



Liability Decision Workflow Step


TRS® was designed to reduce submission errors by ensuring arbitrators complete required fields, where applicable.

An asterisk (*) requires arbitrators to complete the field. A check (✓) indicates a required field is now completed.

TRS® System Requirements

	Denotes a required field must be completed
	Denotes the required field was completed.

Under the Liability Decision workflow step, arbitrators will enter the percentage of liability for each party.

Liability Decision 

ALPHA INSURANCE OF FLORIDA (JUSTIN CASE)

✓ BETA INSURANCE OF COLORADO (BETTY CROCKER) is **80%** liable for ALPHA INSURANCE OF FLORIDA (JUSTIN CASE)'s damages.
has already admitted 0% for ALPHA INSURANCE OF FLORIDA (JUSTIN CASE)'s damages.

ALPHA INSURANCE OF FLORIDA (JUSTIN CASE) is **20%** liable for their own damages

BETA INSURANCE OF COLORADO (BETTY CROCKER)

✓ ALPHA INSURANCE OF FLORIDA (JUSTIN CASE) is **20%** liable for BETA INSURANCE OF COLORADO (BETTY CROCKER)'s damages.
has already admitted 0% for BETA INSURANCE OF COLORADO (BETTY CROCKER)'s damages.

BETA INSURANCE OF COLORADO (BETTY CROCKER) is **80%** liable for their own damages

Breach of Duty

Enter duties breached for each party in the fields provided.

Duties Breached

ALPHA INSURANCE OF FLORIDA (JUSTIN CASE)

✓ Duties Breached
{ Speeding }

BETA INSURANCE OF COLORADO (BETTY CROCKER)

✓ Duties Breached
{ Failed to yield }

Liability Decision Justification

Justify the decision by explaining how specific evidence influenced the decision.

Quoting the evidence demonstrates that the arbitrator analyzed the evidence versus only reviewing it.

Liability Decision Justification

✓ Comments

{ The police officer's narrative, page 3 of the report, states Beta failed to yield the right of way and was cited for same. }

{ Beta driver's recorded statement, page 3, Beta states, "I never saw the other vehicle prior to impact." This supports Alpha's argument that Beta was inattentive. }

Evidence

A comment is required on all evidence inserted into the arguments section. Inserted evidence is denoted by a green box (■).

Inserted evidence displayed in the **Arguments** section.

Liability Argument Show Adverse Party's Arguments

ALPHA INSURANCE OF FLORIDA (FRANK REDSTONE)

Arguments:

We admit our insured was primarily negligent for failing to yield but assert that Beta Company also played a role in causing the accident. Before the collision, Beta Company was stopped at a red light. In her statement, the Beta driver said, "I was looking up at the light, and it turned green, so I went 1 she did not mention any effort to scan the intersection for other vehicles. If Beta had properly checked for traffic, she would have seen the Alpha Insurance driver was not stopping and could have waited to proceed from her stopped position. This accident was avoidable with proper lookout.

A witness driving directly behind Beta Company stated that the Beta Company driver proceeded immediately when it turned green 2 the witness also confirmed the Beta Company vehicle was the striking vehicle, impacting our insured in the quarter panel area and pushing it into two legally parked vehicles. This point of impact further supports the claim that the Beta driver failed to maintain proper lookout, because Alpha Insurance's vehicle was already well into the intersection when the collision occurred.

We are seeking **30% contribution** from Beta Company for the property damage incurred by third parties, Bart Bluebug and Olaf Oranger, as well as for the bodily injury claim of Olaf Oranger, who was inside his vehicle at the time of the collision. We believe this allocation of liability is reasonable, given that Beta Company had a clear opportunity to avoid the accident, because she was entering the intersection from a complete stop.

Inserted evidence displayed and listed in the **Evidence** section.

Evidence

Evidence Types (show descriptions)

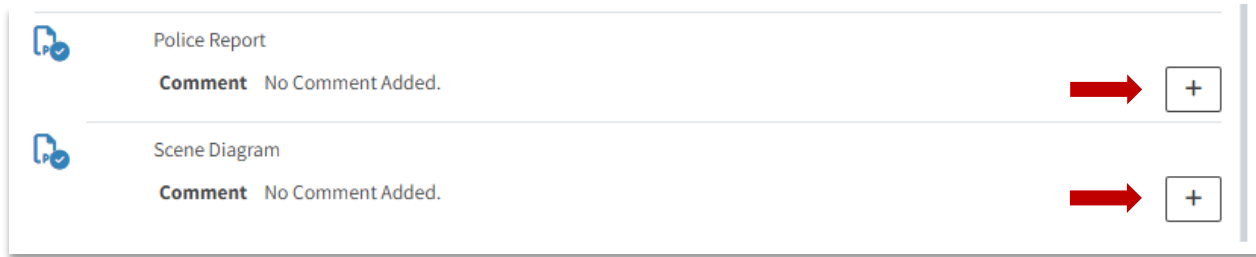
1	Statement - Other Driver	Comment No Comment Added.	+
2	Statement - Witness	Comment No Comment Added.	+
	Police Report	Comment No Comment Added.	+
	Scene Diagram	Comment No Comment Added.	+

The following warning appears when comments are not added as required.

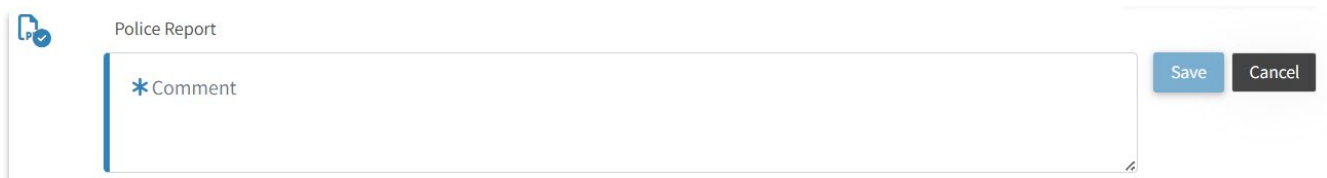
1 Police Report

Comment No Comment Added. Please note that a comment is required for all embedded evidence items.

To add a comment, select the add (+) icon.

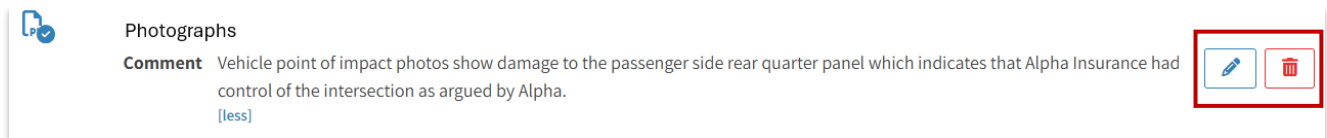


In the field provided, enter comments specific to how the evidence supports the argument(s) raised and select the **Save** tab once entered.



Evidence Comment Example

Once a comment is added, it can be edited or deleted using the icons to the right.



Damages Decision

Damages can be found under the **Damage Recovery** workflow step. Damages not disputed will include an “Accept” tab. Arbitrators will review the evidence supporting the damages sought. If proven, select the **Accept** tab.

ALPHA INSURANCE OF FLORIDA Recovery (JUSTIN CASE) - Damages Decision ?

Collision, 2020 HONDA ACCORD

Driver: JUSTIN CASE

Damages	Sought: \$5,385.00	Proven: \$0.00	Show Details
* Auto Damage	\$5,000.00	—	<input type="button" value="Accept"/> <input type="button" value="Review"/>
* Rental	\$235.00	—	<input type="button" value="Accept"/> <input type="button" value="Review"/>
* Towing	\$150.00	Disputed	<input type="button" value="Review"/>

For damages disputed by the Responding Party, a **Disputed** badge will display. To review the dispute, select the **Review** tab.

ALPHA INSURANCE OF FLORIDA Recovery (JUSTIN CASE) - Damages Decision ?

Collision, 2020 HONDA ACCORD

Driver: JUSTIN CASE

Damages	Sought: \$5,385.00	Proven: \$0.00	Show Details
* Auto Damage	\$5,000.00	—	<input type="button" value="Accept"/> <input type="button" value="Review"/>
* Rental	\$235.00	—	<input type="button" value="Accept"/> <input type="button" value="Review"/>
* Towing	\$150.00	Disputed	<input type="button" value="Review"/>

After selecting the Review tab, the following pop-up appears.

1. Filing Party’s Damage Amount Sought.
2. Adverse Party’s proposed amount and dispute type.
3. Adverse Party’s justification.

Damage Decision - Towing

ALPHA INSURANCE OF FLORIDA (JUSTIN CASE)

1 Towing Amount Sought
\$150.00

Disputes

BETA INSURANCE OF COLORADO (BETTY CROCKER)

2 Proposed Amount: \$0.00
Dispute Types: Towing
Justification:

3 Vehicle was drivable and did not need to be towed.

A comment is required on all evidence attached to the damage by a

After reviewing the dispute and supporting evidence, the arbitrator will determine the amount by selecting one of the following radio buttons below:

- Confirm Amount
- Award a Reduced Amount
- Not Proven

Confirm Amount: \$150.00 Award a Reduced Amount Not Proven: \$0.00

Change Apportioned Amount

Party	Proven Liability	Apportionment
You Must Confirm or Reduce the Damage Amount Before Apportioning Damages		

* Justification

Save Cancel

When confirming damages sought, enter a justification (required) and select the **Save** tab.

Determine Towing Amount

Confirm Amount: \$150.00
 Award a Reduced Amount
 Not Proven: \$0.00

Change Apportioned Amount

Party	Proven Liability	Apportionment
BETA INSURANCE OF COLORADO (BETTY CROCKER)	80%	\$120.00
Total Apportioned Amount		\$120.00

✓ Justification

The vehicle photos show damage to the driver side wheel. Damage shows tire rod bent. The estimate confirms the vehicle was towed.

When selecting **Award a Reduced Amount**, an additional field will display. In the field provided, enter a new reduced amount and provide a justification (required).

Determine Towing Amount

Confirm Amount: \$150.00
 Award a Reduced Amount
 Not Proven: \$0.00

✓ \$ 0.00

Change Apportioned Amount

Party	Proven Liability	Apportionment
BETA INSURANCE OF COLORADO (BETTY CROCKER)	80%	\$0.00
Total Apportioned Amount		\$0.00

✓ Justification

Based on the photos provided, the damages do not interfere with driving the vehicle. There is no damage to the tires nor any body damage hindering the ability for the vehicle to drive away after the accident. Therefore, the Adverse Party's argue is confirmed and no damages awarded for tow bill.

Note: when reducing damages, remember to show your math as seen in the example below.

✓ Justification

The Adverse Party's search reveals that LKQ parts were available but not used. Therefore, reduction is warranted.

\$3145.00 Filing Party's Damages Sought

\$-145.00 Reduced for bumper

\$3000.00 New Reduced Amount