Counterclaims

WORKFLOW STEPS

- Confirm Incident Details and My Party Information
- Add Additional Parties
- Recovery Arguments
- Coverage Response Collision
- Feature Response 2021 HONDA

Add My Damages

Filing Options & Billing

Review & Submit

When to add counterclaims under the *Concurrent Coverage Right of Recovery.*





An Adverse Party may add a Counterclaim when;

Two co-insurers pay for damages to the same covered auto under the collision portion of the policy.

Example: Carrier A pays physical damage; Carrier B pays rental and towing.

Carrier A (Filing Party)



When filing a response, the Adverse Party seeking to recover its damages may add a counterclaim against the co-insurer only and not the parties believed to be negligent.



✓ Right of Recovery

Negligence

Carrier B (Adverse Party)

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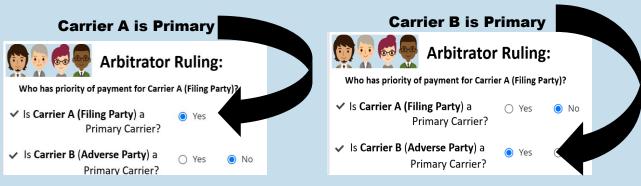
Add My Damages

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When to add counterclaims under the *Concurrent Coverage Right of Recovery.*



The following examples illustrate how damages are awarded based on the arbitrator's ruling.



Carrier A's payment for physical damage recoverable. Carrier B's collision deductible will be reduced from award and counterclaim barred.

*Deductible will not be reduced if entered in wrong field.



Carrier A & B's payments are apportioned based on the payments made to the covered auto.

*Deductible will not be reduced if entered in wrong field.

For questions, call Member Services at 866-977-3434

Carrier A (Filing Party)

No recovery of Carrier A's

payment for physical

damage. Carrier B's rental

and towing recoverable if

counterclaim added by

response due date.

*See Rule 2-2 for exceptions.



Pays physical damage



Pays rental and towing

Carrier B (Adverse Party)

