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Policy Limits in Total Recovery Solution® (TRS®) Hearings

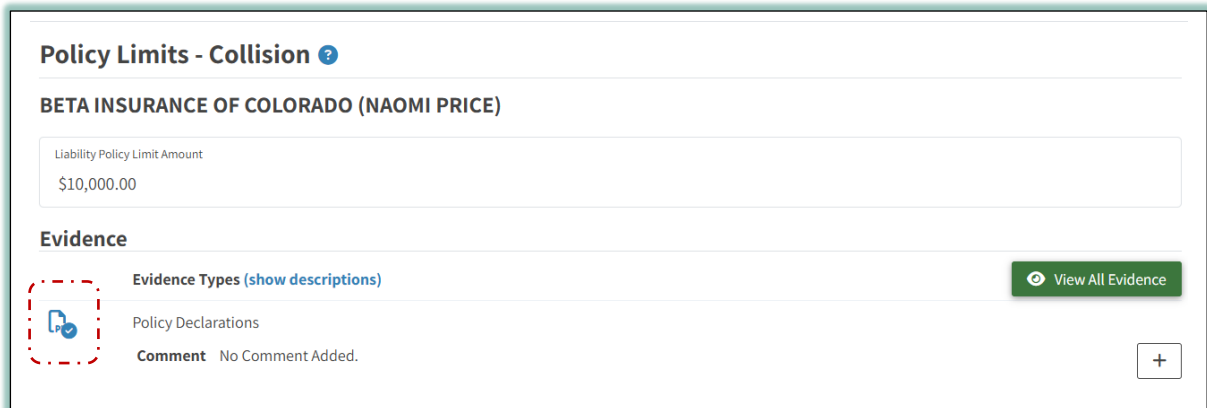
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Policy Limits Findings Page Overview

The Policy Limits Findings page is comprised of three sections or cards:

1. **The Evidence Card** – As the name suggests, this section contains the evidence attached by the party to the case. The arbitrator will be able to view and assess the attached evidence in this section before making a ruling on the policy limits amount.



Policy Limits - Collision ?

BETA INSURANCE OF COLORADO (NAOMI PRICE)

Liability Policy Limit Amount
\$10,000.00

Evidence

Evidence Types (show descriptions) View All Evidence

Policy Declarations

Comment No Comment Added. +

2. **The Policy Limits Amount Proven Card** – On this card, the arbitrator must determine the policy limits amount that the party has proven. The arbitrator can either “confirm” or “adjust” the policy limits amount in this section or mark the policy limits as “did not prove.” The arbitrator must explain the ruling in the “Justification” section should the policy limits amount be adjusted or not proven.

Policy Limits Amount Proven

* Policy Limit Amount of \$10,000.00

Justification

3. **The Exposure Rulings Card** – The Exposure Rulings card provides the arbitrator with a tabular view of the exposures claimed by the party to the case. The arbitrator must make a ruling on the exposures entered herein. These cards and their functions are displayed in detail below.

Exposure Rulings

Amount/Description	Proven Valid	Proven Paid Amount	Proven Unpaid Amount	Proven Undetermined	
* Amount: \$1,000.00 Paid Damage to tree.	–	–	–	–	<input type="button" value="Review"/>
* Amount: \$100.00 Unpaid Fence repair	–	–	–	–	<input type="button" value="Review"/>
* Amount: Undetermined Damage to a street sign.	–	–	–	–	<input type="button" value="Review"/>
Total: \$1,100.00	Total Proven:	\$0.00	\$0.00		

Policy Limits Findings Page Details

The Evidence Card

This card is the same for all coverage groups.

The screenshot shows a web interface for 'Policy Limits - Collision'. At the top, it displays 'BETA INSURANCE OF FLORIDA (NAOMI PRICE)' and a 'Liability Policy Limit Amount' of '\$10,000.00'. Below this is an 'Evidence' section with a sub-section for 'Policy Declarations'. A yellow comment box contains the text 'Policy limits confirmed.' A blue callout box explains: 'As an arbitrator, you can add a comment to the evidence that has been attached. This comment can help clarify the decision on the ruling.' A green button labeled 'View All Evidence' is visible. A separate callout box on the right states: 'You can choose to view all evidence on the page with a single click.'

The Policy Limits Amount Proven Card

- a. Confirm the amount of the available policy limits.

The screenshot shows a web interface for 'Policy Limits Amount Proven'. It displays a checked status for 'Policy Limit Amount of \$10,000.00'. Below this are three buttons: 'Confirm Amount' (highlighted with a red dashed border), 'Did Not Prove', and 'Adjust Limit Type/Amount'. Underneath is a 'Justification' section with a yellow comment box containing the text 'Policy limits are confirmed.'

- b. Mark the policy limits as “Did Not Prove.”

The screenshot shows a web interface titled "Policy Limits Amount Proven". Under the heading "Policy Limit Amount of \$10,000.00", there are three buttons: "Confirm Amount", "Did Not Prove", and "Adjust Limit Type/Amount". The "Did Not Prove" button is highlighted with a red dashed border. Below this, under the heading "Justification", there is a yellow text box containing the text "Dec. Page not attached as evidence."

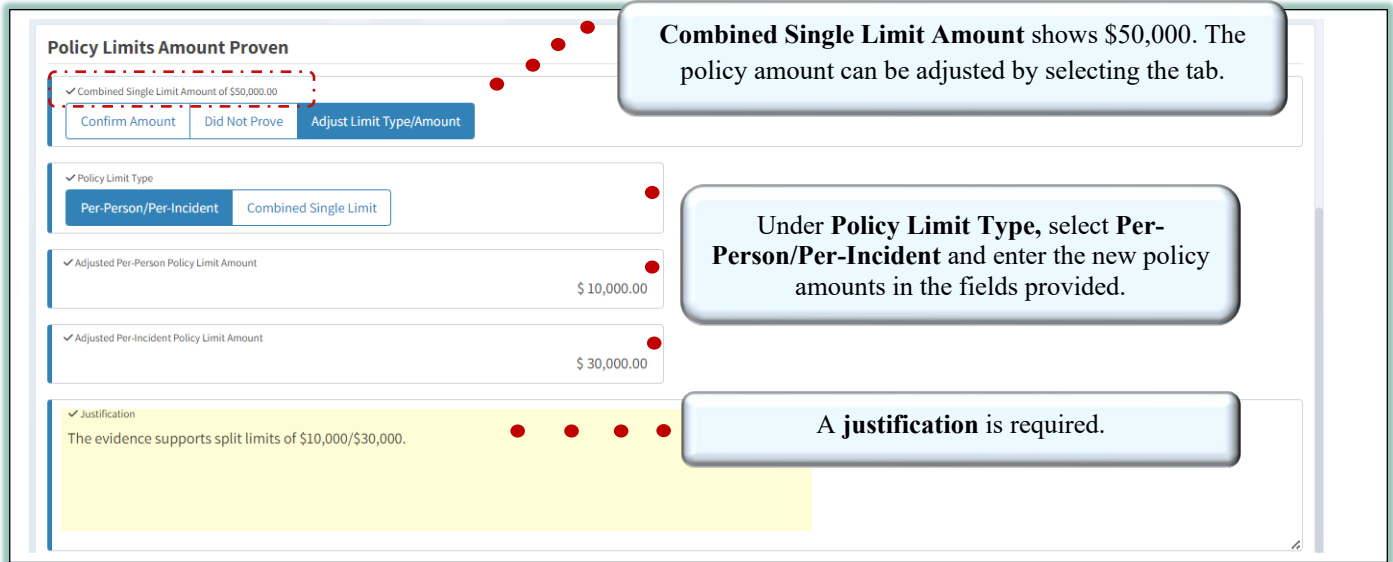
- c. Adjust the policy limits amount that is available. This amount can be greater or less than that of the policy limits entered by the party to the case.

The screenshot shows the same "Policy Limits Amount Proven" interface. Under the heading "Policy Limit Amount of \$10,000.00", the "Adjust Limit Type/Amount" button is highlighted with a red dashed border. Below this, under the heading "Adjusted Policy Limit Amount", there is a text box displaying "\$ 5,000.00". Under the heading "Justification", there is a yellow text box containing the text "Dec. Page shows policy amount limits as \$5,000.00 and not \$10,000.00".

Proven Personal Injury Protection (PIP) and Medical Payment (Med Pay) Amount

For PIP and Med Pay, the arbitrator can choose to accept the policy limit amounts, adjust the amount, or mark them unproven. When the arbitrator chooses to adjust the policy limits for PIP or Med Pay, the arbitrator can also change the policy limits type. Therefore, if a policy is incorrectly marked as a combined single limit policy by the party on the case, the arbitrator can change it to a split policy limit type. When the arbitrator makes this change, the arbitrator is also required to enter the amount of the per person/per incident limits and provide a justification.

a) Combined Single Limit Changed to Split Policy Limit



Policy Limits Amount Proven

✓ Combined Single Limit Amount of \$50,000.00

✓ Policy Limit Type

✓ Adjusted Per-Person Policy Limit Amount \$ 10,000.00

✓ Adjusted Per-Incident Policy Limit Amount \$ 30,000.00

✓ Justification
 The evidence supports split limits of \$10,000/\$30,000.

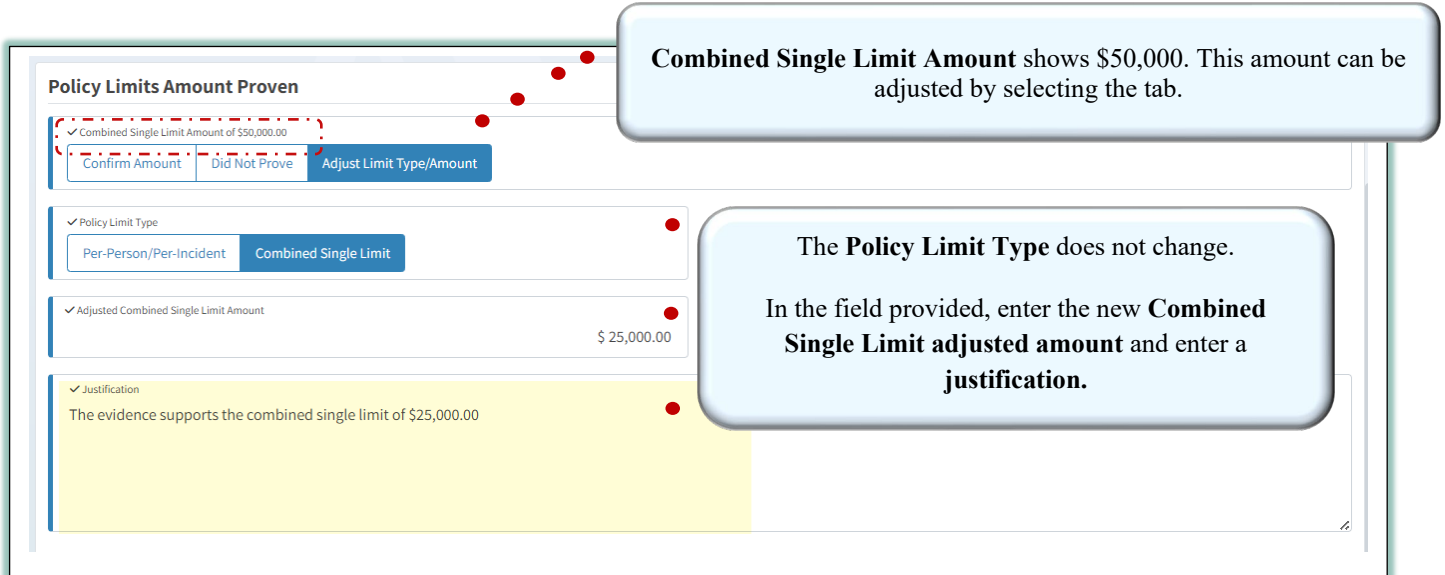
Combined Single Limit Amount shows \$50,000. The policy amount can be adjusted by selecting the tab.

Under **Policy Limit Type**, select **Per-Person/Per-Incident** and enter the new policy amounts in the fields provided.

A **justification** is required.

If only the policy amount needs to be adjusted, the arbitrator will enter the new amount in the field provided and include a justification. The combined single limit policy limits will determine the total Policy Limits available for the party.

b) Combined Single Limit amount adjusted



Policy Limits Amount Proven

✓ Combined Single Limit Amount of \$50,000.00

✓ Policy Limit Type

✓ Adjusted Combined Single Limit Amount \$ 25,000.00

✓ Justification
 The evidence supports the combined single limit of \$25,000.00

Combined Single Limit Amount shows \$50,000. This amount can be adjusted by selecting the tab.

The **Policy Limit Type** does not change.

In the field provided, enter the new **Combined Single Limit adjusted amount** and enter a **justification**.

The per-person/per-incident policy limits require the arbitrator to confirm both the per-person policy limits, as well as the per-incident policy limits. When adjusted, either or both of these limits can be changed. The policy limits can be adjusted to combined single limit when the policy limit type has been incorrectly entered.

c) Split Limits Confirmed

The screenshot shows the 'Policy Limits Amount Proven' section. At the top, a red dashed box highlights the text 'Per-Person/Per-Incident Amounts of \$25,000.00 / \$50,000.00'. Below this, there are three buttons: 'Confirm Amount' (highlighted in blue), 'Did Not Prove', and 'Adjust Limit Type/Amount'. A yellow text area labeled 'Justification' is visible below the buttons. A blue callout box on the right contains the text: 'Per-Person/Per-Incident limits show \$25,000/\$50,000. Select **Confirm Amount** when limits are supported by evidence.' Another blue callout box below it says: 'Enter a **justification**.'

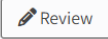
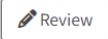
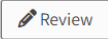
d) Split Limits Adjusted

The screenshot shows the 'Policy Limits Amount Proven' section. At the top, a red dashed box highlights the text 'Per-Person/Per-Incident Amounts of \$25,000.00 / \$50,000.00'. Below this, there are three buttons: 'Confirm Amount', 'Did Not Prove', and 'Adjust Limit Type/Amount' (highlighted in blue). Underneath, there are two radio button options for 'Policy Limit Type': 'Per-Person/Per-Incident' (selected) and 'Combined Single Limit'. Below these are two input fields: 'Adjusted Per-Person Policy Limit Amount' with a value of '\$ 10,000.00' and 'Adjusted Per-Incident Policy Limit Amount' with a value of '\$ 30,000.00'. A yellow text area labeled '* Justification' is at the bottom. A blue callout box on the right contains the text: 'Per-Person/Per-Incident limits show \$25,000/\$50,000. Select the **Adjust Limit Type/Amount** tab.' Another blue callout box below it says: 'The **Policy Limit Type** does not change. In the field provided, enter the new **Per-Person/Per-Incident adjusted amount** and enter a **justification**.'

The Exposures Ruling Section

Exposures entered by the case party must be reviewed by the arbitrator. The arbitrator makes a ruling as to the type and amounts of these exposures. These ruled-upon exposures are now proven exposures. The arbitrator can view the exposure description along with any other values related to the exposures in the Exposure Ruling table. Each exposure can be viewed in detail by clicking on the “Show Details” button. In order to rule on the exposure, the arbitrator must select the review button. This will open the Exposures window.

Exposure Rulings ? Show Details

Amount/Description	Proven Valid	Proven Paid Amount	Proven Unpaid Amount	Proven Undetermined	
* Amount: \$1,000.00 Paid Damage to tree.	—	—	—	—	
* Amount: \$100.00 Unpaid Fence repair	—	—	—	—	
* Amount: Undetermined Damage to a street sign.	—	—	—	—	
Total: \$1,100.00	Total Proven:	\$0.00	\$0.00		

Exposures in TRS can be of three types:

- a) **Paid Exposures** – Proven paid exposures directly impact the policy limits available for the case. These exposures are automatically deducted from the proven policy limits available on the case and can cause a party to be marked as “Out-of-Jurisdiction” (OOJ) by the TRS system. This occurs when the proven paid exposures exceed the policy limits available for the incident or the feature.
- b) **Unpaid Exposures** – Unpaid exposures are exposures that have not been paid. These exposures result in the OOJ statement being displayed on the policy limits worksheet. The arbitrator must decide if these unpaid exposures put a party or feature OOJ.
- c) **Undetermined Exposures** – Undetermined exposures are exposures that have not been quantified. These exposures result in the OOJ statement being displayed on the policy limits worksheet. The arbitrator must make a decision if these undetermined exposures put a party or feature OOJ.

Exposures Ruling Window:

Exposure Ruling [Close]

Exposure Information - BETA INSURANCE OF FLORIDA (NAOMI PRICE)

Amount:	\$1,000.00
Payment Status:	Paid
Description:	Damage to tree.

Exposure Information

Exposure Ruling ⓘ

*Is this a valid exposure?

A valid exposure is for payments to parties outside of arbitration and is not for damages being recovered in this decision or prior payments made to recovering parties in this decision.

Ruling Justification

*Justification

The arbitrator must rule on the validity of the exposure.

Once ruling is made, a justification is required.

Once the arbitrator rules an exposure to be valid, the Ruling section is displayed. If an exposure is ruled as invalid, the arbitrator will be required to enter a justification for his or her ruling. As part of the ruling, the arbitrator is also required to allocate the exposure to the feature with which it is associated. This can be done by selecting and clicking the “Allocate” button on the Exposure Ruling modal.

Exposure Ruling [Close]

Exposure Information - BETA INSURANCE OF COLORADO (NAOMI PRICE)

Amount: \$1,000.00
 Payment Status: Paid
 Description: Damage to tree

Exposure Ruling

✓ Is this a valid exposure? Yes No

A valid exposure is for payments to parties outside of the TRS hearing and not being recovered in this decision or prior payments made to recovering parties in this decision.

✓ Ruling Amount

Total Exposure Amount: \$600.00

Paid Amount: \$ 500.00 Unpaid Amount: \$ 100.00 Undetermined

If any amounts belong to specific features, click the "Allocate" button above and select a feature to enter the appropriate allocations.

Ruling Justification

✓ Justification
 Paid and unpaid amount of \$600.00 was proven but the rest remains undetermined at this time.

In order to allocate policy limits to a feature, select the down arrow found on the “Allocate” tab and pick the feature you would like to associate with the amount.

Exposure Ruling
✕

Exposure Information - BETA INSURANCE OF COLORADO (NAOMI PRICE)

Amount: \$1,000.00

Payment Status: Paid

Description: Damage to tree

Exposure Ruling

✓ Is this a valid exposure? Yes No

A valid exposure is for payments to parties outside of arbitration and is not for damages being recovered in this decision or prior payments made to recovering parties in this decision.

✓ **Ruling Amount**

Allocate amounts to features in this decision

Paid Amount
\$ 500.00

Unpaid Amount
\$ 100.00

Undetermined ?

\$600.00

←
Allocate
▼

If any amount is allocated to a feature, please select a feature to enter the appropriate

JUSTIN CASE - ALPHA INSURANCE OF FLORIDA (JUSTIN CASE)

SARA CASE - ALPHA INSURANCE OF FLORIDA (JUSTIN CASE)

✓ **Ruling Justification**

Justification

Paid and unpaid amount of \$600.00 was proven but the rest remains undetermined at this time.

Save

Cancel

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The feature allocations can then be made in the Feature Allocations section. For split policy limits, allocating exposure amounts to features will result in the amounts being apportioned toward the per-person policy limit for that feature.

Exposure Ruling

Exposure Information - BETA INSURANCE OF COLORADO (NAOMI PRICE)

Exposure Ruling

✓ Is this a valid exposure? Yes No

A valid exposure is for payments to parties outside of arbitration and is not for damages being recovered by the party. Payments made to recovering parties in this decision.

✓ **Ruling Amount**

Allocate amounts to features in this decision

\$600.00 Allocate

Paid Amount: \$ 500.00 Unpaid Amount: \$ 100.00 Undetermined

Feature Allocations

Feature	Paid Amount	Unpaid Amount	Undetermined
JUSTIN CASE - ALPHA INSURANCE OF FLORIDA (JUSTIN CASE)	\$ 500.00	\$ 100.00	<input type="checkbox"/>
SARA CASE - ALPHA INSURANCE OF FLORIDA (JUSTIN CASE)	\$ 100.00	\$ 100.00	<input type="checkbox"/>
Total	\$500.00	\$100.00	

Save Cancel

Exposures from Prior Awards

For any subsequent decision on a filing, exposures from prior awards are displayed above the current exposures on the case.

Policy Limits Amount Proven

Proven Policy Limit Type: Per-Person/Per-Incident
Proven Per-Person Policy Limit Amount: \$25,000.00
Proven Per-Incident Policy Limit Amount: \$50,000.00
Justification: No justification was entered.

Exposure Rulings Show Details

Exposures From Prior Awards

Description	Amount	Payment Status
JUSTIN CASE - ALPHA INSURANCE OF FLORIDA (JUSTIN CASE)	\$10,000.00	Proven
SARA CASE - ALPHA INSURANCE OF FLORIDA (JUSTIN CASE)	\$5,000.00	Proven

Amount/Description	Proven Valid	Proven Paid Amount	Proven Unpaid Amount	Proven Undetermined	
* Amount: \$1,000.00 Paid Damage to tree	—	—	—	—	Review
* Amount: \$100.00 Unpaid fence repair	—	—	—	—	Review
* Amount: Undetermined Damage to street sign	—	—	—	—	Review
Total: \$1,100.00		Total Proven: \$0.00	\$0.00		

Policy Limits Worksheet

The policy limits worksheet for PIP and Med Pay will identify the policy limit type. The arbitrator will be able to review the policy limit information on this worksheet.

There is a separate worksheet for each party to the case. the policy type, policy limits balance remaining for current decision, the net remaining policy limits balances, and exposures are displayed on the worksheet.

When there are unpaid or undetermined exposures associated with a case, the arbitrator can assess these exposures and then determine whether they would place a party Out of Jurisdiction (OOJ). The OOJ statement will display to the arbitrator in these instances so that a ruling can be made. Paid exposures are deducted from proven policy limits to calculate the remaining policy limits.

Policy Limit Worksheet - MedPay - BETA INSURANCE OF COLORADO (MARGO GREEN) ?

Policy Limit Type: Combined Single Limit

Proven Combined Single Limit Amount	\$100,000.00
Previously Paid Exposures	\$100.00 Details
Policy Limit Balance Remaining for Current Decision	\$99,900.00
Known Exposures - Proven in Current Decision	\$21,057.75 Details
Net Remaining Policy Limit Balance	\$78,842.25

Unpaid/Undetermined Exposures

Description	Proven Amount
street sign	\$100.00
unknown vehicle	Undetermined
fence	Undetermined
Total	\$100.00

* Do these exposures put **BETA INSURANCE OF COLORADO (MARGO GREEN)** out of jurisdiction for this case?

* Justification

When the sum of exposures place a party or feature OOJ and there are unpaid or undetermined exposures available on the case, the arbitrator will be able to view a cautionary message in the OOJ section of the worksheet.

⚠ If the party remains in jurisdiction, the sum of the exposures will reach or exceed the remaining balance left after the current decision. ★

* Do these exposures put **BETA INSURANCE OF COLORADO (HENRY WILLIAMS)** out of jurisdiction for this case?

* Justification

The arbitrator can click on the “Show Detail” button to view the details of the policy limit distribution.

Policy Limits Acceptance			
Recovering Party	Accepts Policy Limits ?	Accepts Pro-Rata ?	Accepts Remaining Balance ?
ALPHA INSURANCE OF FLORIDA (JUSTIN CASE)	Yes	Yes	Yes
No documents have been attached to this section.			
Policy Limit Distribution			Show Detail
Recovering Party	Exposures Proven in Current Decision	Recoverable Amount ?	
JUSTIN CASE — ALPHA INSURANCE OF FLORIDA (JUSTIN CASE)	\$5,000.00	\$4,500.00	
SARAH CASE — ALPHA INSURANCE OF FLORIDA (JUSTIN CASE)	\$5,000.00	\$4,500.00	

This section is comprised of the recovering party name, the exposures proven in the current decision, and the recoverable amount for the party or feature. When the arbitrator expands this section, the exposure information, pro-rata distributions, and adjustments can be viewed in detail.

The detail view for the policy limits gives the arbitrator a view of the system calculations behind the policy limit decisions and award amounts.

Policy Limit Distribution										Hide Detail
Recovering Party	Total Exposures in Arbitration	Pro-Rata Share of Limits ?	Pro-Rata Distribution ?	Previous Proven/Paid Exposures ?	Pro-Rata Available ?	Payments in Current Decision ?	Pro-Rata Adjustments ?	Recoverable Amount ?	Total Owed ?	
	JUSTIN CASE — ALPHA INSURANCE OF FLORIDA (JUSTIN CASE)	\$5,000.00	50%	\$4,500.00	\$0.00	\$4,500.00	\$0.00	\$0.00	\$4,500.00	\$4,500.00
SARAH CASE — ALPHA INSURANCE OF FLORIDA (JUSTIN CASE)	\$5,000.00	50%	\$4,500.00	\$0.00	\$4,500.00	\$0.00	\$0.00	\$4,500.00	\$4,500.00	
Total	\$10,000.00	100%	\$9,000.00	\$0.00	\$9,000.00	\$0.00	\$0.00	\$9,000.00	\$9,000.00	

Calculated Split Policy Limits

Split policy limits are system calculated for the arbitrator. These calculations will consider both the incident policy limits as well as per-person policy limits to calculate the amount available to be disbursed. Incident and per-person limits will be automatically applied to the award amounts along with the pro-rating of the awards, where applicable.

For Split policy limits, the worksheet is split into incident policy limits and per-person policy limits.

Incident Policy Limits	
Proven Per-Incident Policy Limit Amount	\$10,000.00
Previously Paid Exposures ⓘ	\$1,000.00 Details
Policy Limit Balance Remaining for Current Decision	\$9,000.00
Known Exposures - Proven in Current Decision ⓘ	\$10,000.00 Details
Net Remaining Policy Limit Balance	\$0.00

Per-Person Policy Limits - JUSTIN CASE - ALPHA INSURANCE OF FLORIDA (JUSTIN CASE)	
Proven Per-Person Policy Limit Amount	\$5,000.00
Previously Paid Exposures ⓘ	\$0.00
Policy Limit Balance Remaining for Current Decision	\$5,000.00
Known Exposures - Proven in Current Decision ⓘ	\$5,000.00 Details
Net Remaining Policy Limit Balance	\$0.00

Per-Person Policy Limits - SARAH CASE - ALPHA INSURANCE OF FLORIDA (JUSTIN CASE)	
Proven Per-Person Policy Limit Amount	\$5,000.00
Previously Paid Exposures ⓘ	\$0.00
Policy Limit Balance Remaining for Current Decision	\$5,000.00
Known Exposures - Proven in Current Decision ⓘ	\$5,000.00 Details
Net Remaining Policy Limit Balance	\$0.00

View details of the exposures by clicking on the "Details" hyperlink.

- When incident policy limits are exceeded or when unpaid or undetermined exposures exist for the incident policy limits, the party can be OOJ.
- When per-person policy limits (i.e., feature-level policy limits) are exceeded or when unpaid or undetermined exposures exist for a feature, the feature can be ruled OOJ.

Unpaid/Undetermined Exposures

Description	Proven Amount
damage to traffic light	\$7,500.00
unknown property damage	Undetermined
Total	\$7,500.00

Feature level cautionary message.

OOJ for the feature.

⚠ If the party remains in jurisdiction, the sum of the exposures will reach or exceed the remaining balance left after the current decision.

✓ Do these exposures put BETA INSURANCE OF COLORADO (NAOMI PRICE) out of jurisdiction for this case?

* Justification

For split policy limits, the arbitrator can view the exposure decision as well as calculated policy limits distribution on the policy limit worksheet.

Policy Limit Distribution Hide Detail

Recovering Party	Total Exposures in Arbitration	Pro-Rata Share of Limits	Pro-Rata Distribution	Previous Proven/Paid Exposures	Pro-Rata Available	Payments in Current Decision	Pro-Rata Adjustments	Recoverable Amount	Total Owed
JUSTIN CASE — ALPHA INSURANCE OF FLORIDA (JUSTIN CASE)	\$5,000.00	50%	\$4,500.00	\$0.00	\$4,500.00	\$0.00	\$0.00	\$4,500.00	\$4,500.00
SARAH CASE — ALPHA INSURANCE OF FLORIDA (JUSTIN CASE)	\$5,000.00	50%	\$4,500.00	\$0.00	\$4,500.00	\$0.00	\$0.00	\$4,500.00	\$4,500.00
Total	\$10,000.00	100%	\$9,000.00	\$0.00	\$9,000.00	\$0.00	\$0.00	\$9,000.00	\$9,000.00

As always, the awards on a case can be modified on the Award Summary page for all parties and features that are in jurisdiction.

MedPay - JUSTIN CASE
ALPHA INSURANCE OF FLORIDA (JUSTIN CASE)

Claim Number: 542026A

Injured Party Status: Driver Modify Awards

Award Allocation	Recoverable Amount	Proven Prior Payments	Award Owed
BETA INSURANCE OF COLORADO (NAOMI PRICE), 100% Liable Policy Limits: \$5,000.00 / \$10,000.00	\$4,500.00	—	\$4,500.00
Company Totals	\$4,500.00	\$0.00	\$4,500.00