Settlement Exchange System® (SES®) and E-Subro Hub Enhancements – 2024

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Settlement Exchange System and E-Subro Hub Enhancements – 2024

The intent of these changes is to support the expansion of Settlement Exchange System® (SES®) into Total Recovery Solutions® (TRS®) and Guidewire products in 2024. Overpayments and revisits to demands will be significantly reduced, if not eliminated, for parties on both SES demands and non-SES demands. From a data perspective, this project will also lead to more accurate, understandable reports and analytics.

Reduced Payments

SES users will be required to confirm if any reduced payments shown as "cancelled" in E-Subro Hub were actually issued outside of SES. This is the same question asked to Responders on non-SES demands.

Responder Rejected Payment	R Counter Offer 02/15/2024	D Counter Offer 02/15/2024	R Reduced Payment 02/15/2024	R Reduced Payment 02/15/2024
Auto Damage	$5,000.00	$4,800.00	$5,000.00	$5,000.00
Rental	$100.00	$150.00	$100.00	$100.00
Towing	$250.00	$230.00	$250.00	$250.00
Other Amount	$150.00	$170.00	$150.00	$150.00
Insured Deductible	$200.00	$200.00	$200.00	$200.00
Salvage Amount	($1,000.00)	($1,100.00)	($1,000.00)	($1,000.00)
Total Loss	Yes	Yes	Yes	Yes
Total Damages	$4,700.00	$4,450.00	$4,700.00	$4,700.00
Responder Liability	20%	90%	25%	30%
Total Demand	$940.00	$4,005.00	$1,175.00	$1,410.00
Payments	Prior Payment(s) $0.00	Payments Received $0.00	Prior Payment(s) $0.00 Current Payment $1,175.00	Prior Payment(s) $1,175.00 Current Payment **Cancelled**

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Negotiation Message: Counter offer

Reduced Payment

Please confirm if the prior Reduced Payment of $1,207.58 was issued. Until the Reduced Payment is confirmed, all negotiation actions will be unavailable for this demand.

Yes | No | Back to Demand

If the Responder confirms that a payment was issued outside of SES, they can send an FYI to let the Demander know and E-Subro Hub will pass the action flag back to the Demander and write the reduced payment activity log.

Once there is a valid reduced payment, the total demand on subsequent Demander counter offers can no longer be greater than their last counter offer.

	R Counter Offer 02/12/2024	D Counter Offer 02/12/2024	R Reduced Payment 02/12/2024	D Counter Offer 02/16/2024
Auto Damage	$5,000.00	$5,000.00	$5,000.00	$ 5,000.00
Rental	$100.00	$100.00	$100.00	$ 100.00
Towing	$250.00	$250.00	$250.00	$ 250.00
Other Amount	$150.00	$150.00	$150.00	$ 150.00
Insured Deductible	$200.00	$200.00	$200.00	$ 200.00
Salvage Amount	($1,000.00)	($1,000.00)	($1,000.00)	$ 1,000.00
Total Loss	Yes	Yes	Yes	Yes
Total Damages	$4,700.00	$4,700.00	$4,700.00	$4,700.00
Responder Liability	27%	80%	27%	100
Total Demand	$1,269.00	$3,760.00	$2,000.00 OVERRIDDEN	$ 4,700.00
Payments	Prior Payment(s) $0.00	Payments Received $0.00	Prior Payment(s) $0.00 Current Payment $2,000.00	Payments Received $0.00

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The Counter Offer must not exceed the total demand of $3,760.00 (lastest offer). If you have additional damages, please use the supplement action.

Negotiation Message: ✱ Negotiation Message

0 / 3500

Counter Offers

Users may no longer submit or accept counter offers where the total demand is zero.

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Counter offers may not exceed the total of the original offer or be less than the total of all valid reduced payments.

Third-Party Administrators (TPAs)

Third-party administrators (TPAs) may submit counter offers where the total demand is zero when they are negotiating damages only.

Supplements

Demanders will have the ability to carry over any remaining balance* when there is a supplement and neither party has accepted the prior damages.

Remaining balance = Demanders last offer minus any valid reduced payments.

D Supplement

Do you wish to carryover the remaining balance of $1,068.42 to your supplement?

Yes | No | Cancel

D Supplement has been issued

	D Supplement 02/07/2024	D Supplement Result 02/07/2024
Auto Damage	$7,500.00	$7,500.00
Rental	$0.00	$0.00
Towing	$0.00	$0.00
Other Amount	$0.00	$0.00
Insured Deductible	$0.00	$0.00
Salvage Amount	$0.00	$0.00
Total Loss	No	No
Total Damages	$7,500.00	$7,500.00
Responder Liability	100%	100%
Total Demand	$7,500.00	$8,568.42 ⓘ OVERRIDDEN TO INCLUDE REMAINING BALANCE
Payments		Payments Received $0.00

Remaining Balance = Demander's last offer minus any subsequent valid Reduced Payments.

ⓘ The Remaining Balance of $1,068.42 from the prior damage negotiations has been included in the total demand amount.

Negotiation Message:	Results of adding Supplement with Negotiation Message: new supplement for 7500.00

Acknowledge Demand Acceptance

Users will be required to acknowledge "Accept" as the end of the negotiation for the current damages.

Accept

Demanders may acknowledge reduced payments from within their Accept confirmation screen.

If the Responder takes the "Accept" action after issuing a valid reduced payment, they will be accepting the remaining balance amount for the negotiated damages. If the intent of the Responder is not to pay more after their reduced payment, then a Request for Information should be used instead to let the Demander know their reduced payment is their final offer.
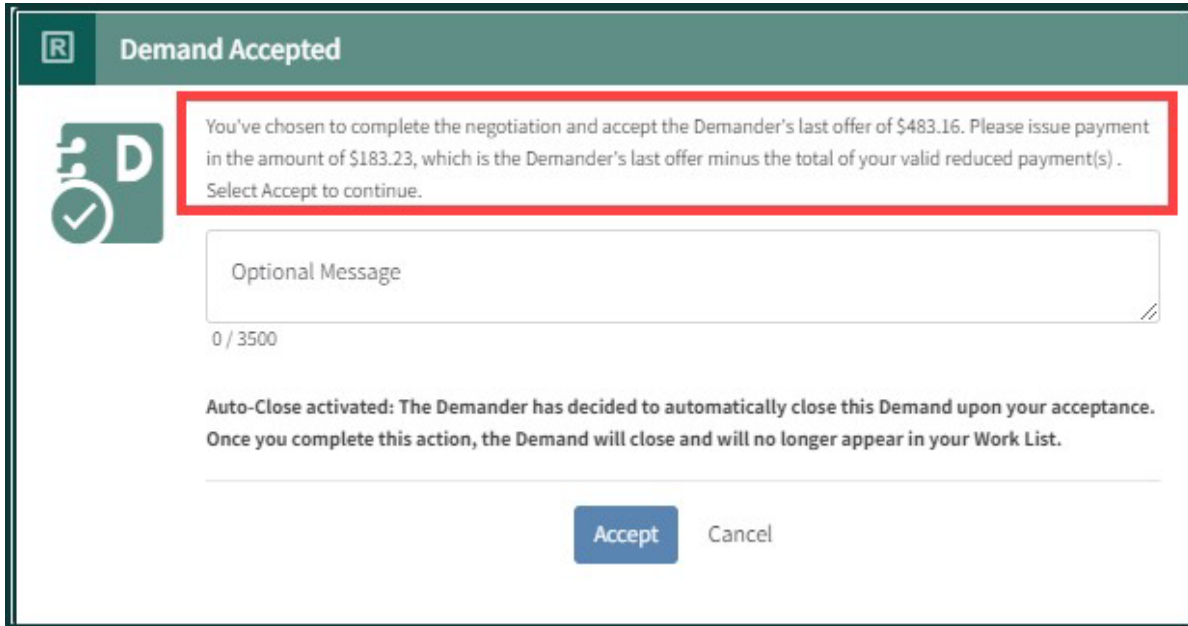
Responder Claim Number

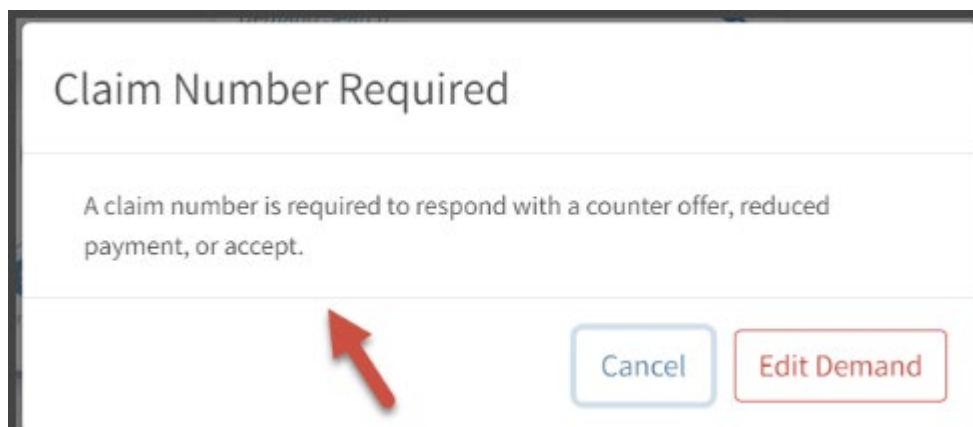A Responder claim number is required on SES demands to avoid failures when retrieving SES payment IDs. When a Responder takes an "Accept," "Counter Offer," or "Reduced Payment" action and their claim number is missing, it will need to be added before continuing. The Responder claim number can be added on the Demand Details page.

Users will have the same validation rules mentioned in this document applied to inbound commands received by AF. While error codes remain the same, new descriptions may appear. Some examples are:

ErrorCode: 20012
  ErrorCondition: ValidationError
  Message: Damages information is missing or invalid
  Description: The Counter Offer must not exceed the total demand of $4,700.00 (initial offer). Please use Edit Original Damages (for DI: use command Correct Demand) if you wish to increase the demand amount.

ErrorCode: 20007
  ErrorCondition: SecurityError
  Message: Demand is not in required status for this operation
  Description: This Demand has already been accepted.

ErrorCode: 10005
  ErrorCondition: ValidationError
  Message: Invalid data in the user request
  Description: Responder claim number is required.

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