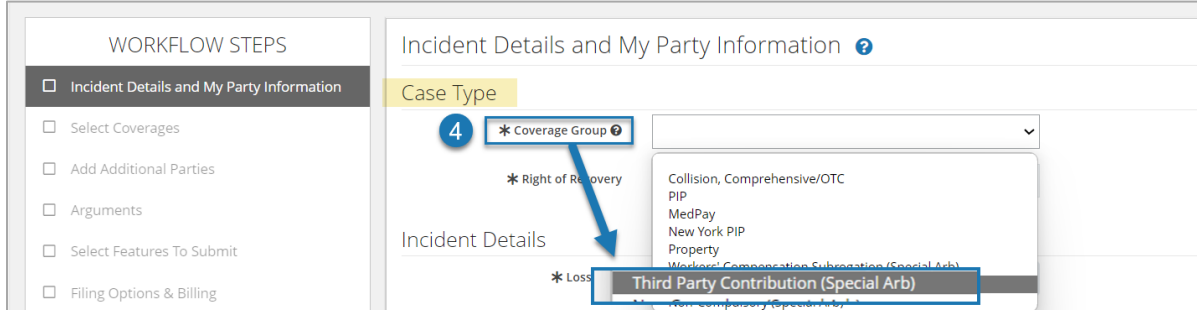


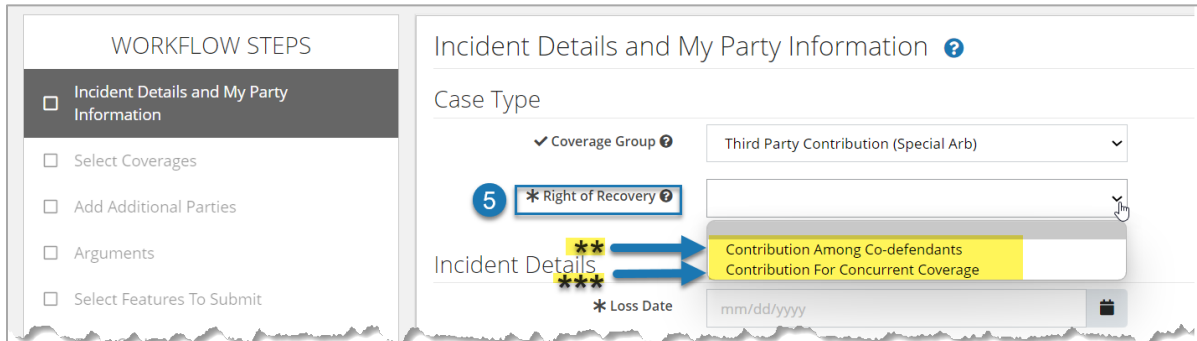
Filing UMPD and/or UMBI in Total Recovery Solution® (TRS®)'s Special Arbitration Forum

Listed below are the steps to file recovery of paid Uninsured Motorist Property Damage (UMPD) and/or Uninsured Motorist Bodily Injury (UMBI) after discovering that the tort-feasor had coverage. This scenario is a compulsory dispute in the Special Forum.

1. Ensure you are logged into the Arbitration Forums, Inc. (AF) website.
2. Click “TRS Arbitration” from the green ribbon on the home page to access your worklist.
3. Click “File New Damages” at the upper-right corner of your worklist to access the filing workflow.
4. In the first step, under Case Type and Coverage Group, select “Third-Party Contribution.”



5. Next, choose the applicable Right of Recovery.



If seeking recovery from the tort-feasor, choose “**Contribution Among Co-Defendants.**”

If seeking recovery from another insurer that also had Uninsured Motorists’ (UM) coverage for the same insured, choose “**Contribution for Concurrent Coverage.**”

6. Complete the remaining workflow steps, attaching evidence where provided.
7. Review the case carefully before submitting.

Note: UM recovery actions against the tortfeasor’s insurer for which the Responding Company has coverage are compulsory in the Special Forum.

With the discontinuance of the UM Forum earlier this year, disputes wherein an insurer pays a claim under UM coverage and **does not agree with the merits of the disclaimer** issued by the adverse carrier **are no longer compulsory**. These may be filed in the Special Forum as non-compulsory disputes; however, the Adverse Party can raise a jurisdictional exclusion to have the case removed from AF’s jurisdiction.