



E-Subro Hub Best Practices and Action Review

1. ***Demand Issuance:*** Once a demand has been issued, there should be no need to resend a demand via fax, mail, or e-mail. If exceptional circumstances apply and a demand will be worked outside E-Subro Hub, the responder should “print” a copy of the demand and forward it to the non-E-Subro Hub claim handler. The responder can advise the demander via a “Request for Info” to close the E-Subro Hub demand and provide appropriate contact information.
2. ***Supporting Documentation:*** To support a subrogation demand and promote the efficient evaluation of a property damage claim, the most common types of evidence that should be included in an E-Subro Hub demand are an estimate, proof of payment, and photos depicting the relevant damage. Additional evidence (e.g., rental bill, total loss evaluation, tow bill, police report, etc.) should be included as necessary to support your damage and/or liability position.
3. ***Demand Review:*** To minimize claim resolution cycle times, E-Subro Hub users should routinely complete a review of all active demands that need attention. The following are the primary methods for reviewing E-Subro Hub demands: (1) Access your E-Subro Hub Work List; (2) Use link provided in E-Subro Hub e-mail notifications (if applicable within your company configuration settings); or (3) Work your Internal diary list.

Members are encouraged to use any method that promotes review of demands needing immediate attention on a regular basis.

4. ***Manager/Supervisor Demand Review:*** Managers and/or supervisors are encouraged to use available E-Subro Hub functionality to ensure pending E-Subro Hub demands are being reviewed in a timely manner. The two primary tools are the Other User’s Work List and My Team functionality. The Other User’s Work List will allow someone to review a single user’s Work List, while the My Team tool allows someone to review a group of users under several filtering options.
5. ***Security Administration:*** Security administrators have an important role in maintaining the efficiency of the E-Subro Hub system. All members are encouraged to have a dedicated group of security administrators with the responsibility of creating, updating, and deactivating user IDs. The process of activating or deactivating a user ID should be included in a member company’s employee onboarding or exit check list.



When deactivating a user, any pending E-Subro Hub inventory should be reassigned to an active user/s to assure seamless claim handling.

Security administrators should ensure Business Unit information is current and accurate at all times.

6. **User Profile Administration:** All users are encouraged to review their User Profile page quarterly to confirm contact information is current and accurate at all times.
7. **E-Subro Hub Training:** It is recommended that members incorporate E-Subro Hub training into their new employee orientation. Arbitration Forums is available to assist with the development of an internal training program or facilitate live or Web-based E-Subro Hub training as needed.
8. **Deductible Reimbursement:** To minimize deductible reimbursement errors, responders are encouraged to provide proof of payment when the demander's deductible is paid directly to an insured.
9. **E-Subro Hub Commands – Definitions and Intended Purpose:**

- **Accept:** This action should primarily be used when agreeing to the last offer presented by the other party. The agreed upon settlement is not binding to other related claims (PIP and/or MedPay) or arbitration. Using the Accept function will remove an Action Flag icon from your Work List and **will update the Last Action/Date columns**. Additionally, it will generate a message notification to the other party if it is configured for e-mail notices.

Demander Note: If 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.

- **Counter Offer:** This action should be used when making an offer that reflects your current assessment of liability and evaluation of damages. Using the Counter Offer function will put an Action Flag icon on the Work List of the other party and **will update the Last Action/Date columns**. Additionally, it will generate a message notification to the other party if it is configured for e-mail notices.

Responder Note: If issuing a payment for less than the current demand amount, the Counter Offer command should be utilized.

- **Deny:** This action should only be used when the claim will be denied in its entirety based on coverage, liability, and/or damages. Using Deny will put an Action Flag icon on the Work List of the other party and **update the Last Action/Date columns**. Additionally, it will generate a message notification to the other party if it is configured for e-mail notices.



- ***Investigating***: This action should be used by the responder, if additional investigation is needed, to document initial review of a new demand and provide an appropriate claim-handling time line. Additionally, it **will not** generate a message notification to the other party if it is configured for e-mail notices.

Note: Using the Investigating command will change the demand status from Issued to Pending, but is not considered a First Actionable Response to the demander. The Action Flag icon will appropriately remain on the Work List of the responding party.

- ***Request for Information***: This action should primarily be used to obtain additional information or documentation from the other party. Using Request for Info will put an Action Flag icon on the Work List of the other party and **update the Last Action/Date columns**. Additionally, it will generate a message notification to the other party if it is configured for e-mail notices.

Note: If the receiving party will use its Work List as the primary review option and it resorts from the default Issue Date to a Last Action Date, demands with a Request for Info will go to the bottom of its re-sorted Work List.

- ***Send FYI***: This action should primarily be used to provide information or initiate a general status inquiry to the other party. Using Send FYI will put a Message icon (Envelope) on the Work List of the other party but **not update the Last Action/Date columns**. Additionally, it **will not** generate a message notification to the other party if it is configured for e-mail notices.
- ***Supplement***: This action should be used when there are supplemental damages that will change the current demand amount. Using Supplement will put an Action Flag icon on the Work List of the other party and **update the Last Action/Date columns**. Additionally, it will generate a message notification to the other party if it is configured for e-mail notices.