



Australian Government

Australian Reinsurance Pool Corporation

RISe - Reinsurance Information System Claims System Cedant Manual

Version V2.0 October 2017

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1 Document Information

1.1 Glossary of Terms

<i>Acronym / Term</i>	<i>Term / Definition</i>
Business Class	The insurance classes covered by ARPC. These are the same as those for which premium returns are submitted with the addition of Public Liability.
DTI	Declared Terrorist Incident
ICA	Insurance Council of Australia
RISe	Reinsurance Information System – ARPC’s web based system used by its reinsureds to submit premium and aggregate information to ARPC.

2 Introduction

2.1 Who Should Read this Manual

This manual is intended for users of the ARPC Claims System – i.e. employees of ARPC’s reinsureds who will be required to use the system in the event of a terrorism related incident. It does not deal with the business process for the interaction between ARPC and its reinsureds (see [Other Resources](#) below for this information).

This manual describes the functionality available within the system and provides explanations on how to effectively use the system. It is the primary help resource available for the system. Additional support, if required, can be sought from ARPC as per the arrangements for the core RISE application.

The concepts of this manual assume that the user is familiar with the existing RISE system and with the terms and concepts outlined in the ARPC Reinsurance Agreement.

2.2 Other Resources

The procedures that are required in the event of an eligible terrorism loss are detailed on the ARPC internet site - <http://arpc.gov.au/claimprocedures/>

The *RISe User Manual* describes the functions of the core RISE application. This manual is available from the *About RISE* page on the ARPC Internet site - <http://arpc.gov.au/reinsuring/rise/>

2.3 System Requirements

The Claims System is a web based system so can be used on any device that runs a modern web browser.

Recommended browsers include:

- § Chrome
- § Firefox
- § Internet Explorer - version 8 or above (version 9 or above preferred)
- § Safari

Other browsers may work but have not been tested by ARPC.

Note – Many screenshots were taken in the RISE Claims Test System and not the Live version. Hence the presence of



in many illustrations

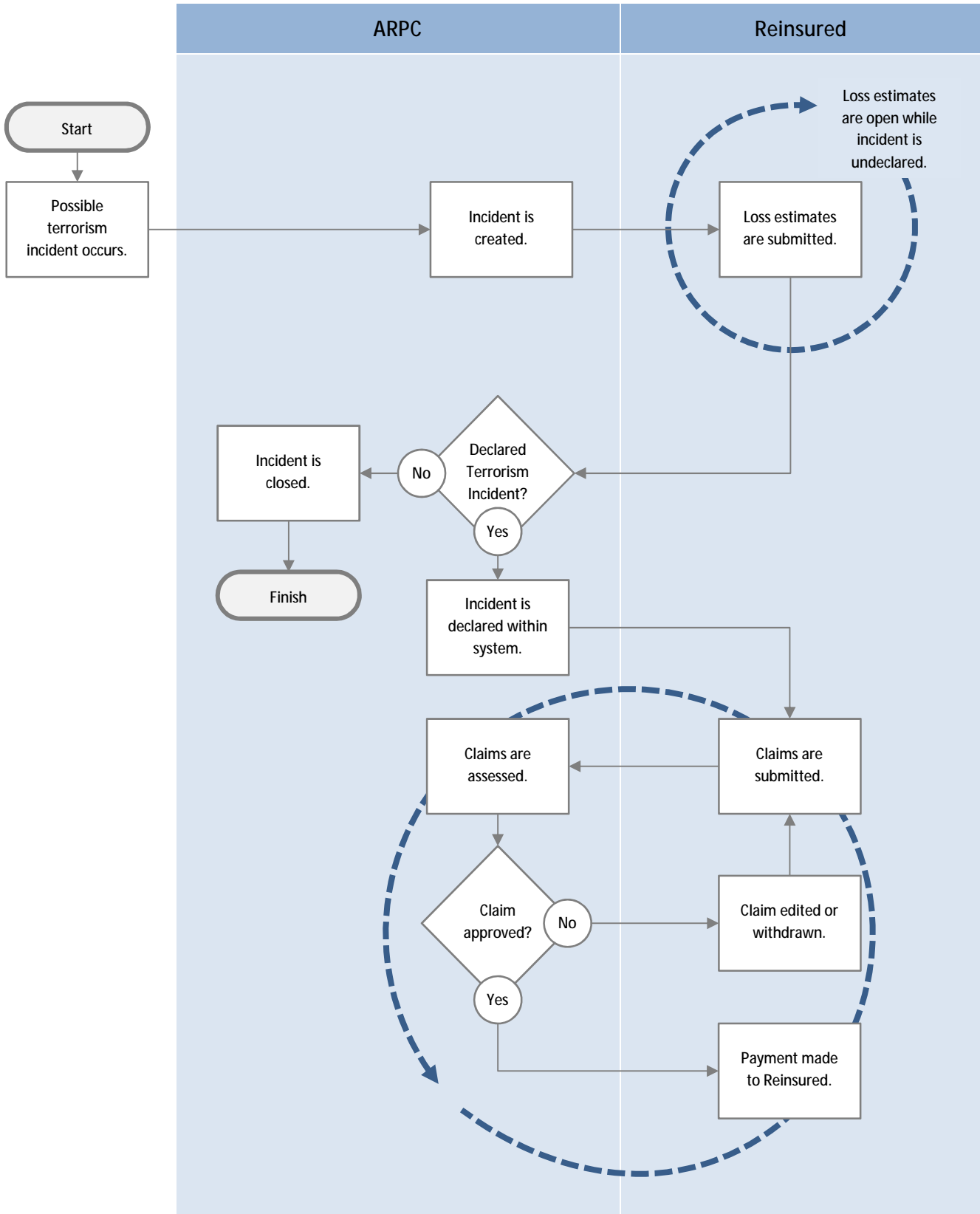
3 Overview

The ARPC Claims System is a web based application that manages the interactions between ARPC and its reinsureds for the purpose of claims processing.

Within the system, reinsureds are able to provide ARPC with estimations of their expected loss (in the early stages of an incident) and then also to submit claims to ARPC for payment.

Reinsureds are also able to view the payments made by ARPC and view summaries of their submissions.

The flow chart on the following page provides a summary of the expected lifecycle of an incident and the interaction of a reinsured with the ARPC Claims System.



4 Logging In

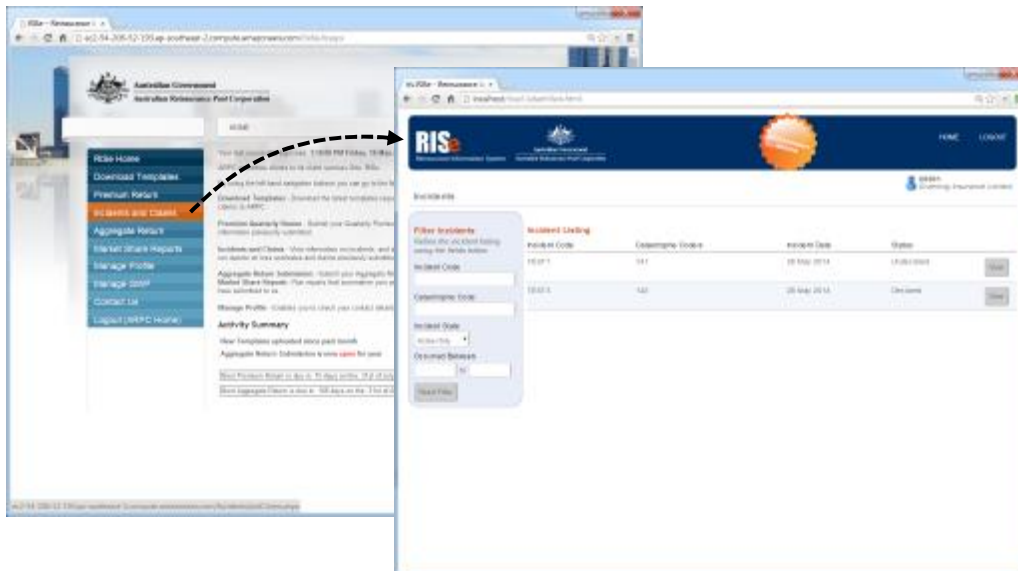
The ARPC Claims System is accessed through the core RISE application that is used for premium and aggregate submissions. A valid login to RISE is required in order to access the Claims System.

The Claims System will be accessible when there is a potential claims scenario. All nominated contacts of ARPC reinsureds will be notified by email when an incident is currently under investigation for links to terrorism. Reinsureds should submit eligible loss estimations.

ARPC will also notify reinsureds if the incident has been declared as a terrorist incident (DTI). ARPC are now empowered to pay eligible reinsurance claims.

If the incident is declared as not being a terrorism incident then all ARPC reinsureds will be notified accordingly.

To access the Claims System, you can choose the *Incidents and Claims* menu option within RISE which will open a new window and automatically sign you in to the Claims System.

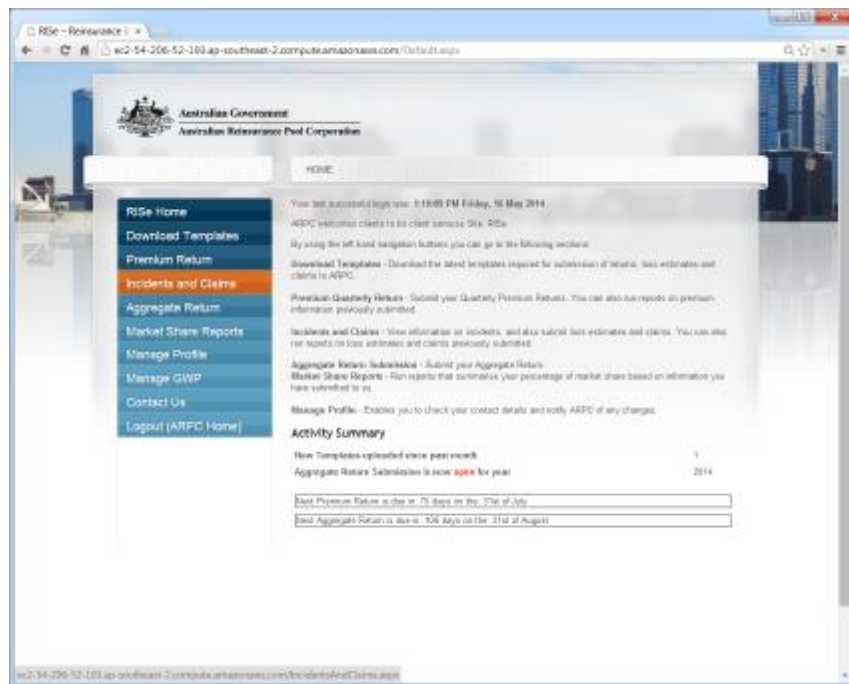


For more information on RISE, including details on how to log in, please see the RISE User Manual available from the following link - <http://arpc.gov.au/reinsuring/rise/>.

5 Home Page / Incident Listing

When an incident occurs that may be terrorism related, ARPC will create an incident record within the Claims System.

All active incident records are viewable on the home page.



5.1 Incident Listing

The display fields shown in the incident listing are described below.

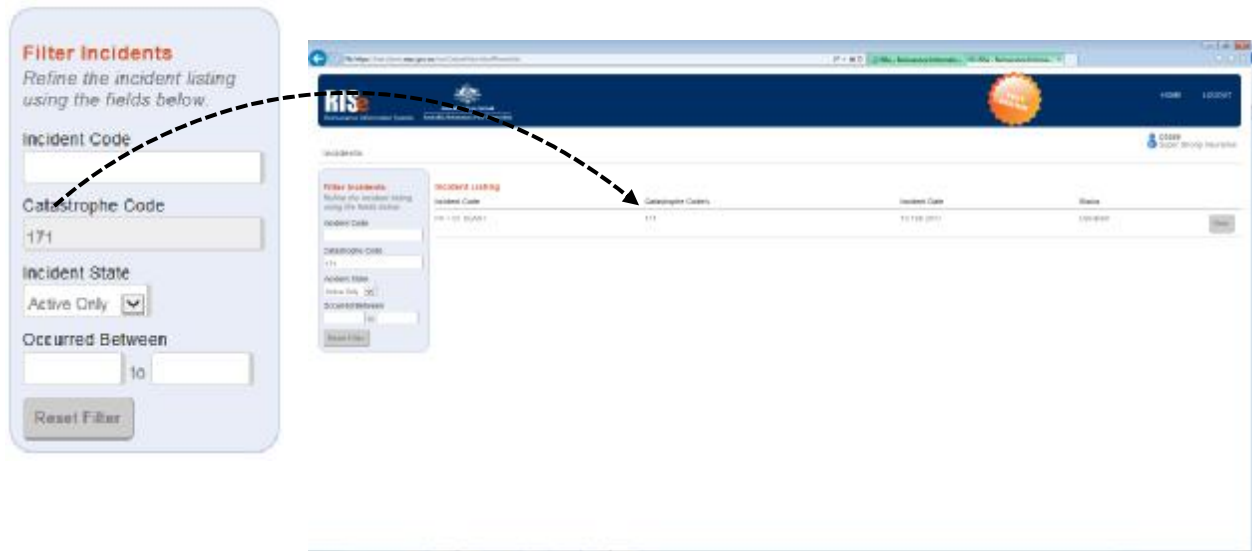
Column	Description
Incident Code	A unique code for the incident generated by ARPC.
Catastrophe Code/s	The ICA reference code/s associated with this incident.
Incident Date	The date on which the incident occurred.
Status	The current status of the incident – typically Undeclared or Declared

In the situation where there are multiple incidents displayed in the Incident Listing, the incidents can be sorted by clicking on the column headings.

The full details for an incident can be seen by clicking on the *View* button associated with the incident which will then show the *Incident Display* screen.

5.2 Filter Incidents

The incidents displayed in the Incident Listing can be refined by entering criteria in the Filter Incidents inputs.



Filter values are not case sensitive and will match any part of the value – e.g. a filter value of 'i' in the Incident Code input would match an incident code of 'TestIncident'.

Filter Element	Description
Incident Code	Incidents that match the entered incident code.
Catastrophe Code	Incidents that are linked to the entered catastrophe code.
Incident State	Display incidents that are Active only, Inactive only or all incidents. Inactive incidents are read only and will not permit either claim or loss estimate submission. A listing of possible incidents statuses and their respective states is listed in the Appendix – Possible Incident Statuses .
Occurred Between	Incidents that occur between these dates (inclusive). N.B. These dates can be open ended – e.g. only a start date will match all incidents that occurred on or after this date.
Reset Filter	This button will reset the filter inputs to their original values.

6 View Incident Details

The *Incident Display* screen shows the complete details of an incident from the reinsured’s perspective.

All actions within the system (e.g. a claim submission) are performed within the context of an incident and are therefore only accessible from the *Incident Display* screen.

This screen contains a number of tabs that display the details of the [loss estimates](#) and [claims](#) that the reinsured has submitted to ARPC as well as the [payments](#) made by ARPC to the reinsured.

6.1 Incident Summary

The Incident Summary panel provides an overview of the current state of the incident.

Incident Summary

Code	0000002	Reduction %	0%
Status	Declared	Underwriting Year	2017/18
Occurred On	06 Oct 2017	Retention	\$10,000,000
Declared On	06 Oct 2017	Retention Used	\$0

Name	Catastrophe Code	Address
ARPC	234	1 Market Street Sydney 2000 NSW
DKSDFRS	368	227 George Street The Rocks 2000 NSW

Active Claims

Insured	Claim Reference	Address	City	Postcode	State	Line Size	Loss Adjustment Expenses	Business Class	Cedant Limit of Liability	Net Paid Before Reduction %	Outstanding Estimate	Total Incurred Claim	Approval Status
Super Strong 95018654	2112	1 Market Street	Sydney	2000	NSW	100%	\$0	Fire (ISR) B	\$10,000,000	\$1,000,000	\$0	\$1,000,000	Awaiting Assessment
Subtotal										\$10,000,000	\$1,000,000	\$0	\$1,000,000
Total										\$10,000,000	\$1,000,000	\$0	\$1,000,000

The following fields, depending on the status of the incident, will be displayed in the Incident Summary panel.

Summary Item	Description
Code	The code for this incident.
Status	The current status of the incident – typically Undeclared or Declared.
Occurred On	The date the incident occurred.
Declared On	The date that the incident was declared to be a terrorist incident (will not be present for non-declared incidents).
Reduction %	For a declared incident, the current reduction percentage will be listed. Reduction percentages may change (only to be revised downward) throughout incident processing.

Underwriting Year	The ARPC underwriting year relevant to this incident.
Retention	The full retention amount for the reinsured for the underwriting year.
Retention Used	The amount that the reinsured has currently retained.

6.2 Sites

The Sites panel lists the physical locations affected by the incident. For example, if there were two explosions at different locations that were determined to be part of the same incident, then two sites would be listed.

The screenshot displays the 'Sites' panel within the Claims System. A callout box highlights the 'Sites' table, which lists physical locations affected by the incident. The table has three columns: Name, Catastrophe Code, and Address. Two sites are listed: ARPC (234) at 1 Market Street Sydney 2000 NSW, and DXDSFDFS (345) at 227 George Street The Rocks 2000 NSW. The main interface also shows an 'Incident Summary' and an 'Active Claims' table.

Name	Catastrophe Code	Address
ARPC	234	1 Market Street Sydney 2000 NSW
DXDSFDFS	345	227 George Street The Rocks 2000 NSW

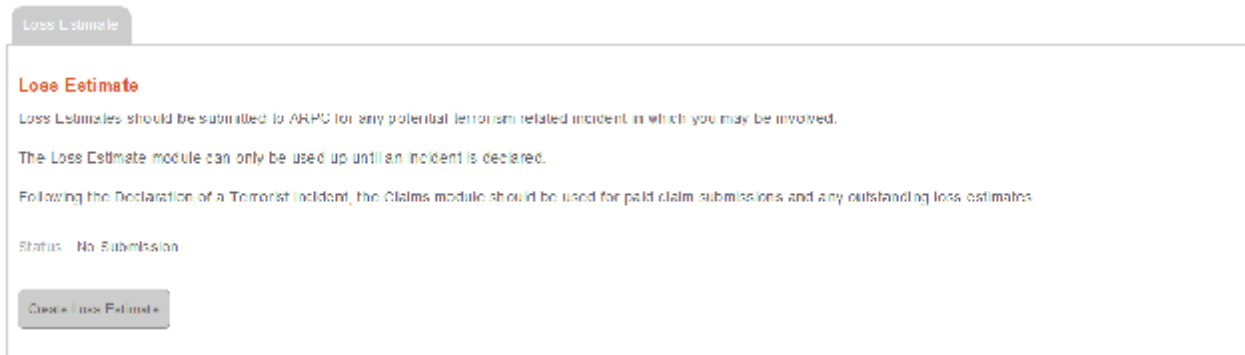
The sites are for ARPC reporting purposes and are not required during the data entry process for either loss estimates or claim submission.

Item	Description
Name	The ARPC generated short name for this incident site.
Catastrophe Code	The ICA reference code associated with this location.
Address	The street address of the incident site.

6.3 Loss Estimate Display

The Loss Estimate tab displays a summary of all loss estimates that you have submitted to ARPC for the current incident. An initial loss estimate can be submitted by clicking on the [Create Loss Estimate](#) button.

Loss estimates can only be submitted until an incident has been declared as a terrorism related incident or deemed to be non-terrorist related. The submitted loss estimates will always be visible within the system but will become read-only after either of these events.



Once an initial loss estimate has been submitted the details will be displayed within this panel.

The screenshot shows the 'Incident Display' page. The header includes 'RIS' logo and 'Home' and 'Logout' buttons. The main content area is titled 'Incident Display' and contains an 'Incident Summary' table and a 'Loss Estimate' section. The 'Loss Estimate' section includes a table with columns: Insured, Address, City, Postcode, State, Line Size, Business Class, Limit of Liability, and Estimated Loss. Below the table are buttons for 'Edit Loss Estimate' and 'Withdraw Loss Estimate'.

Loss Estimate

The header of this display shows the status of the Loss Submission Status, the last updated date and any notes entered by the reinsured.

The Loss Estimate Display also includes a listing of each of the estimates submitted by the reinsured. An explanation of the fields displayed in this listing can be found in the [Enter Loss Estimate](#) section of this document.

Loss estimates are editable by clicking on the [Edit Loss Estimate](#) button. A loss estimate is only editable up until an incident has either been declared as a terrorist incident or until it is deemed to be non-terrorist related.

If a loss estimate has been submitted in error it can be withdrawn by clicking on the [Withdraw Loss Estimate](#) button.

6.4 Claim Display

Claims entered by the reinsured will appear on up to three conditionally displayed tabs dependant on the claim's status.

Claims can only be entered after an incident has been declared to be terrorism related. Until this time the claim display tabs will not be visible within the system.

The claims within each of the listings can be sorted by clicking on the respective column heading.

6.4.1 Active Claims

The Active Claims tab displays all claims submitted by the reinsured that have not been either rejected by ARPC or withdrawn by the reinsured.

The screenshot shows the RIS web application interface. At the top, there's a navigation bar with 'HOME' and 'LOGOUT' links. Below that, the 'Incident Display' section shows an 'Incident Summary' with the following details:

- Incident No: TEST3
- Status: Open
- Declared On: 28 May 2014
- Rejection %: 0%
- Underlying Year: 2015/14
- Rejection Code: 00
- Reference Code: 00

Below the summary, there are tabs for 'Active Claims (3)', 'Rejected Claims (1)', 'Withdrawn Claims (1)', and 'Payments (1)'. The 'Active Claims' tab is selected, showing a table with the following data:

Insured	Claim Reference	Address	City	Postcode	State	Line Size	Claims Expenditure	Business Class	Limit of Liability	Claim Before Reduction %	Outstanding Estimate	Approval Status
Ergon Capitalistic	EDG1234	14 Chalmers St	Darwin	2830	ACT	90%	\$0	Fire / GR / B	\$20,000,000	\$10,000,000	\$0	Approved
								Contract Works	\$2,000,000	\$500,000	\$0	
								Public Liability	\$1,000,000	\$500,000	\$0	
								Subtotal	\$22,000,000	\$11,000,000	\$0	
ACME Insurance	ACM1234	25 Pitt St	Sydney	2000	NSW	100%	\$100,000	Fire / GR / B	\$20,000,000	\$10,000,000	\$0	Approved
								Contract Works	\$2,000,000	\$500,000	\$0	
								Subtotal	\$22,000,000	\$11,000,000	\$0	

An explanation of the fields displayed in this listing can be found in the [Enter Claim](#) section of this document.

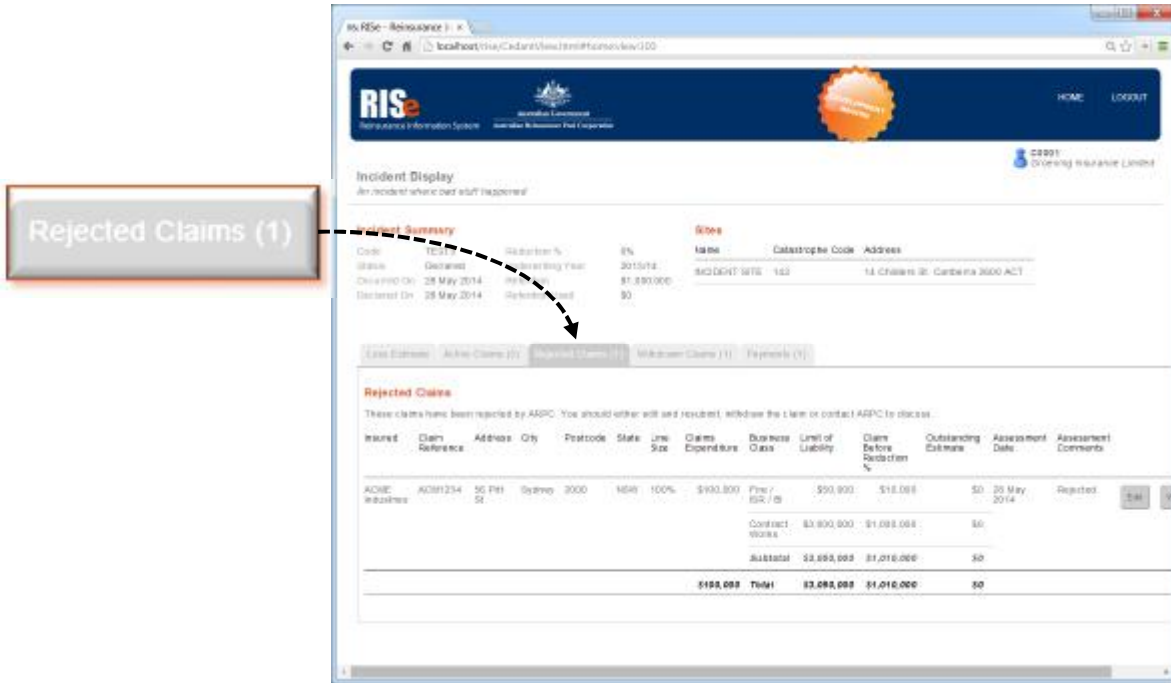
Claim submissions are editable by clicking on the [Edit](#) button. A claim is editable at any time that the incident is open for processing – even after payment has been processed (N.B editing a paid claim may trigger a refund or additional payment).

If a claim has been submitted in error it can be withdrawn by clicking on the [Withdraw](#) button.

A new claim can be entered by clicking on the [Enter New Claim](#) button that is displayed at the bottom of the Active Claims listing.

6.4.2 Rejected Claims

Claims that have been rejected by ARPC will appear in this tab. The tab will not be displayed when there are no rejected tabs.



The values that are displayed are the same as those on the Active Claims tab with the addition of the following:

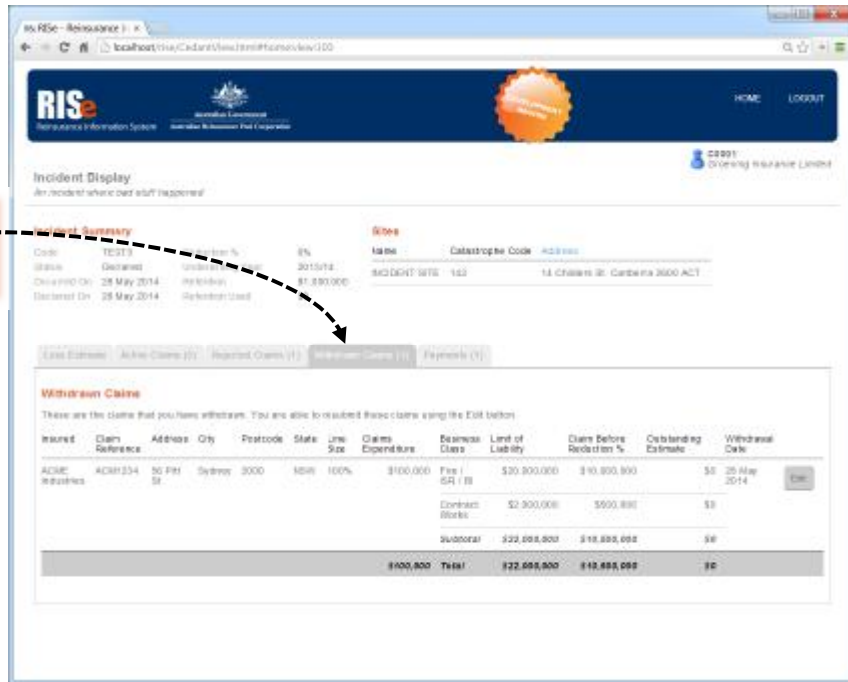
Column	Description
Assessment Date	The date that the claim was rejected by ARPC.
Assessment Comments	Text entered by ARPC when the claim was rejected. ARPC will typically be in contact with its reinsureds for any rejected claims.

Claims that have been rejected by ARPC can be edited by the reinsured or withdrawn if it is believed the claim is not valid.

6.4.3 Withdrawn Claims

This tab will only display when the reinsured has withdrawn a claim (see [Withdrawing a Claim](#)).

Withdrawn Claims (1)



The values that are displayed are the same as those on the Active Claims tab with the addition of the following:

Column	Description
Withdrawal Date	The date that the claim was withdrawn by the reinsured.

Claims that have been withdrawn can be edited and resubmitted to ARPC if it is later believed that the claim represents an eligible loss.

6.5 Payment Display

The Payment Tab displays the list of payments made by ARPC to the reinsured for the current incident. The payments are each allocated to a claim submitted by the reinsured.

Payments (1)

Incident Display
An incident where our staff happened

Incident Summary

Code	Status	Reduction %	Amount
201514	Declared	0%	\$100,000
25 May 2014	Declared On	0%	\$10,000,000

Sites

Name	Catastrophe Code	Address
INCIDENT SITE 142		14 Clarendon St, Canberra 2608 ACT

Payments

This is a list of the claims that have undergone payment processing by ARPC including approved claim payments where the cedant/reinsured has not yet been paid (i.e. monies have not necessarily been paid).

Please note that the sum/difference of the amount insured/reinsured, the amount returned over the entire underwriting year, reinsurance amounts may also be applied against other incidents within the same underwriting year which may not be visible in this table.

Insured	Claim Reference	Payment Date	Payment Type	Gross Paid Amount	Reduction % Amount	Amount Received	Claim Expense Amount	Payment Amount
ACME Industries	ACM1234	25 May 2014	Claim Payment	\$10,700,000	\$0	\$10,000,000	\$100,000	\$999,000
				\$10,700,000	\$0	\$10,000,000	\$100,000	\$999,000

Download All Payments For Underwriting Year

The types of payments are listed in Appendix – [Payment Types](#).

All payments made by ARPC are attributed to a specific claim and these payments will be individually listed within this table. Any required refunds or adjustments to payable amounts will also be listed against the claim for which it is attributable.

It is possible that multiple payments will be made by ARPC for the one claim over the lifecycle of the incident. An example of this would include if a claim was modified by the reinsured after the initial payment or in the event where an incident has a reduction percentage applied which is later revised downwards.

The values that are displayed in the Payment Listing are as follows:

Column	Description
Insured	The name of the insured as entered by the reinsured against the claim.
Claim Reference	The claim reference as entered by the reinsured against the claim.
Payment Date	The date that this payment was processed by ARPC. Please note that this may not exactly align to bank statement payment dates due to processing time frames.
Payment Type	The reason for this payment – for the possible payment types and their explanations see Appendix - Possible Payment Types .

Claims Paid Amount	The amount paid/payable to the insured after the relevant salvage, tax adjustments and reduction percentage amount have been taken into account.
Reduction % Amount	The amount by which the claims paid amount for this claim line has been reduced in line with the current Reduction Percentage for this incident.
Amount Retained	The amount of the reinsured's retention that has been attributed to this payment line.
Claim Expenditure Amount	The component of the payment amount that is attributable to the reimbursement of the reinsured's claim expenditure under Section 6b of the Reinsurance Agreement.
Payment Amount	The amount that will be settled to the reinsured for this payment line. In the context of this table, the payment amount reflects the following formula: <i>Claims Paid Amount – Amount Retained + Claim Expenditure Amount.</i> Please note that there may be multiple payment lines for the same claim.

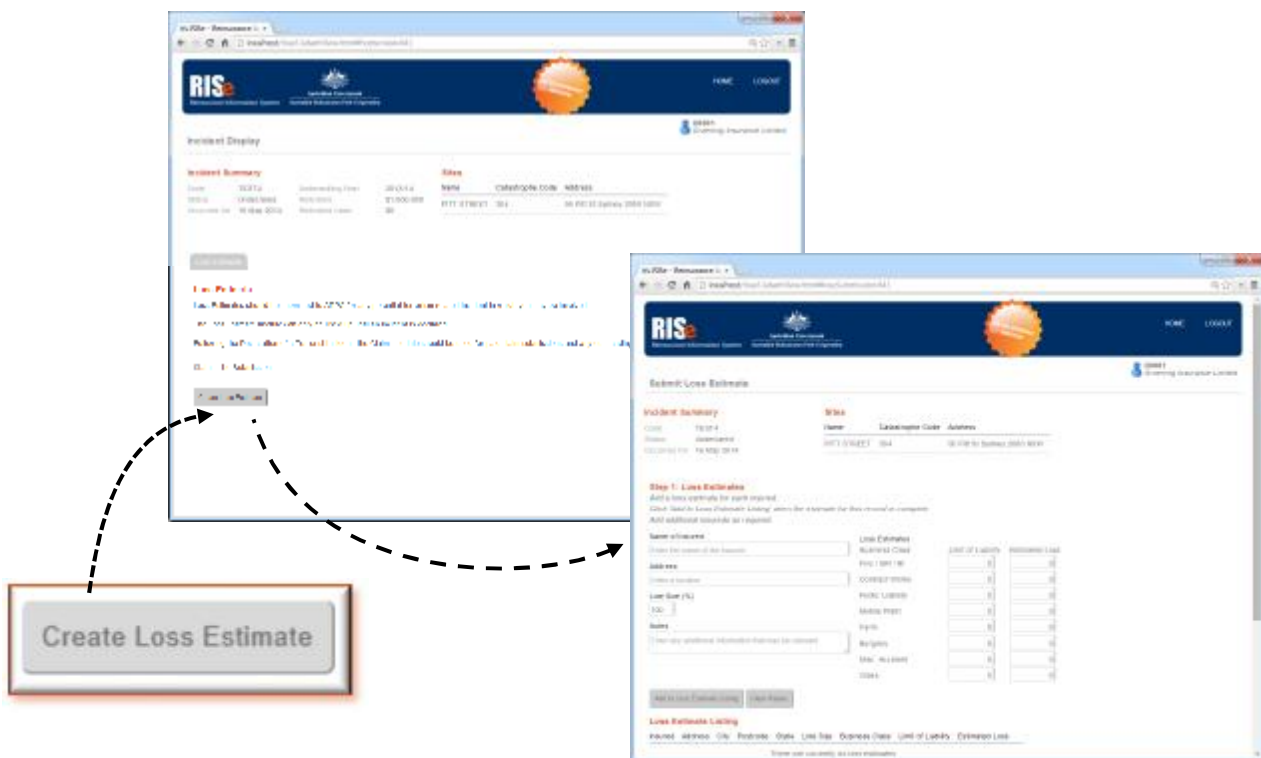
Reinsureds can download a Comma Separated Value (CSV) file that contains a record of all payments for the underwriting year. This report can be opened in applications such as Microsoft Excel.

7 Submit Estimated Losses

If a potential terrorism related incident has occurred, all nominated client contacts will receive notification from ARPC. Reinsureds are then obliged under the reinsurance agreement to notify ARPC of their potential liabilities.

A loss estimate can be created by navigating the [Incident Display](#) screen for the relevant incident and clicking on the *Create Loss Estimate* button which will open the Submit Loss Estimate screen.

Reinsureds should submit to ARPC an estimate for each property and insured for which they believe they may have suffered a loss.



7.1 Enter Loss Estimate

The Submit Loss Estimate screen contains a summary of the incident similar to the [Incident Summary](#) on the *View Incident Details* screen.

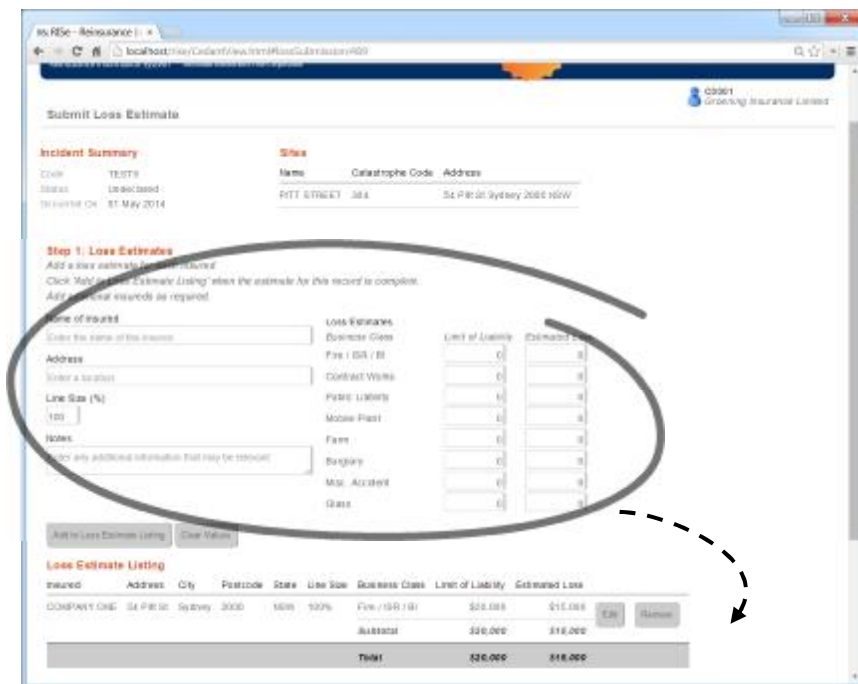
For each insured and address please enter the following information:

Input Field	Description	Input Type	Validation
Name of Insured	The name of the insured at this address.	Text	Required
Address	The address of this insured.	Autocomplete	Required
Line Size (%)	The reinsureds share of the exposure to the insured.	Numeric	Between 0 and 100
Notes	Any additional relevant information about this estimate.	Text	Optional

Additionally, for each relevant business class please submit:

<i>Input Field</i>	<i>Description</i>	<i>Input Type</i>	<i>Validation</i>
Limit of Liability	The maximum payable to the insured under this policy.	Numeric	Required
Estimated Loss	The current estimation of the incurred loss. This may not be greater than the Limit of Liability.	Numeric	Required

When you have finished the input for this estimate, click the *Add to Loss Estimate Listing* button. The details you have entered will then be transferred to the *Loss Estimate Listing* table.



Continue to add as many loss estimates as you require.

Existing loss estimates can be edited by clicking the *Edit* button in the *Loss Estimate Listing*. This will populate the loss estimate inputs with the values that you have already entered. These values can be updated by clicking on the *Save Loss Estimate Changes* button which will transfer the updated values back to the *Loss Estimate Listing*.

At any point, the values in the current estimate input can be cleared by clicking the *Clear Values* button.

Existing loss estimates can be removed from the *Loss Estimate Listing* by clicking the *Remove* button. Please note that this cannot be undone so you will be asked to confirm your action.

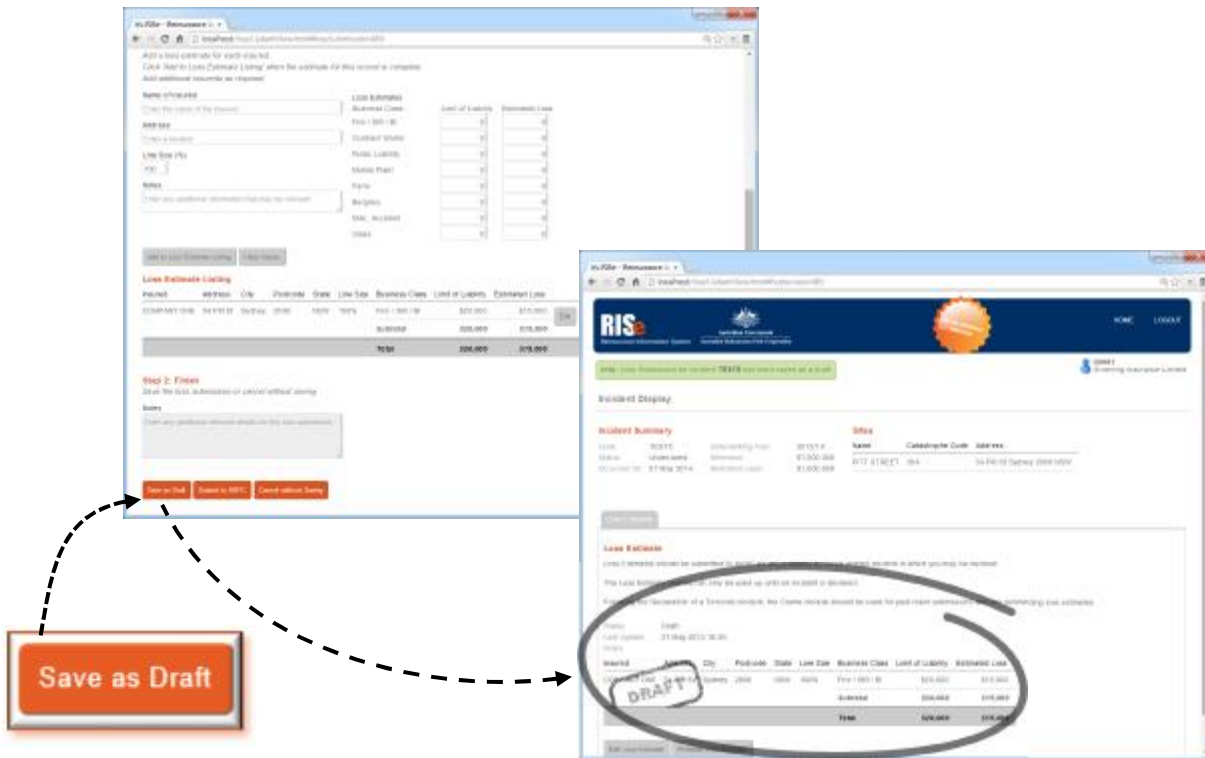
When you have finished entering loss estimates you are able to enter any summary comments about the submission and either [Save As Draft](#) or [Submit to ARPC](#).

Please note that the information entered in this screen is not saved until the user clicks either the *Save as Draft* or *Submit to ARPC* buttons. If you are entering a lengthy loss estimate please ensure that you save your submission at regular intervals.

7.1.1 Save As Draft

A loss estimate can be saved at any time as a working draft. This is designed to allow reinsureds to progressively complete their estimation as information becomes available.

When in Draft status, the loss submission is not visible to ARPC and is therefore not taken into account by ARPC.



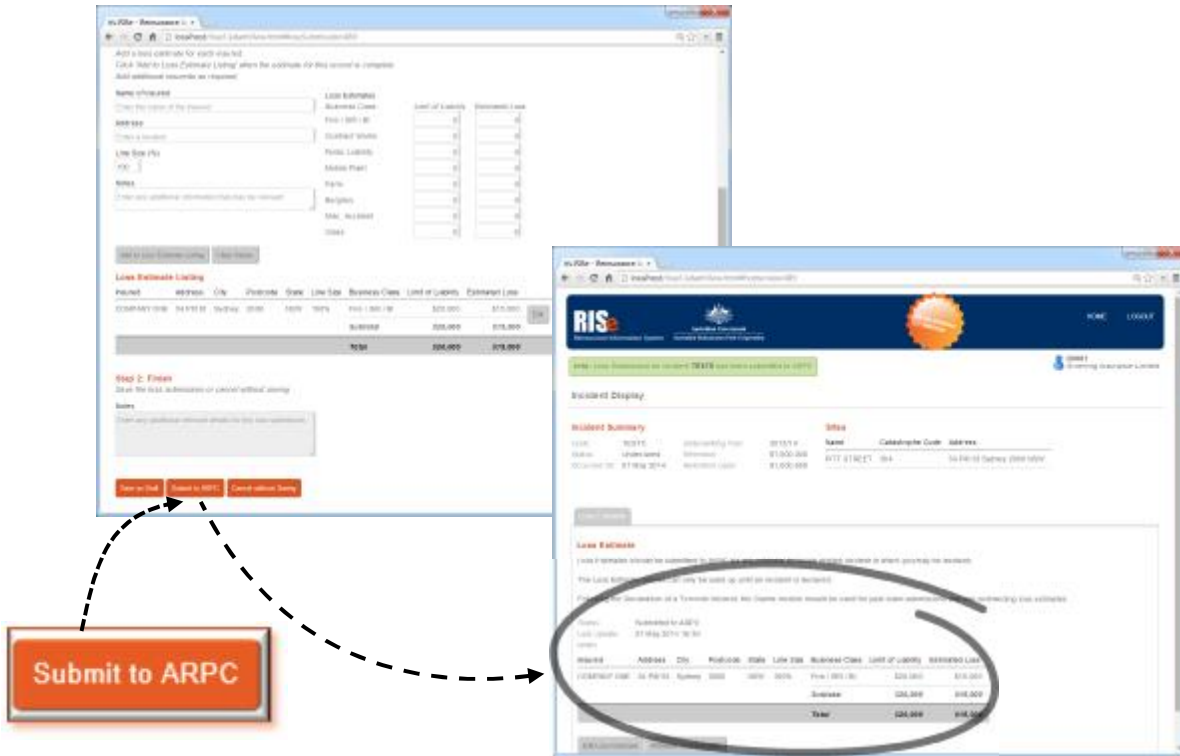
A saved loss estimate can be resumed from the Incident Display screen by using the [Edit Loss Estimate](#) functionality.

It is important that completed loss submissions are finalised and submitted to ARPC to inform the overall loss estimation process for the incident.

7.1.2 Submit to ARPC

Once you have completed entering your loss estimates, they should be finalised using the 'Submit to ARPC' button. This will then allow ARPC visibility over your loss estimates and allow them to be counted in the overall loss estimation.

The submitted loss estimate is visible at any time on the Incident Display screen.



7.2 Edit Loss Estimate

A loss submission is editable at any time until the incident is declared or deemed to be non-terrorist related. This includes loss submissions that have been submitted to ARPC.

Reinsureds should submit their currently known loss estimates as early as possible and then edit them if further information comes to light.

Loss estimates can be edited by clicking on the Edit Loss Estimate button on the Incident Display screen. This will open the Enter Loss Estimate screen with all previously submitted details populated in the Loss Estimate Listing.

The screenshot shows the 'Incident Display' page in the RIS2 system. The 'Incident Summary' section includes details such as Code (TIGTS), Underwriting Year (2015/14), and Status (Underlined). The 'Loss Estimate' section contains a table with columns for State, Line Desc, Business Class, Line of Liability, and Estimated Loss. A callout box highlights two buttons: 'Edit Loss Estimate' and 'Withdraw Loss Estimate'. A dashed arrow points from the callout box to the 'Edit Loss Estimate' button on the screen.

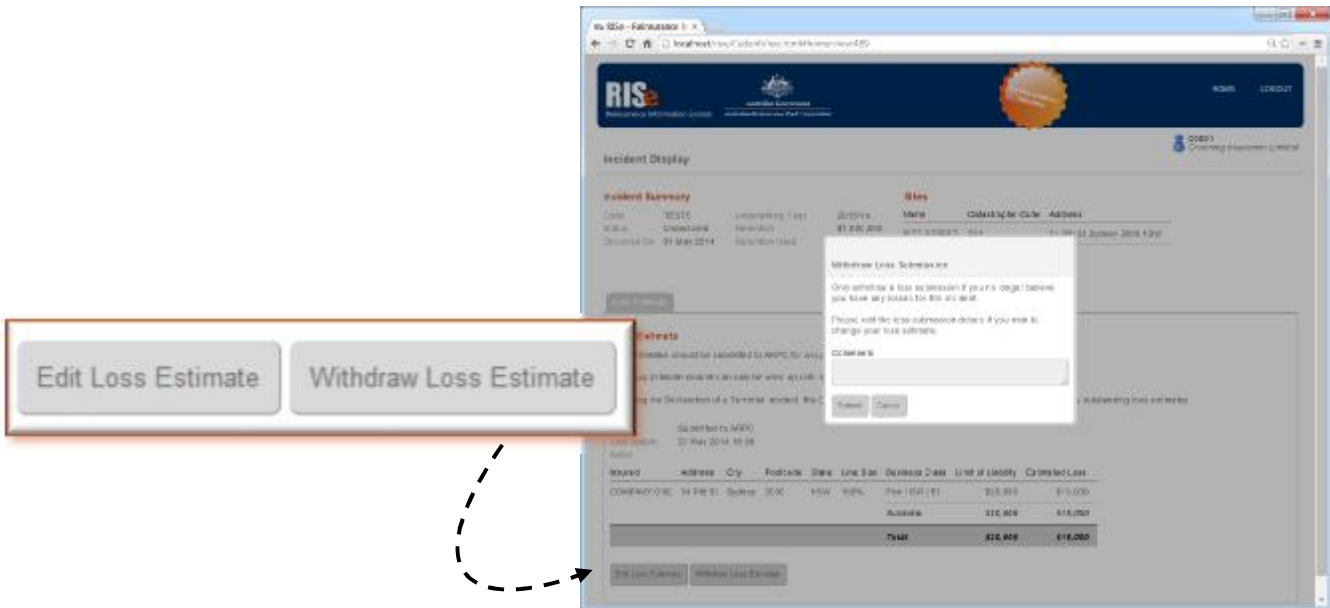
State	Line Desc	Business Class	Line of Liability	Estimated Loss
NY	100%	Plur / ER / E	\$20,000	\$15,000
		\$4041W	\$20,000	\$15,000
Total			\$20,000	\$15,000

7.3 Withdraw Loss Estimate

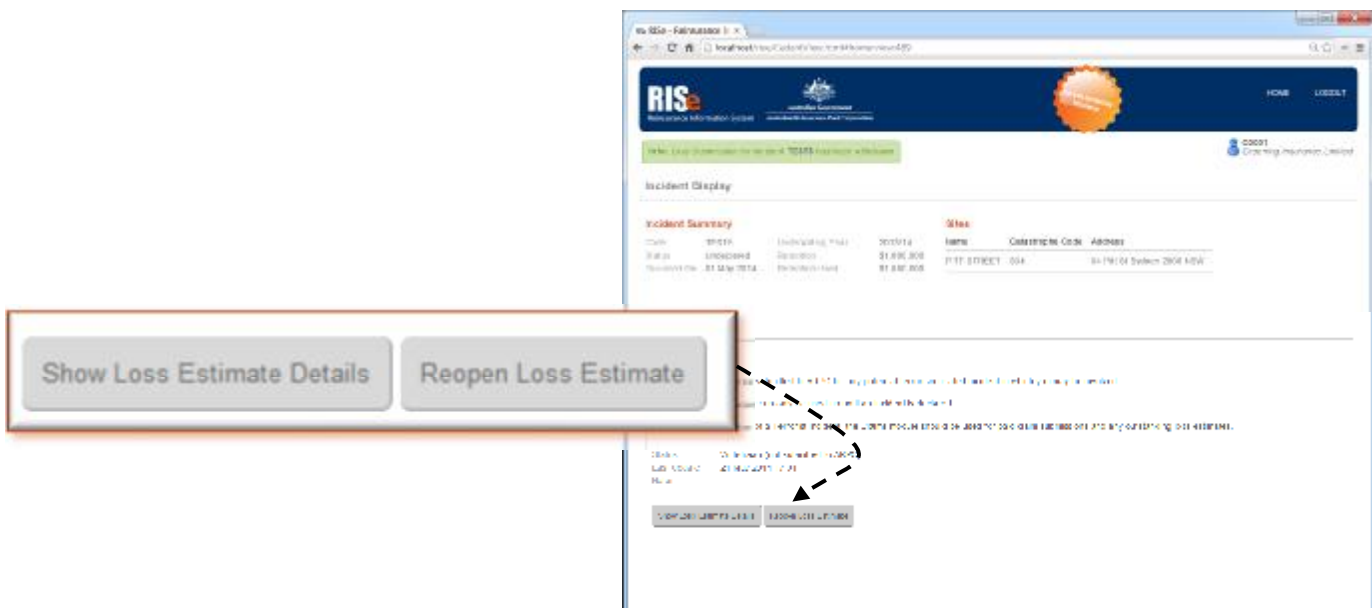
A loss estimate submission can be withdrawn if the estimate was submitted in error by clicking on the *Withdraw Loss Estimate* button in the Loss Estimate tab.

Please note that changes to the existing loss estimate can be performed by using the [Edit Loss Estimate](#) functionality.

A reason for the withdrawal must be provided to ARPC in order to withdraw a loss.



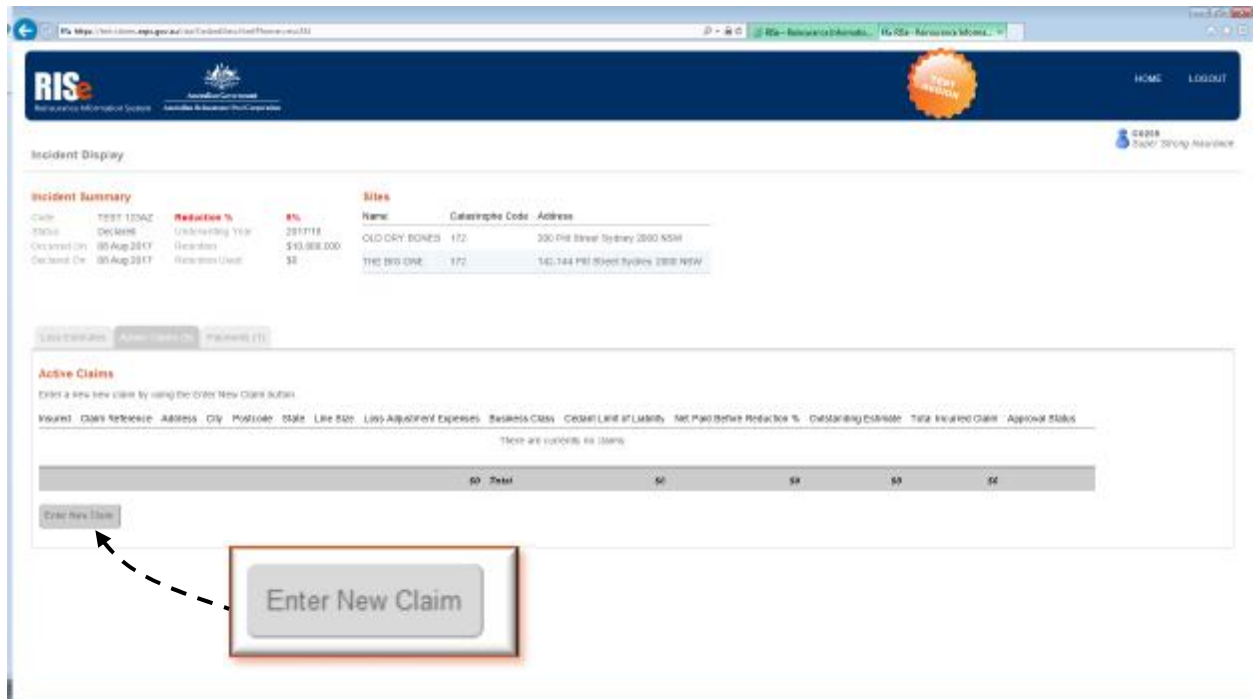
A withdrawn loss estimate can be reopened at any time up until the incident is declared or deemed to be non-terrorism related.



8 Submit Claims

Once an incident has been deemed as a Declared Terrorist Incident then the Terrorism Insurance Act 2003 deems the ARPC to be the reinsurer and reinsureds can submit their terrorism claims for reinsurance recovery.

A claim can be submitted by navigating the [Incident Display](#) screen for the relevant incident and clicking on the *Enter New Claim* button on the Active Claims tab which will open the Submit Claim screen.



Reinsureds should submit a claim to ARPC for each property and insured for which they wish to obtain a reinsurance recovery.

Claims are submitted, assessed and paid individually – as opposed to the single loss submission that is comprised of a loss estimate line for each combination of property and insured.

8.1 Enter New Claim

The Submit Claim screen contains a summary of the incident similar to the [Incident Summary](#) on the [View Incident Details](#) screen.

Submit Claim

Incident Summary

Code: TEST 1234Z
 Status: Declared
 Occurred On: 00 Aug 2017
 Declared On: 00 Aug 2017

Sites

Name	CAW&SregNo	Code	Address
OLD DRY BONES	172		290 Pitt Street Sydney 2000 NSW
THE BIG ONE	172		142-144 Pitt Street Sydney 2000 NSW

Claim Details
 Add the claim details for this policy

Name of Insured:

Claim Reference:

Period of Cover for Policy: to

Loss Adjustment Expenses (GST Excl.):

Suit / Level No:

Loss Site Address:

Cedant Line Size (%):

Notes:

All the below amounts are in Australian Dollars (AUD)

Claim Line Business Class	Policy Limit of Liability	Cedant Limit of Liability	Payable Before Reduction	Salvage	Decreasing Adjustment	Outstanding Estimate	Net Paid Before Reduction %	Total Insured Costs
Fry / IGR / GI	0	0	0	0	0	0	0	0
Contract Works	0	0	0	0	0	0	0	0
Public Liability	0	0	0	0	0	0	0	0
Motor Plant	0	0	0	0	0	0	0	0
Farm	0	0	0	0	0	0	0	0
Burglary	0	0	0	0	0	0	0	0
Misc. Accidents	0	0	0	0	0	0	0	0
Glare	0	0	0	0	0	0	0	0
Conjoined Classes	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0

I confirm that the above amounts are correct

Submit Data to ARPC Clear Values Return to Incident Summary

The Clear Values button will reset the claim entry fields.

Confirmation check box acknowledging cedant has checked figures before submission to ARPC

The Return to Incident Summary button will navigate back to the Display Incident screen – if you have unsaved values in the claim form then you will be prompted whether you wish to abandon these changes.

In order to enter a new claim please enter the following information:

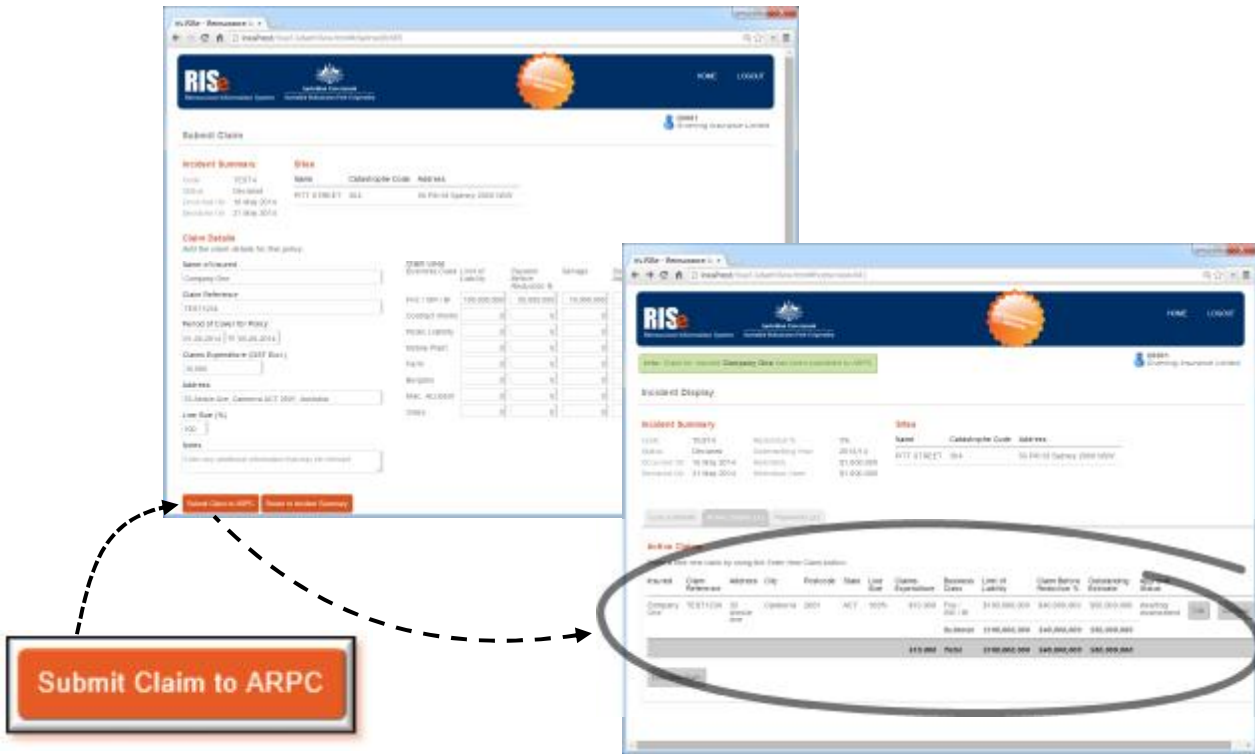
<i>Input Field</i>	<i>Description</i>	<i>Input Type</i>	<i>Validation</i>
Name of Insured	The name of the insured at the loss site address.	Text	Required
Claim Reference	The reference number used to identify this claim/policy by the cedant. This will be used by ARPC to reference this claim when speaking to the reinsured and in the event of any post claims audit.	Text	Required
Period of Cover for Policy	The start and end dates for when this policy was active. The policy should cover the date of the incident.	Date Range	Required
Loss Adjustment Expenses	The amount of loss adjustment expenses for which the reinsured seeks reimbursement under Section 6b of the Reinsurance Agreement. Please note the limitations placed upon what constitutes valid claims expenditure.	Numeric	Required Greater than or equal to 0
Suite/Level No.	The office suite number or floor level for the insured.	Numeric	Optional
Loss Site Address	The address of this insured.	Autocomplete	Required
Cedant Line Size (%)	The reinsureds percentage share of the insurance policy exposure to the insured.	Numeric	Required Between 0 and 100
Notes	Any additional relevant information about this claim.	Text	Optional

Additionally, for each relevant business class please submit:

<i>Input Field</i>	<i>Description</i>	<i>Input Type</i>	<i>Validation</i>
Policy Limit of Liability (A\$)	The maximum policy amount that can be paid in any one incident or loss	Numeric	Required Greater than or equal to 0
Cedant Limit of Liability (A\$)	The maximum payable to the insured under this policy. This value is calculated according to the following formula: <i>Cedant Line Size (%) x Policy Limit of Liability</i>	Read Only	Greater than or equal to 0
Payable Before Reduction (A\$)	The amount payable/paid by the reinsured to the insured for this claim before application of the reduction percentage (if any). ARPC will automatically adjust the claim settlement amount based on the applicable reduction percentage/s (if any).	Numeric	Required Greater than or equal to 0

Salvage (A\$)	The value of any salvages, recoveries or payments received for this claim as described in Section 6b and Section 7 of the Reinsurance Agreement.	Numeric	Required Greater than or equal to 0
Decreasing Adjustment (A\$)	The amount of tax related decreasing adjustment applied by the reinsured on the amount paid to the insured in the settlement of this claim. N.B. This field will typically be 0 for most reinsureds.	Numeric	Required Greater than or equal to 0
Outstanding Estimate (A\$)	The current estimation of the remaining incurred loss. The Payable Before Reduction % and Outstanding Estimate together may not be greater than the Cedant Limit of Liability. Please note that once an incident has been declared it is no longer possible to update Loss Estimate values within the Claims System. Please use this field to keep ARPC informed of the outstanding loss amounts.	Numeric	Required Greater than or equal to 0
Net Paid Before Reduction % (A\$)	This is the calculated amount for this claim after taking into account the salvage and decreasing adjustment amounts. This value is calculated according to the following formula: <i>Payable Before Reduction % – Salvage – Decreasing Adjustment</i>	Read Only	Less than or equal to the Limit of Liability
Total Incurred Claim (A\$)	This is the calculated amount for the cedant's total claim value. This value is calculated according to the following formula: <i>Net Paid Before Reduction % + Outstanding Estimate</i>	Read Only	Less than or equal to the Limit of Liability

When you have finished the input for this claim, click the *Submit Claim to ARPC* button. The system will then return to the Display Incident screen and this claim will be added to your Active Claims listing with a status of Awaiting Approval.



When the claim has been approved by ARPC the status will change to Approved. Please note that no notification is given (e.g. email) when a claim has been approved by ARPC. The current status can always be seen within the Claims System.

8.2 Edit Claim

Existing claims can be edited at any time by clicking on the *Edit* button for the claim within the relevant *Claim Listing* table. This will open the Submit Claim screen and populate the claim inputs with the existing values ready for adjustment.

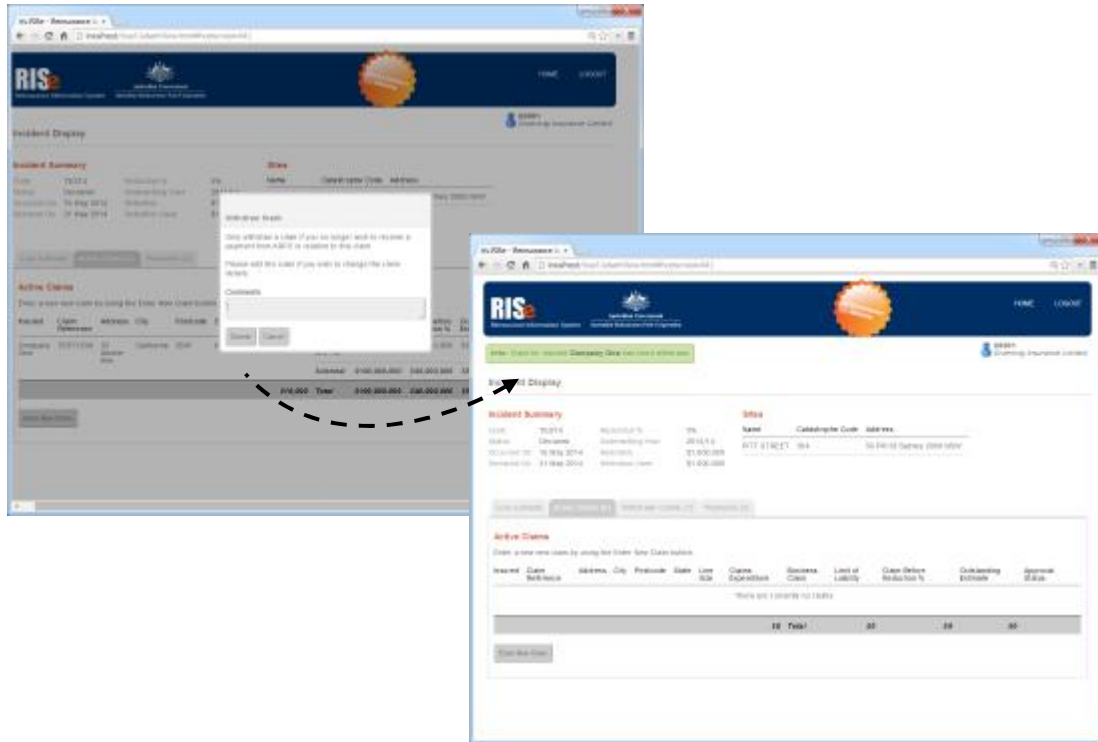
Changes to claims already approved by ARPC will require re-approval.

The screenshot shows the RIS3 web application interface. At the top, there is a navigation bar with the RIS3 logo and a 'FREE TRIAL' badge. Below this is the 'Incident Display' section, which includes an 'Incident Summary' and a 'Sites' table. The 'Incident Summary' shows details like 'Code: 9000000', 'Status: Declared', and 'Resolution %: 0%'. The 'Sites' table lists two locations: 'ARPC' and 'DICKSON'. Below the incident summary is the 'Active Claims' section, which contains a table with columns for 'Issued', 'Claim Reference', 'Address', 'City', 'Postcode', 'State', 'Line Size', 'Loss Adjustment Expenses', 'Business Class', 'Cedant Limit of Liability', 'Net Paid Since Rejection %', 'Outstanding Estimate', 'Total Incurred Claim', and 'Approval Status'. The table has one main row for 'Super Strong Insurance' with a total row below it. An 'Edit' button is visible in the 'Approval Status' column of the first row. A dashed arrow points from this 'Edit' button to a callout box at the bottom right of the page, which contains two buttons: 'Edit' and 'Withdraw'.

8.3 Withdraw Claim

A claim can be withdrawn by the reinsured if they no longer wish to receive a payment from ARPC in relation to the claim.

Any previously paid amounts will need to be repaid to ARPC. ARPC will contact the reinsured to arrange details of the repayments where necessary.



9 Appendixes

9.1 Possible Incident Statuses

The following table lists the possible statuses that an incident can be listed as within the Claims System.

The incident state for each incident status, whether it is considered Active or Inactive, is also listed.

<i>Status</i>	<i>Description</i>	<i>Incident State</i>
Undeclared	A suspected terrorism related incident has occurred. Loss Submissions, where appropriate, should be submitted for an Undeclared incident.	Active
Declared	This incident has been declared as a terrorist incident. Claim submissions, where appropriate, should be submitted for a Declared incident.	Active
Closed	This incident is a declared terrorist incident but has been closed for processing. This is administrative in nature only and if you need to submit or modify claim information please contact ARPC in order to re-open the incident.	Inactive
Non Terrorist	This incident has been deemed to be non-terrorism related. Loss Submissions may have already been submitted, but no further processing is possible on a Non Terrorist incident.	Inactive
Cancelled	This incident was created in error and has been cancelled. No processing is possible on a Cancelled incident.	Inactive

9.2 Possible Loss Estimate Statuses

The following table lists the possible statuses that a Loss Estimate Submission can be listed as within the Claims System.

<i>Payment Type</i>	<i>Description</i>
No Submission	No estimate has yet been submitted
Draft (not submitted to ARPC)	This estimate is saved as a draft only. It is not visible to ARPC.
Submitted to ARPC	This estimate has been submitted and can be seen by ARPC.
Withdrawn	The estimate that had previously been submitted has been withdrawn. The reinsured no longer has any estimated loss for this incident.

9.3 Possible Payment Types

The following table lists the possible reasons for payment that will be listed against a payment within the Claims System.

<i>Payment Type</i>	<i>Description / Reason</i>
Claim Payment	The initial payment for a claim by ARPC to the reinsured. Claim payments will show as positive amounts.
Claim Refund	The claim has been withdrawn by the reinsured and the payment must be refunded to ARPC. Claim refunds will show as negative amounts.
Claim Adjustment	The details of a paid claim have been changed in a way that requires a top-up or refund payment. Claim adjustments may be positive or negative amounts.
Reduction % Adjustment	The incident's reduction percentage has changed which has resulted in an additional payment to the reinsured. Reduction % Adjustment payments will be positive amounts as an incident's reduction percentage may only decrease.
Retention Adjustment	The reinsured's retention for an underwriting year has been adjusted after payments have been made and an additional payment or refund payment is required. Retention Adjustment payments are not expected as part of mainstream claims processing but if they do occur they may be positive or negative.
Industry Retention Adjustment	The maximum industry retention has been reached (or adjusted) for this incident. Industry Retention Adjustments will generally be a positive amount however could result in a negative amount (i.e. refund) if a reinsured who has had claims paid is determined not have suffered any loss for this incident.
Retention Transfer	A reinsured's retention payment amounts have been transferred from one incident to another within the same underwriting year. This is an internal payment type that may be required in a scenario where at least one incident within an underwriting year has exceeded the maximum industry retention amount. Retention Transfer amounts may be positive or negative – a positive transfer amount to one incident will be exactly offset by a negative transfer from another incident.