

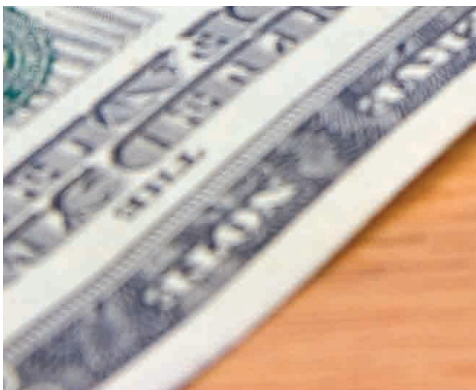


Cap exposure on
bodily injury claims
by enabling prompt
settlement



Increase
productivity
through faster claim
closings

Prevent potential
bad case law that
can result from
damages going to
trial



Reduce litigation
costs

THE SPECIAL FORUM

Don't Leave Claim Dollars on the Table

When?

When to File in Special:

- If your insured is one of two or more parties potentially liable to a third party for property damage and/or bodily injury to another
- Also for:
 - First or third-party concurrent or overlapping coverage disputes
 - Workers Compensation subrogation

How?

How to Prepare an Apportionment of Liability Dispute for Filing in Special:

- Split the settlement amount equally up front to realize advantages of settlement while sharing the burden of up-front expense.
- Settle the claim in full and seek contribution from the other(s).
- Secure written consent among all of the potential tortfeasors without settlement; send a copy of the written consent at the time of filing.

What if...?

“One of the tortfeasors is a nonmember.”

- Solution: Secure written consent from the nonmember and submit with the filing. The nonmember may agree to settle the claim efficiently and effectively.

“We don’t want to pay money up front on a third-party claim.”

- Solution 1: Secure written consent from all other potential tortfeasors; with this approach all parties agree to abide by the settlement and no up-front money is required.
- Solution 2: Split the settlement amount equally up front to realize the advantages of settlement while sharing costs.

For more information, visit our Web site at www.arbfile.org
or call 1-888-ARB-FILE (272-3453).