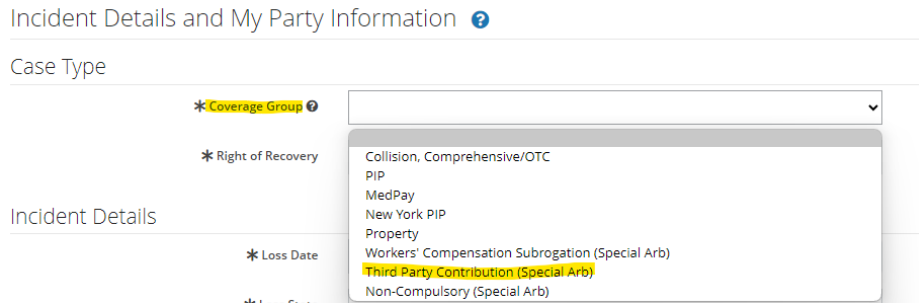


Special Arbitration: Know Before You File

Before you submit your next Special Arbitration filing, review the following steps to **avoid the delay and cost associated with having to refile**. Most errors are made on the very first step!

Selecting the Coverage Group and Right of Recovery

1. Aside from Workers' Compensation Subrogation filings, **the majority of Special Arbitration filings will fall under the Third Party Contribution coverage group.**



Incident Details and My Party Information ?

Case Type

* Coverage Group ?

* Right of Recovery

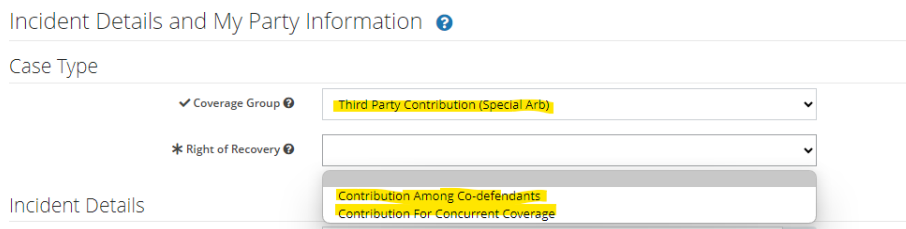
Incident Details

* Loss Date

↓ Loss State

Collision, Comprehensive/OTC
PIP
MedPay
New York PIP
Property
Workers' Compensation Subrogation (Special Arb)
Third Party Contribution (Special Arb)
Non-Compulsory (Special Arb)

2. After selecting the coverage group, you will then choose the appropriate Right of Recovery.



Incident Details and My Party Information ?

Case Type

✓ Coverage Group ?

* Right of Recovery ?

Incident Details

Contribution Among Co-defendants
Contribution For Concurrent Coverage

Contribution Among Co-defendants

Apportion liability/damages when there are two or more parties allegedly responsible for the bodily injury and/or property damage of a third party.

Case Example

Two vehicles collide and veer into a third vehicle resulting in injuries to the driver of the third vehicle, as well as property damage. The carriers for the two vehicles cannot agree on the apportionment of liability. The case is settled with the third party on behalf of both vehicles and the case is submitted to Special Arbitration for the arbitrator to decide liability among the parties.

Contribution for Concurrent Coverage

Resolve concurrent disputes when there are two or more insurers or self-insureds allegedly providing liability coverage for the same insured.

Case Example

An individual has an accident resulting in damage to a third party while driving his personal car on his employer's business. The carriers for his personal auto and his employer cannot agree on how their coverage applies. The third-party claim is settled and the case is submitted to Special Arbitration for the arbitrator to decide whether the involved policies apply as primary or excess.