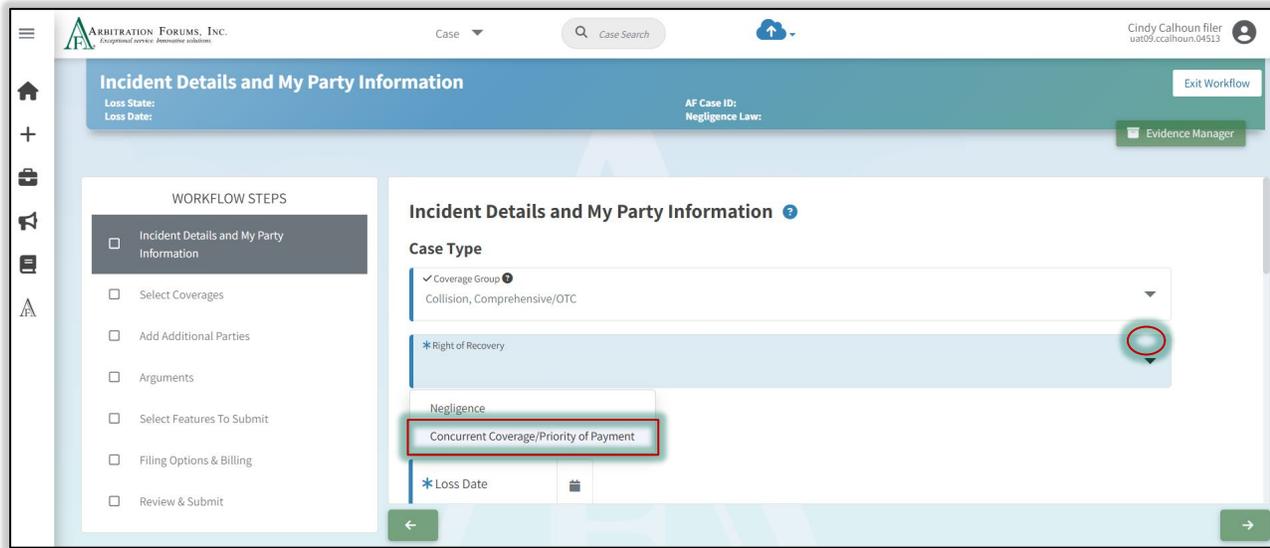
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## Filing a Concurrent Coverage or Priority of Payment Case

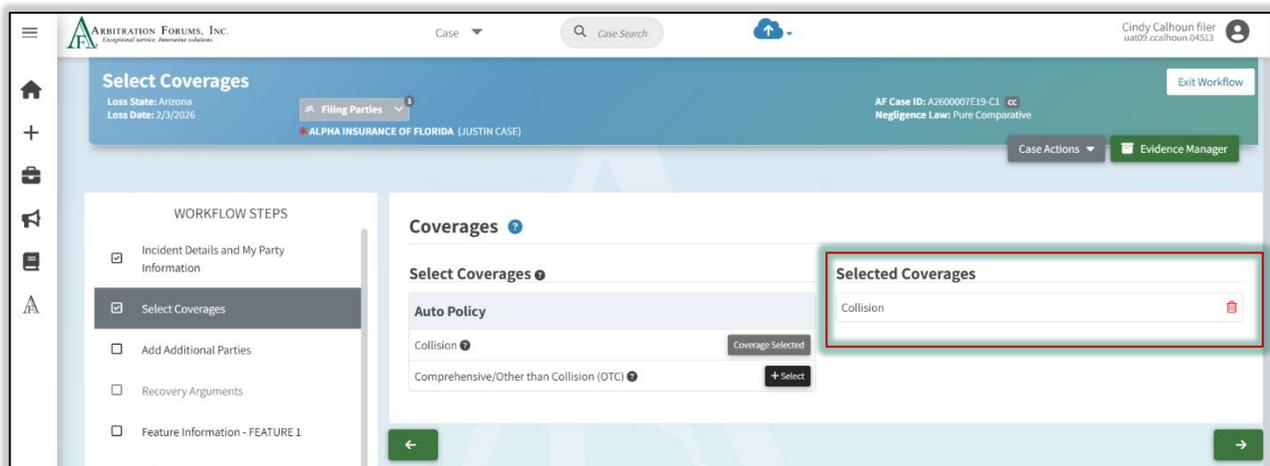
### Incident Details and My Party Information Page

In order to file a case under the concurrent coverage/priority of payment right of recovery, the user must choose the appropriate coverage group on the “Incident Details and My Party Information” page. The user must then enter the “Concurrent Coverage/Priority of Payment” option.



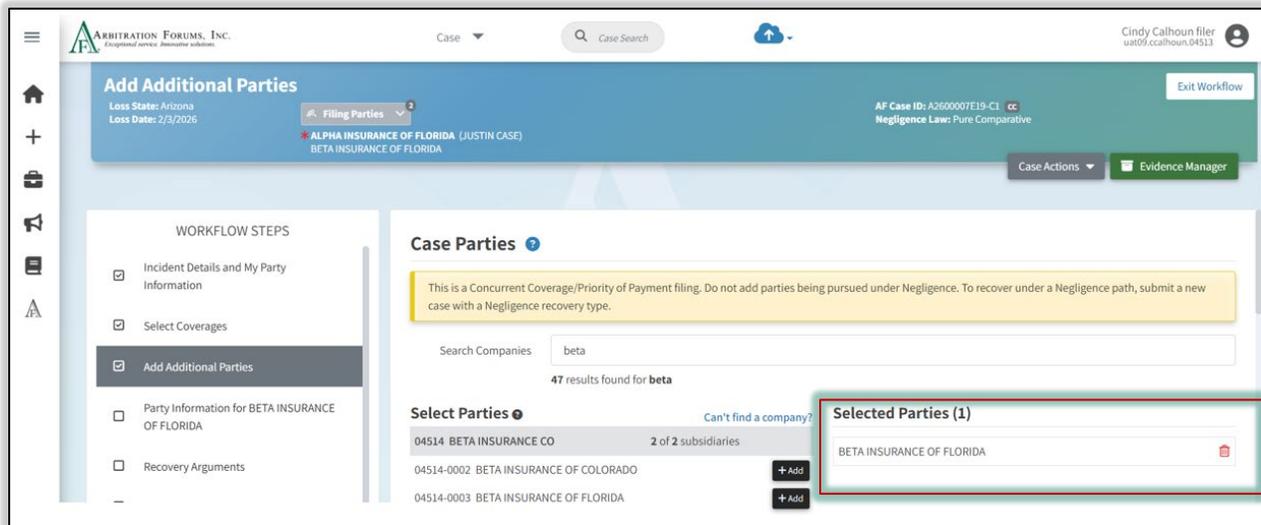
### Select Coverages Page

Select the appropriate coverage for your filing on the “Select Coverages” page.

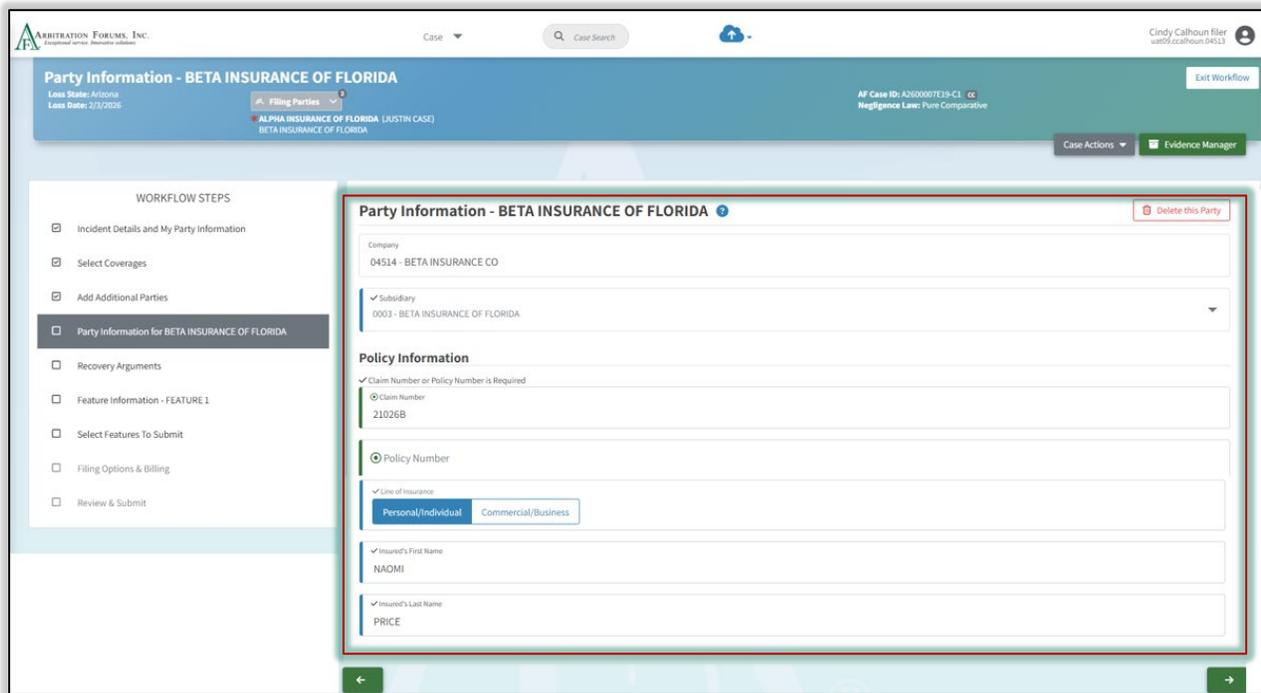


## Add Additional Parties

Add party(ies) to the case on the “Add Additional Parties” page. Additional parties are parties on the case whom you are seeking to recover from.



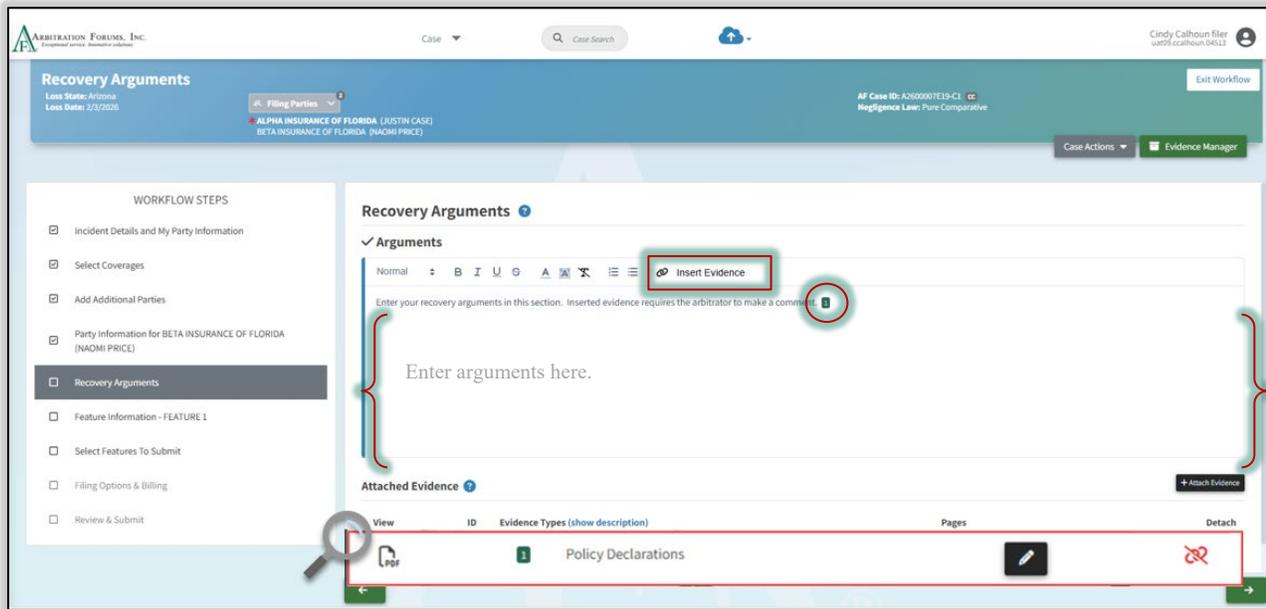
The screenshot shows the 'Add Additional Parties' interface. At the top, it displays the case details: 'Loss State: Arizona', 'Loss Date: 2/3/2026', and 'AF Case ID: A260007E19-C1'. The main section is titled 'Case Parties' and includes a search bar with 'beta' entered, showing '47 results found for beta'. Below the search, there is a 'Select Parties' section with a list of results: '04514 BETA INSURANCE CO (2 of 2 subsidiaries)', '04514-0002 BETA INSURANCE OF COLORADO', and '04514-0003 BETA INSURANCE OF FLORIDA'. A 'Selected Parties (1)' box on the right contains 'BETA INSURANCE OF FLORIDA'. A yellow warning box states: 'This is a Concurrent Coverage/Priority of Payment filing. Do not add parties being pursued under Negligence. To recover under a Negligence path, submit a new case with a Negligence recovery type.'



The screenshot shows the 'Party Information - BETA INSURANCE OF FLORIDA' form. The form includes fields for 'Company' (04514 - BETA INSURANCE CO), 'Subsidiary' (0003 - BETA INSURANCE OF FLORIDA), 'Policy Information' (Claim Number: 21026B, Policy Number), 'Line of Insurance' (Personal/Individual selected), 'Insured's First Name' (NAOMI), and 'Insured's Last Name' (PRICE). A 'Delete this Party' button is visible in the top right corner of the form area.

## Recovery Arguments

Recovery arguments for the case must be entered on the “Recovery Arguments” page. It is recommended to attach evidence in support of these arguments on this page. Users can insert evidence within the recovery arguments in order to underscore their assertions and claims.



## Feature Information Page

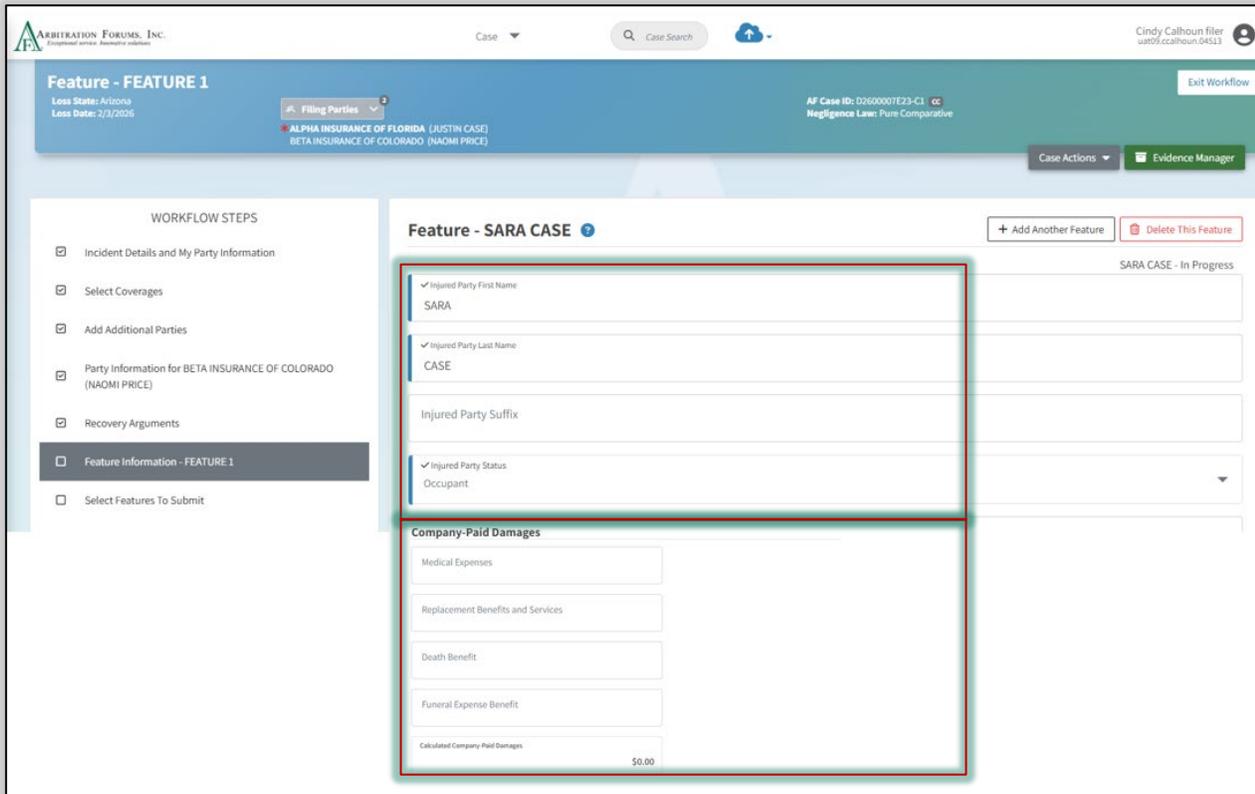
The user must enter vehicle information (Collision, Comprehensive/OTC) or injury information (Personal Injury Protection [PIP] and Medical Payment [Med Pay]) along with the applicable damages, deductibles, legal fees, and prior payments on the “Feature Information” page.

### Collision, Comprehensive/OTC View

The screenshot displays the 'Feature Information' page in the Arbitration Forums, Inc. system. The page is titled 'Feature - FEATURE 1' and includes a sidebar with 'WORKFLOW STEPS' such as 'Incident Details and My Party Information', 'Select Coverages', and 'Feature Information - FEATURE 1'. The main content area shows the following details:

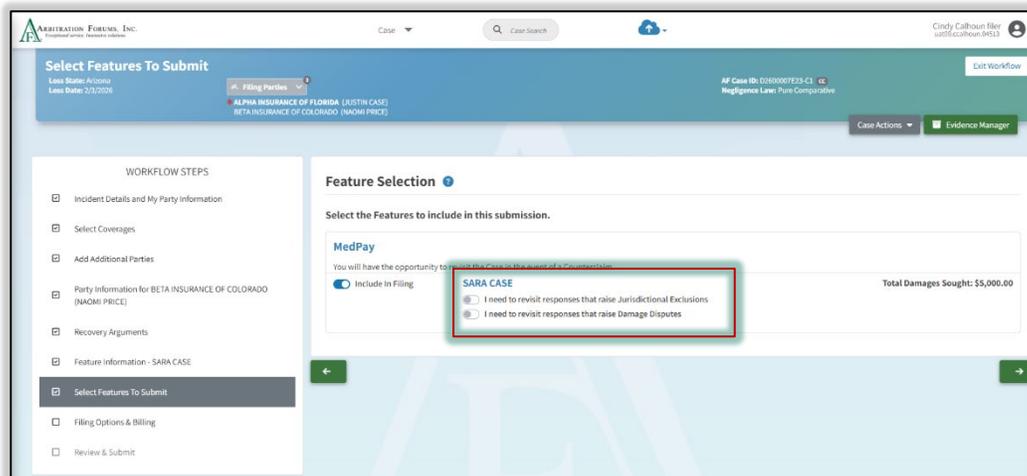
- Feature Title:** Feature - 2020 HONDA
- Vehicle Information:** Year (2020), Make (HONDA), Model (ACCORD).
- Remittance Address:** Attention, Address 1 (3350 Buschwood Park Dr), City (Tampa), State (Florida), Zip (33618), Country (United States).
- Company-Paid Damages:** A section with a 'Yes/No' dropdown and fields for 'Auto Damage' and 'Rental'.

## PIP/Med Pay View



### Select Feature to Submit

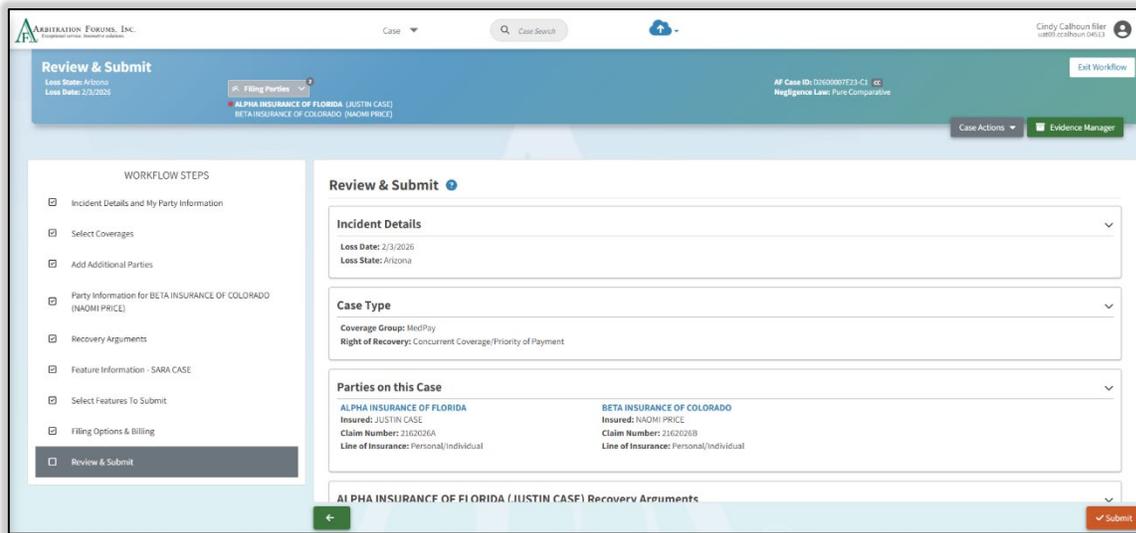
The user can select the features they would like to submit on the “Select Features to Submit” page. Available revisit options will be displayed on this page. If the damages on the case exceed the qualification amount, the user can choose a panel of three and personal representation options on the “Filing Options” page.



## Review and Submit Page

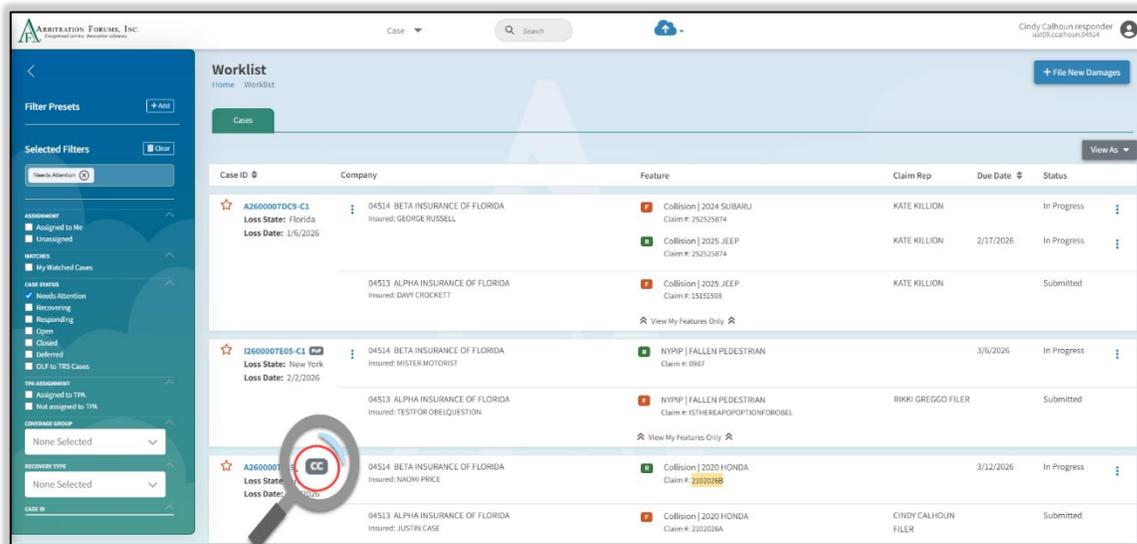
On the “Review and Submit” page, the user can review the information he or she has entered, validation errors, if any, and the evidence entered on the case.

Once all validation errors have been addressed, the user can proceed to submit the case.

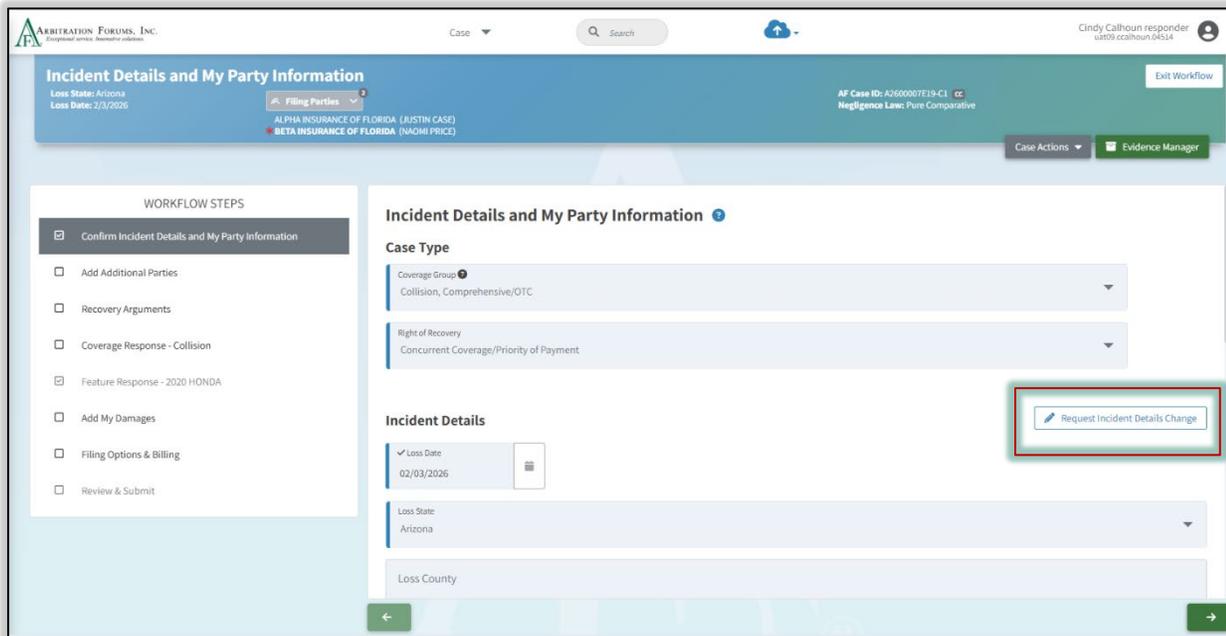


## Responding to a Concurrent Coverage or Priority of Payment Case

The user can identify a concurrent coverage/priority of payment case on the worklist by the “CC” badge displayed next to the case ID. This badge is also displayed on the case header on all pages of the case.

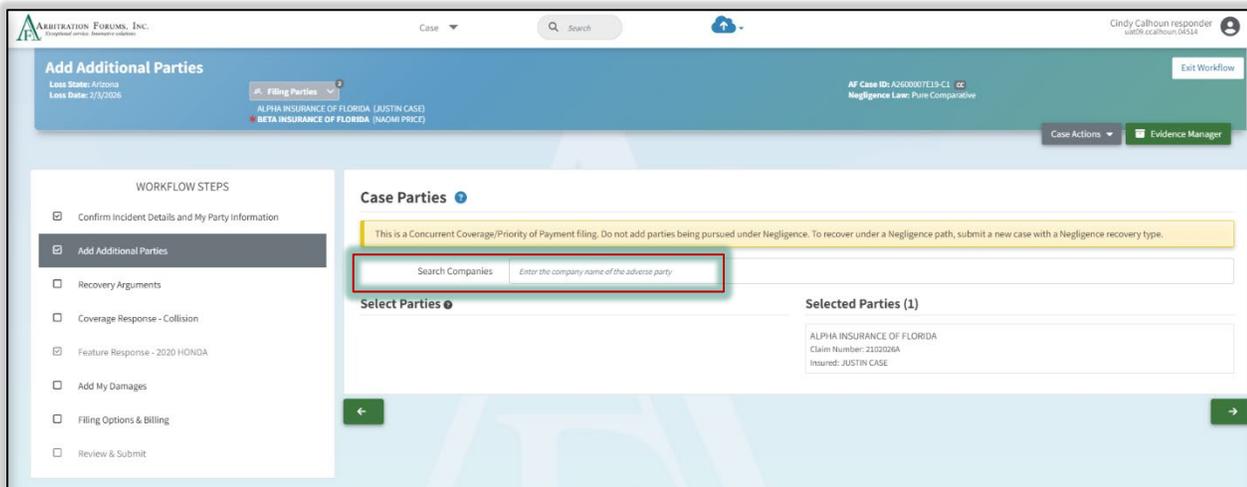


On the “Confirm Incident Details” page, the user can make changes to their incident information or request an incident details change to the loss date or the loss state.



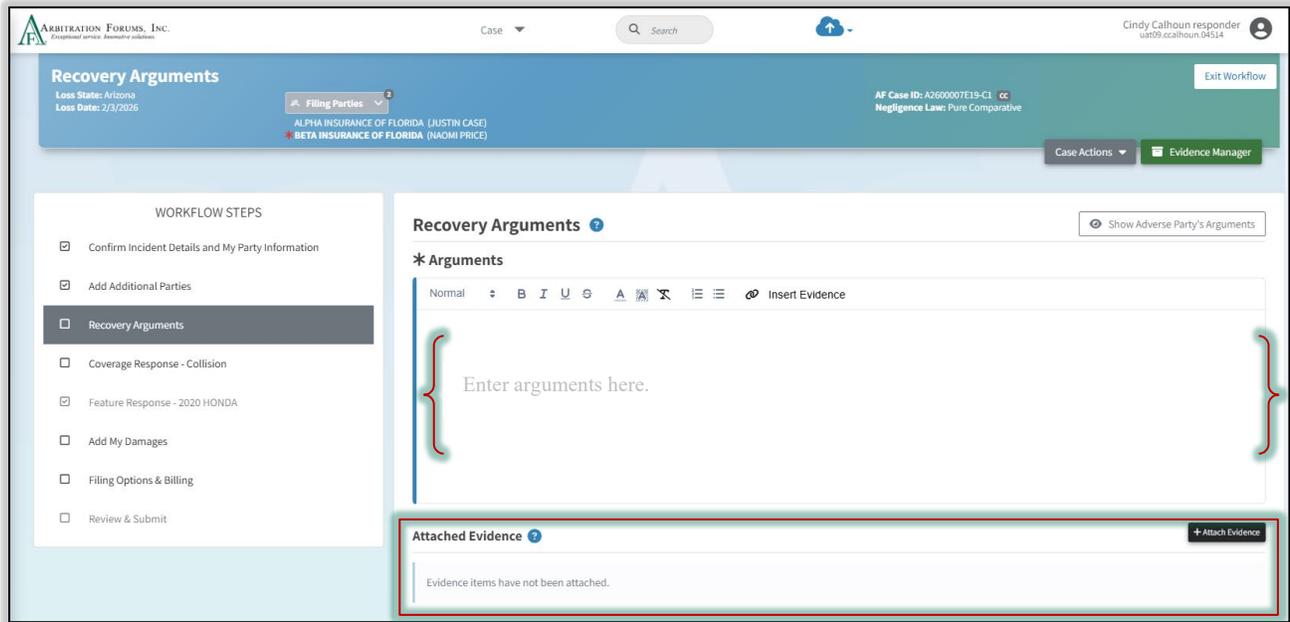
## Add Additional Parties Page

The user can add additional parties to the case on the “Add Additional Parties” page. It must be noted that only parties on the concurrent coverage/priority of payment case can be added to the case. Negligence parties must not be added on a case where the right of recovery is concurrent coverage/priority of payment and vice versa.



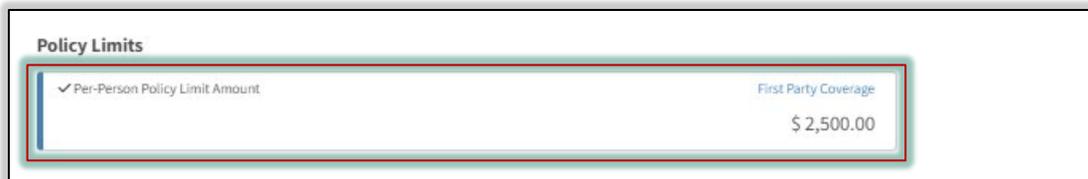
### Recovery Arguments

The responding company can enter their own recovery arguments along with supporting evidence on the “Recovery Arguments” page. It is recommended that the user enters evidence supporting their arguments on this page.



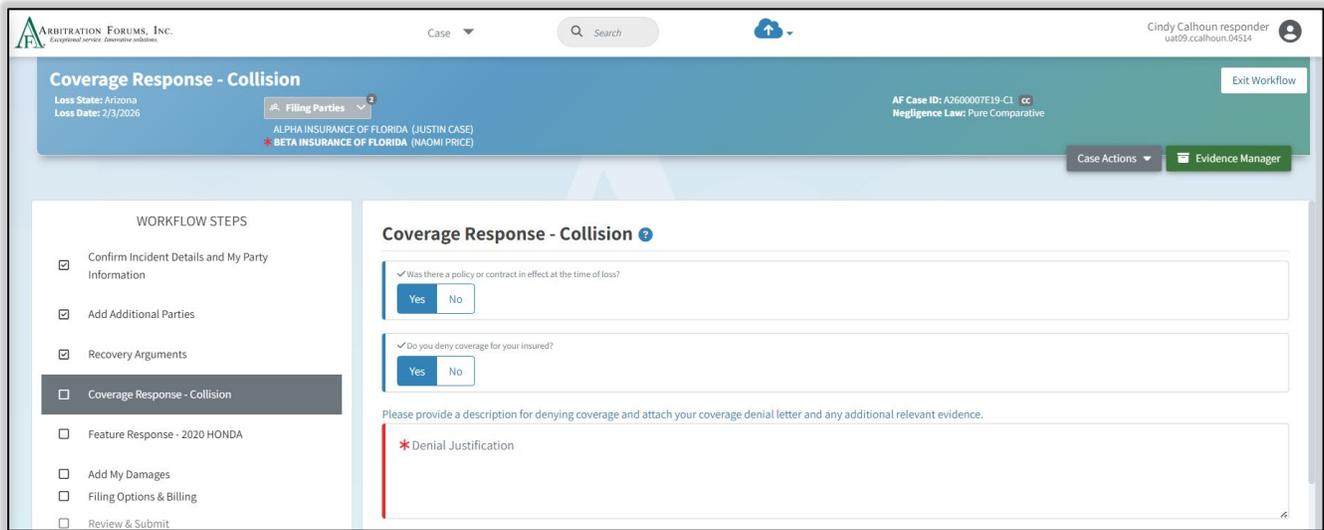
### Coverage Response Page

On the “Coverage Response” page, the user must answer questions relating to the policy or contract in effect at the time of loss and whether the responding company denies coverage for the insured. If there is a contract or policy in effect at the time of loss and coverage is not denied, the user can proceed to “Feature Response” page for Collision, Comprehensive/OTC. For PIP and Med Pay, the user will be required to enter their per-person policy limit on this page.



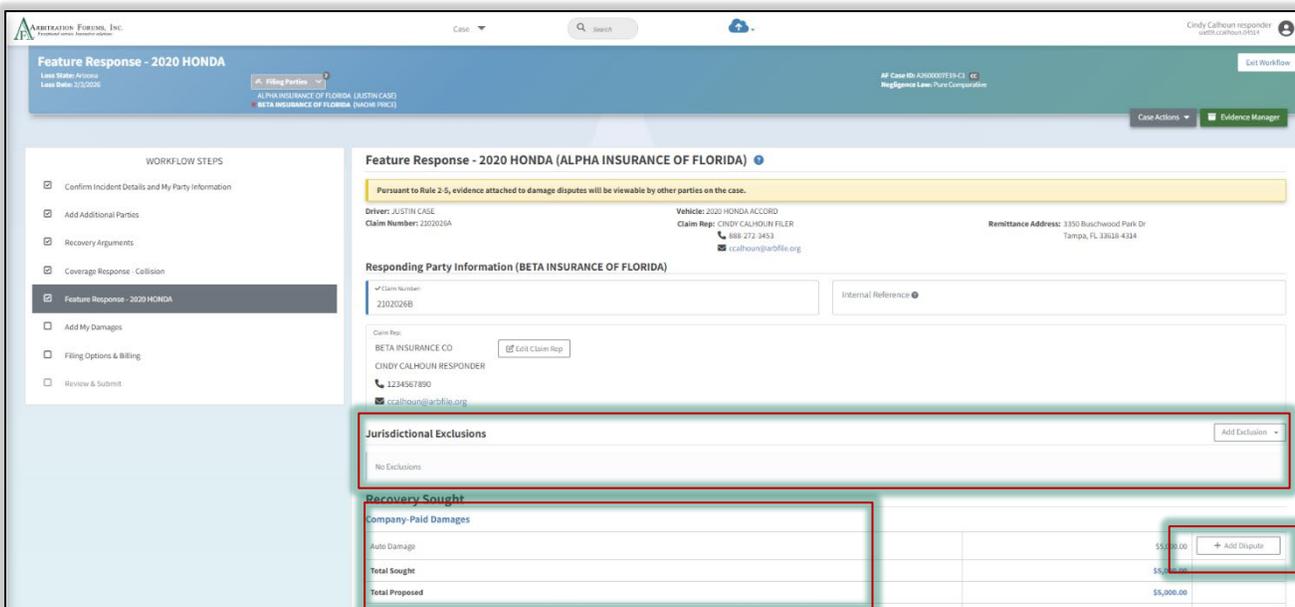
When coverage is denied, the user must provide a denial justification.

In concurrent coverage/priority of payment, if contract or coverage is denied, the responding company will not be able to enter their own feature(s) for recovery.



### Feature Response Page

On the “Feature Response” page, the responding company can add jurisdictional exclusions, dispute damages, add prior payments, add a responding company deductible, if applicable, and in the case of PIP or Med Pay, the remaining policy limits amount can also be entered.



Prior Payments Made	+ Add Prior Payment Made
ALPHA INSURANCE OF FLORIDA has not accepted prior payments from BETA INSURANCE OF FLORIDA.	

The responding company deductible and remaining policy limits amounts are fields that are specific to concurrent coverage/priority of payment. These fields will help the arbitrator decide the policy limits available for an injured party or if a responding company deductible amount is applicable to the award amount. It is recommended that the user attach evidence in support of their assertions or denials on the “Feature Response” page.

Deductible Applicable to this Concurrent Coverage / Priority of Payment Feature
Responding Party Deductible Amount

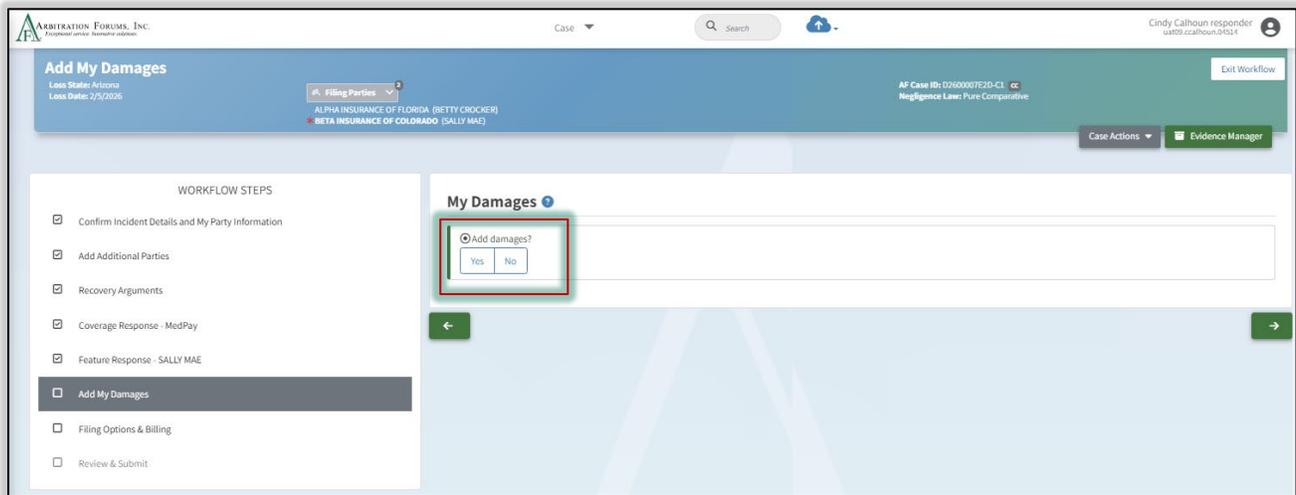
**PIP/Med Pay View**

Policy Limits Remaining on this Injured Party
Remaining Amount <span style="float: right;">First Party Coverage</span>

**Add My Damages Page**

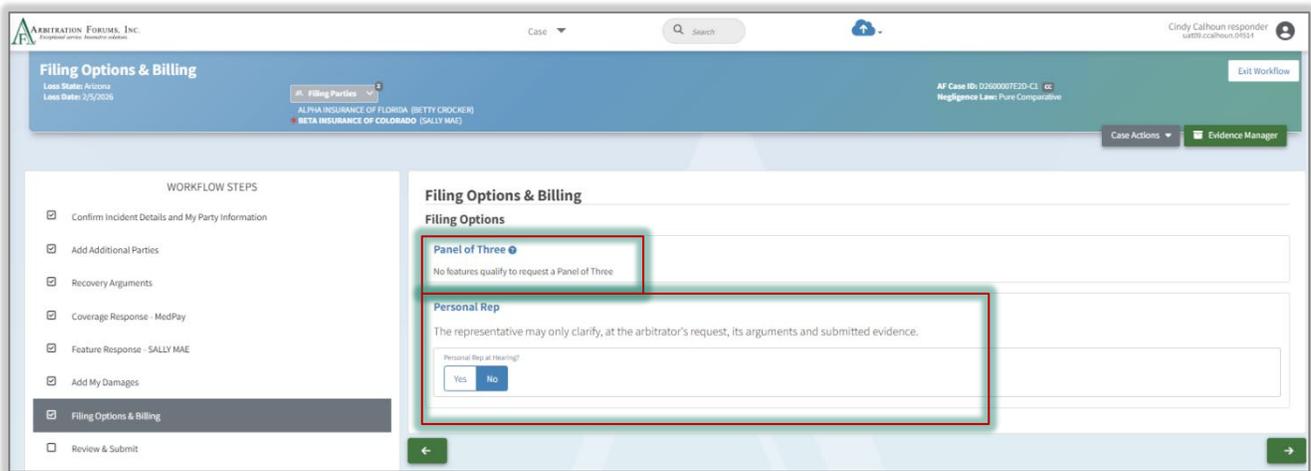
The user can choose to enter their own damages on the “Add My Damages” page by answering “Yes” to the question “Add damages?” Damages can only be entered for the concurrent coverage/priority of payment right of recovery if the original case is a concurrent coverage/priority of payment filing. Damages for a **negligence** right of recovery cannot be filed in a concurrent coverage/priority of payment case and vice versa.

If the responding company user chooses not to enter their own damages, they can proceed to the “Filing Options and Billing” page.



### Filing Options & Billing Page

The responding company user can request a panel of three and/or a personal rep at hearing on this page, if this option is available to them



## Review & Submit

The response to the case can be reviewed and submitted from the “Review and Submit” page. Any validation errors that prevent a user from submitting their response will be displayed on this page.

The screenshot shows the 'Review & Submit' interface. At the top, the header includes the Arbitration Forums logo, a search bar, and user information for Cindy Calhoun. The main content area is divided into a sidebar and a main panel. The sidebar, titled 'WORKFLOW STEPS', lists several steps with checkboxes, with 'Review & Submit' at the bottom. The main panel, titled 'Review & Submit', contains a red-bordered error message: 'Response cannot be submitted due to the following issues'. Below this, there are sections for 'Feature Responses' (listing 'Claim Number must be specified for SALLY MAE'), 'Incident Details' (Loss Date: 2/5/2026, Loss State: Arizona), and 'Case Type' (Coverage Group: MedPay, Right of Recovery: Concurrent Coverage; Priority of Payment).

## Supplements

The users will be able to leverage the supplements functionality for concurrent coverage/priority of payment cases.