



# E-Subro Hub Industry Guidelines

The following industry-recommended guidelines should be adhered to when issuing and receiving E-Subro Hub demands. These guidelines will promote the expeditious settlement of subrogation claims.

## Qualifying E-Subro Hub Demands

E-Subro Hub is used for auto physical damage claims.

**Note:** This may include motorcycles, recreational vehicles, trailers, and ATVs/UTVs.

The responding party's E-Subro Hub workflows may not accommodate these additional claim types. When the receiving party will not work the demand in E-Subro Hub, it should:

1. Make a copy of the demand and forward it to the adjuster who is handling the claim, and;
2. Send a Request for Information to the demand-issuing company that includes contact information for the claim-handling adjuster, informing it the demand will be handled outside E-Subro Hub and should be closed in the system.

## Injury Claims

Demands for injury claims are not handled in E-Subro Hub.

## Notice of Subrogation

E-Subro Hub should not be used to send the initial notice of subrogation. Demands should only be sent once known damage payments have been issued.

## Demand Detail Requirements

While prior contact with the responding party is not a requirement, when issuing a demand, all efforts should be made to provide the following to facilitate claim handling:

- The correct responding company
- A valid claim number for the responding company
- Accurate information in all required fields

If a valid claim number is not available, then two or more of the following should be provided for the responding company:

- A valid policy number
- An insured driver or policy holder information (e.g., insured name, phone number, address)
- Insured vehicle information (e.g., VIN, license plate)
- Any additional information that can assist the responding company in locating an active claim or initiating a new claim

If a valid claim number or two or more of the above alternatives is not available, then contacting the responding company is necessary.

## First Notice of Loss

When an E-Subro Hub demand is the Responder's first notice of loss and an initial claim has not been created, the recipient company should assume responsibility for initiating a claim file.

**Note:** Absent appropriate information, as stated above in the Demand Detail Requirements section, the responding party can and should initiate a Request for Information to the Demander.

## Total Loss

Where there is a total loss, a demand should not be issued until the salvage is resolved.

**Note:** A demand may be issued prior to salvage resolution if applicable case law or statute may impede recovery. When doing so, the Demander must update the demand once salvage supports are available.

## Supplements

Supplements are an accepted part of the subrogation process, and issuing demands where there are known supplements is discouraged. Doing so commonly leads to more work for both Demander and Responder — and often does not result in faster payment.

**Note:** A demand may be issued prior to all known supplements if applicable case law or statute may impede recovery.

## Payment

Once a settlement amount has been determined, payment should be issued within a maximum of seven days.

## Liability Agreement

When a liability agreement is reached in E-Subro Hub, the agreed upon liability assessment will not be applied to other related claims (PIP and/or MedPay) that are being handled outside of E-Subro Hub.

## Contact Information

Demander and Responder Representative Information on the Demand Detail page for all E-Subro Hub demands must include a valid phone number for an individual or team that can access and discuss the demand.

If negotiations will take place outside of E-Subro Hub, the response-side demand owner should provide contact information for the investigating liability representative using the Negotiation or Message field (available in Send FYI, Request for Info, Counter Offer, or Deny). In addition, the response-side demand owner should ensure a copy of the demand is available to the investigating liability representative who is handling the claim.

## Actionable Response Times

The Responder should provide the demand-issuing company with an initial actionable response within 14 calendar days after issuance of the demand.

Upon receipt of an actionable first response, the Demander should then take further action (e.g., Accept, Counter, etc.) within 14 calendar days.

**Note:** Actionable responses include Accept, Counter, Deny, and Request for Info.

## Counter Offer Acceptance

Using the Accept action within E-Subro Hub to accept the last offer made by the Responder should be considered a final settlement.

When the Accept action is being used to accept the Responder's last offer as a partial acceptance, and there is intent to file arbitration for the remaining balance, it should be clearly noted in the message field that the counter offer is being accepted as a partial agreement and that arbitration will be filed.

## Claim Resolution

Participating members should make every reasonable attempt to resolve claims within 45 days of demand issuance.

Members are encouraged to withhold from arbitrating claims within this 45-day period if it is believed a settlement can be reached.