





Liability Decision

Enter the percent of liability for each party.

-  Denotes a required field must be completed.
-  Denotes field has been completed.

“Help Text” embedded into TRS® software. Select  to reveal text on completing the **Decision Entry Liability Decision** and the **Liability Decision Justification** sections.

Liability Decision 

ALPHA INSURANCE OF FLORIDA (VANNA WHITE)

* BETA INSURANCE OF COLORADO (JOEY SMITH) is % liable for ALPHA INSURANCE OF FLORIDA 's damages.

BETA INSURANCE OF COLORADO (JOEY SMITH)

* ALPHA INSURANCE OF FLORIDA (VANNA WHITE) is % liable for BETA INSURANCE OF COLORADO 's damages.

Breach of Duty

Enter duties breached for each party.

Duties Breached

ALPHA INSURANCE OF FLORIDA (VANNA WHITE)

Duties Breached

Alpha Insurance was not liable for Beta Insurance damage.

BETA INSURANCE OF COLORADO (JOEY SMITH)

Duties Breached

Beta Insurance is liable for failure to yield, speeding and improper lookout.

Liability Decision Justification

* **Comment** Denotes a required field must be completed.

✓ **Comment** Denotes field has been completed.

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

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


Liability Decision Justification

✓ **Comment**

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 liability argument text denoted by a green box ().

1 Police Report

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


To add a comment, select  to enter comments in the field provided, and then select **Save**.

Evidence

Evidence Types (show descriptions) View All Evidence

Photograph(s)

Comment **No Comment Added.**

To add a evidence comment, select this tab 

Evidence Comment Example

Photograph(s)

Comment: vehicle point of impact photos show damage to the passenger side rear quarter panel which indicates that Alpha Insurance had control of the intersection as argued by Alpha.

Cancel Save

Damages Decision

The red box (below) will indicate a damage dispute. Review by selecting the **Review** tab.

Click the **Accept** button for any damages you verified that are proven and not disputed.

Damages	Sought	Proven	Show Details
* Auto Damage	\$3,145.00	Disputed	Review
* Rental	\$200.00	Accept	Review

When damages are disputed, select the **Review** tab to reveal the responder’s **Damage Dispute Justification** (1) and filer’s **Rebuttal** (2), if entered.

* Auto Damage \$3,145.00 Disputed Review

1

BETA INSURANCE OF COLORADO (JOEY SMITH)
 Proposed Amount: \$2,896.00
 Dispute Types: Parts
 Justification:
 LQK parts were not issued but were available.

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

2

ALPHA INSURANCE OF FLORIDA Rebut: LQK parts were tried but did not fit properly

After reviewing the evidence, justification, and rebuttal, select either **Confirm Damages Sought** or **Reduce Auto Damages Amount** by clicking on the specific radio button below.

Determine Damage Amount

Confirm Damages Sought (\$3,145.00)
 Reduce Auto Damage Amount

When confirming damages sought, enter justification the select the **Done** tab.

Apportion Damages

Change Apportioned Amount

Party	Proven Liability	Apportionment
BETA INSURANCE OF COLORADO (JOEY SMITH)	100%	\$3,145.00
Total Apportioned Amount		\$3,145.00

Justification

In the estimate submitted by Alpha the appraiser made a note that LKQ parts were ordered and tried. Unfortunately, the parts did not fit properly. That would explain why Alpha's estimate was written using OEM parts.



When reducing the auto damage amount, an **Enter New Value** box appears for you to enter the damage amount you are allowing.

Confirm Damages Sought (\$3,145.00)
 Reduce Auto Damage Amount

Next, enter the justification. Note: when reducing damages, remember to show your math.

Change Apportioned Amount

Party	Proven Liability	Apportionment
BETA INSURANCE OF COLORADO (JOEY SMITH)	100%	\$3,000.00
Total Apportioned Amount		\$3,000.00

* Justification

Beta's part search reveals that LKQ parts were available, but not used. Therefore, reduction is warranted.

\$3145.00 Alpha's Damages Sought
 -\$145.00 reduced for bumper
 \$3000.00 New Reduced Amount

