Australian Government

Australian Reinsurance Pool Corporation

RISe Claims System Cedant Manual

Version	v2.0

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1 Document Information

1.1 Glossary of Terms

Acronym / Term	*Term / Definition*
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 cedants to submit premium and aggregate information.

2 Introduction

2.1 Who Should Read this Manual

This manual is intended for users of the ARPC RISe Claims System – i.e. employees of ARPC's cedants 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 cedants (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 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/our-customers/claims-procedures/

The *RISe User Manual* describes the functions of the core RISe application. This manual is available here:
https://cdn.tspace.gov.au/uploads/sites/98/2012/09/RISe_Cedant_User_Manual_v3.2.pdf**Error! Hyperlink reference not valid.**

2.3 System Requirements

The RISe Claims System is a web-based system that can be used on any device with 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 validated by ARPC.

Note – Many screenshots within this document were taken from the RISe Claims Test environment. As a result, many of the screenshots will contain the below "Test Region" icon.

3 Overview

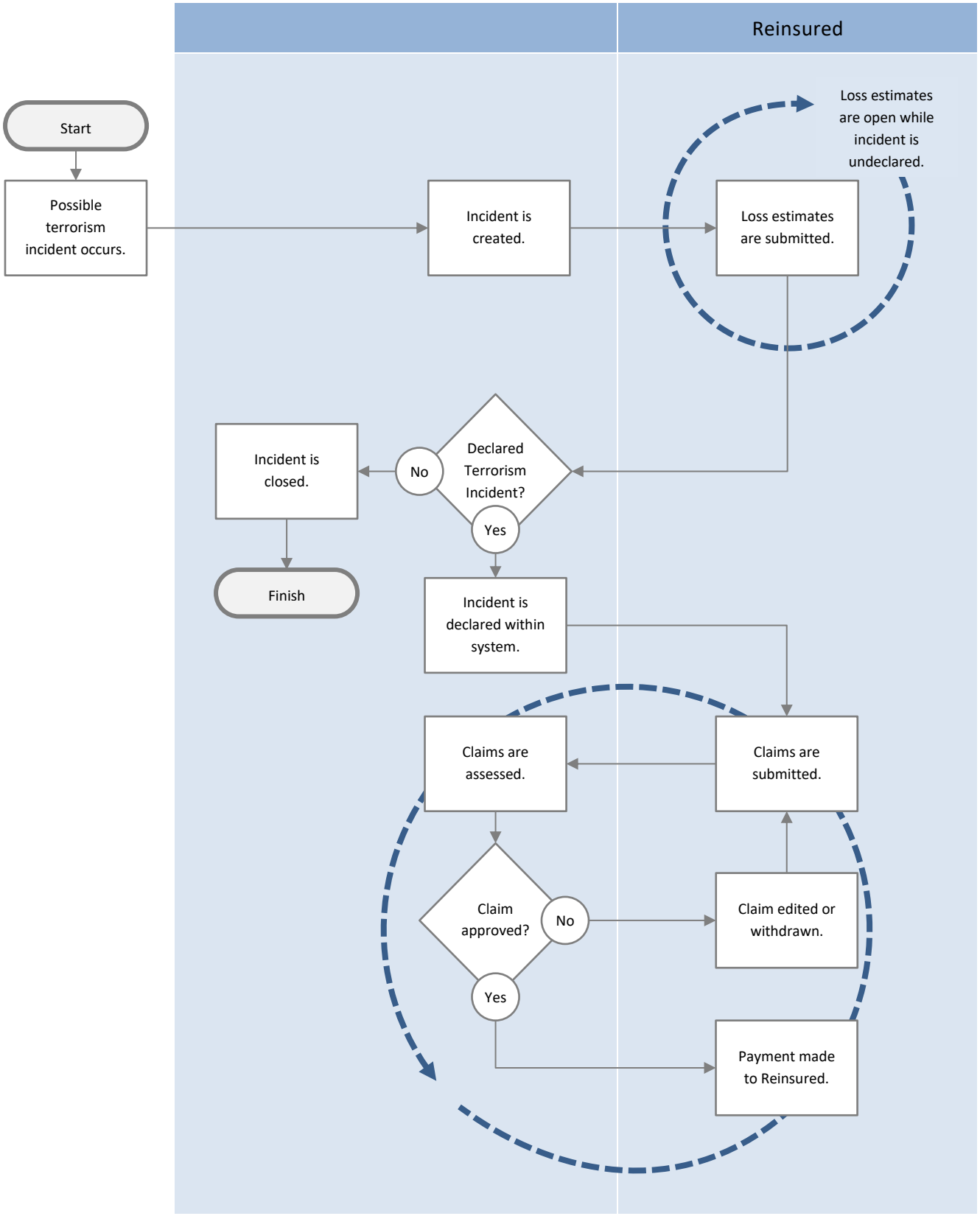
The ARPC RISe Claims System is a web-based application that manages the interactions between ARPC and its cedants for the purpose of claims processing.

Within the RISe Claims System, cedants can:

- provide ARPC with estimations of their expected losses following a suspected terrorist incident (prior to the incident being declared a DTI.
- submit claims details following a Declared Terrorist Incident (DTI); and
- review the status of submitted claims.

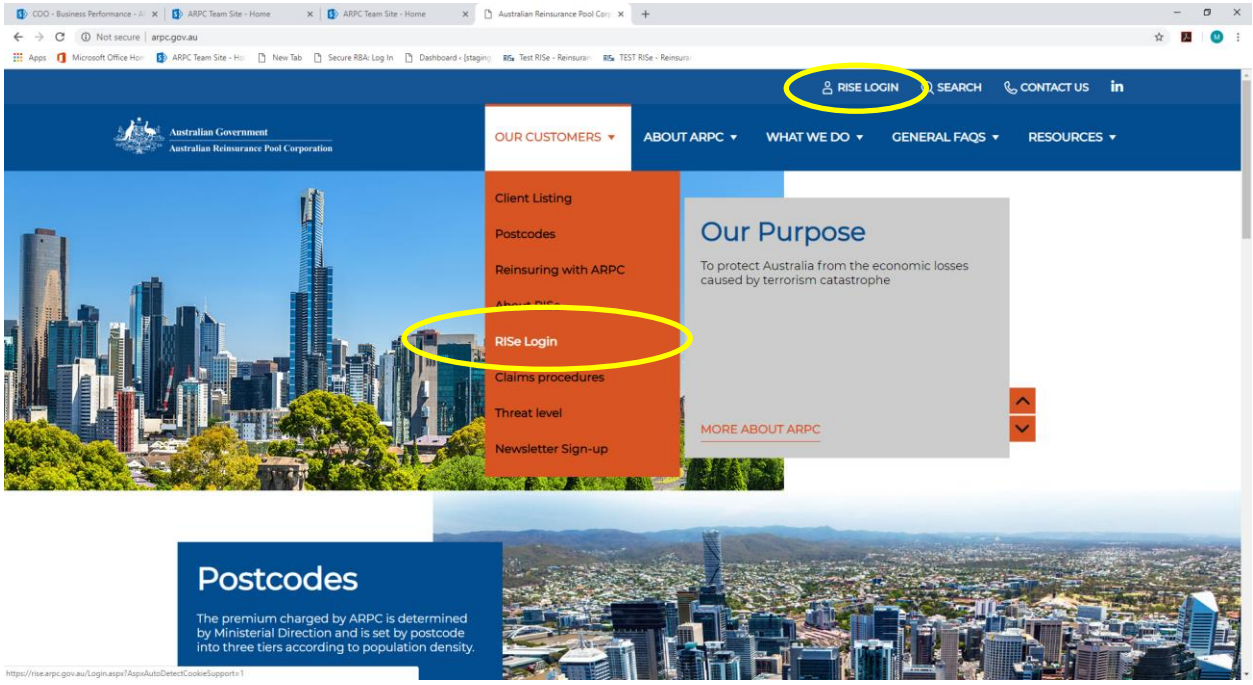
The flow chart below provides a high-level summary of the expected lifecycle of an incident and explains how to use the RISe Claims System at each stage.

Figure 1


Reinsured
Start
Possible terrorism incident occurs.
Incident is created.
Loss estimates are open while incident is undeclared.
Loss estimates are submitted.
Declared Terrorism Incident?
No
Yes
Incident is closed.
Finish
Incident is declared within system.
Claims are assessed.
Claims are submitted.
Claim approved?
No
Yes
Claim edited or withdrawn.
Payment made to Reinsured.

4 Logging In

The ARPC RISe Claims System is accessed from the ARPC website (www.arpc.gov.au) by selecting the RISE LOGIN icon and link in the top navigation bar or via the RISe Login on the 'Our Customers' drop down menu.



Once authenticated into the RISe System with a valid username, cedants can select Incidents and Claims and a new browser window will open. See Figure 2 below.

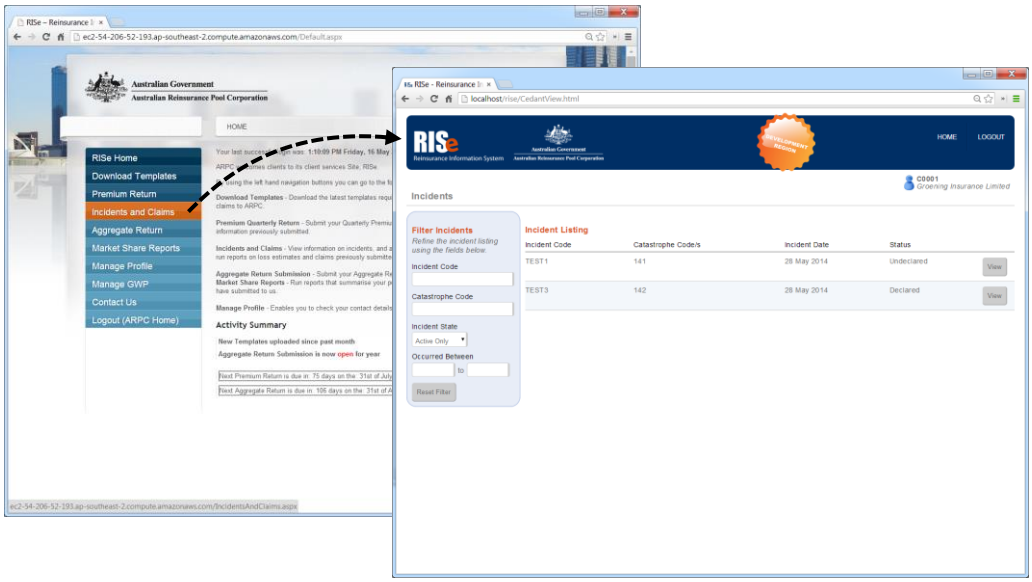
Following a suspected terrorist incident, ARPC will contact all nominated cedant contacts by email, requesting them to submit eligible loss estimations. See section "Submit Loss Estimate" for details on how to submit loss estimates.

ARPC will also notify cedants if the incident has been declared a DTI, upon which the Terrorism Insurance Act 2003 will render terrorism exclusion clauses ineffective and ARPC will be able to pay eligible claims.

If the incident is declared not to be a terrorist incident, all ARPC cedants will be notified accordingly.

To access the RISe Claims System, you can choose the *Incidents and Claims* menu option within RISe which will open a new window and automatically sign you into the RISe Claims System. See Figure 2 below.

Figure 2



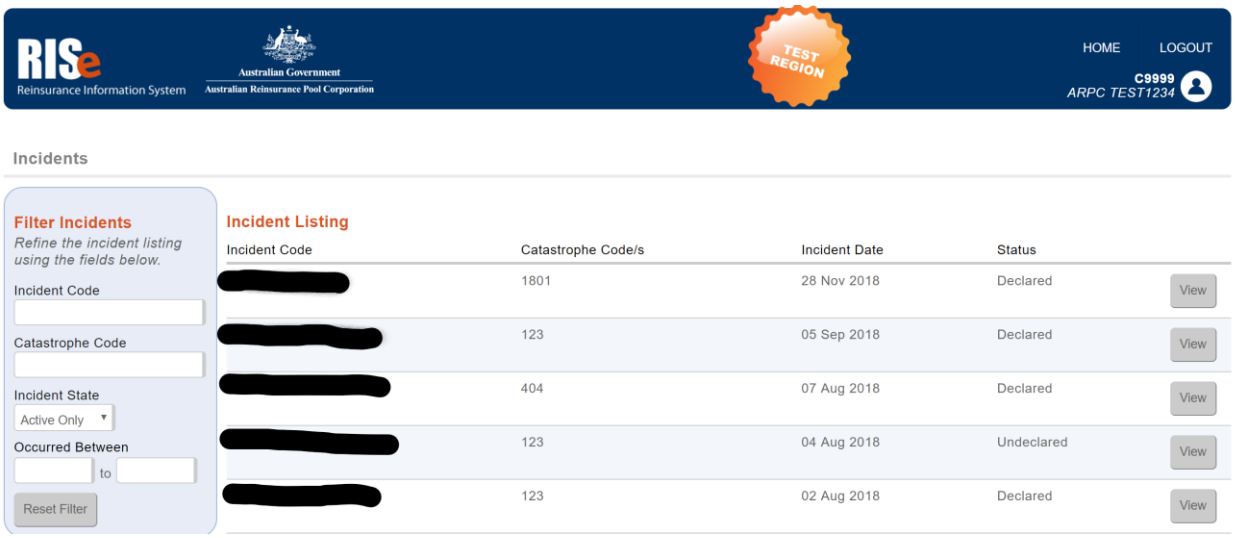
For more information on RISe, including details on how to log in, please refer to the *RISe User Manual*, available on our website here:
https://cdn.tspace.gov.au/uploads/sites/98/2012/09/RISe_Cedant_User_Manual_v3.2.pdf

5 Home Page / Incident Listing

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

Active incident records can be viewed on the home page.

Figure 3



5.1 Incident Listing

The display fields shown in the Incident Listing table 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 status of the incident – typically Undeclared or Declared.

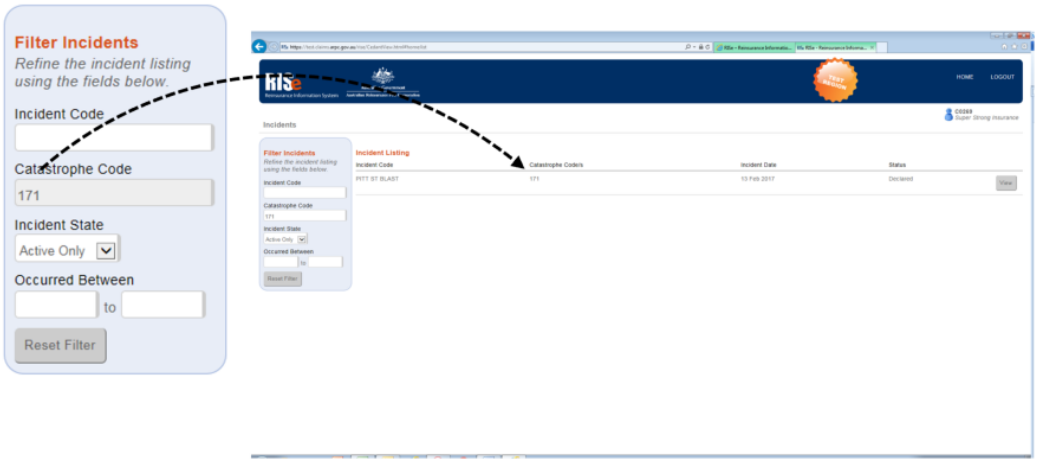
Where there are multiple incidents displayed in the Incident Listing, the incidents can be sorted by selecting the column headings.

Selecting the *View* button associated with an incident will display the full details of the incident via 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 input.

Figure 4



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 by 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 incident statuses and their respective states is listed in the Appendix – Possible Incident Statuses.
Occurred Between	Incidents that occur between these dates (inclusive). **Note –** 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 cedant's perspective.

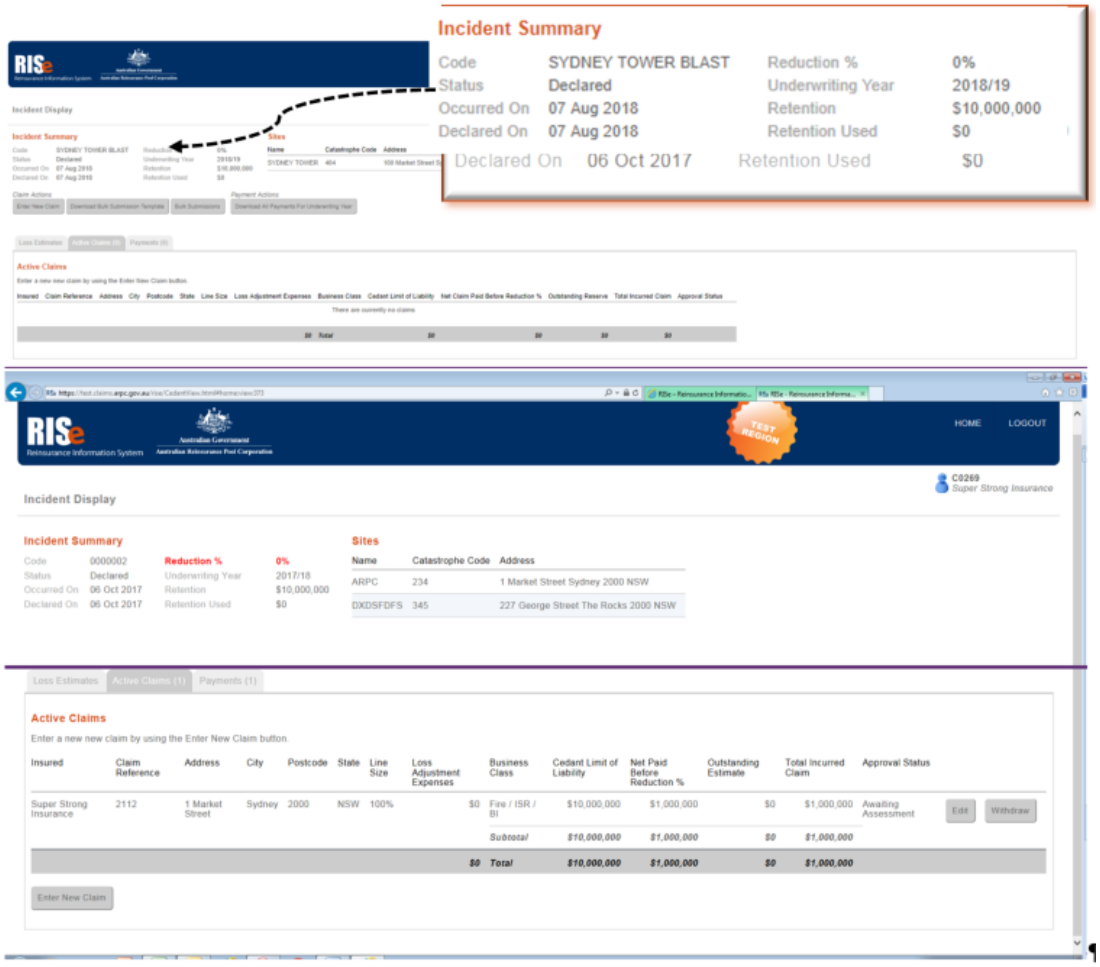
All actions within the system (e.g. a claim submission) are performed within the context of an incident and are therefore only accessible via the Incident Display screen.

This screen contains a number of tabs that display the details of the Loss Estimates and Claims that the cedants have 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.

Figure 5



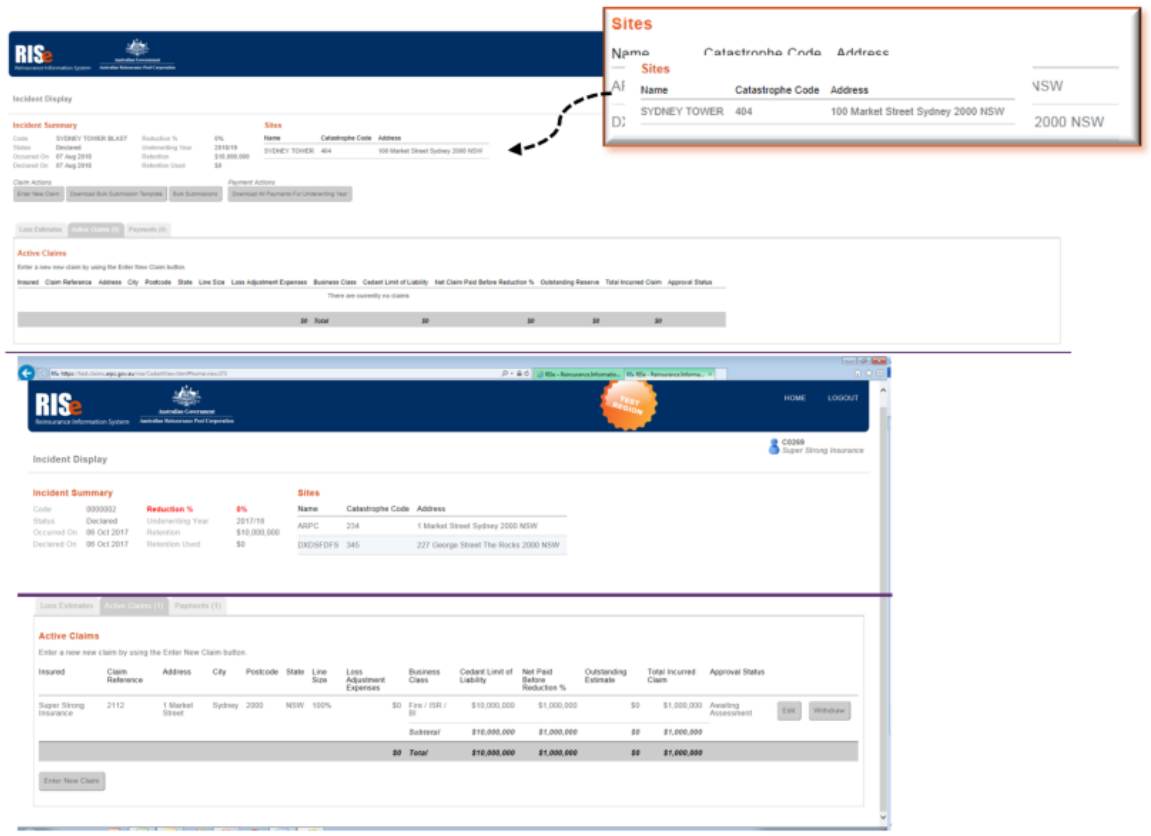
The following fields, depending on the status of the incident, will be displayed in the Incident Summary panel.

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 cedant for the underwriting year.
Retention Used	The amount that the cedant 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 will be listed.

Figure 6



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

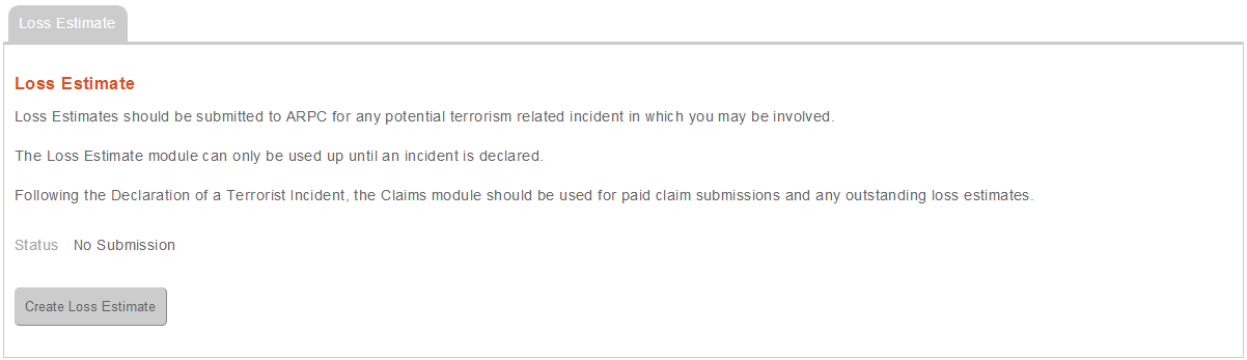
Item	*Description*
Name	The ARPC generated short name for this incident site.
Catastrophe Code	The ICA reference code associated with this location.
Address	The street address of the incident site.

6.3 Loss Estimate Display

The Loss Estimate tab displays a summary of all loss estimates that the cedant has submitted to ARPC for the current incident. An initial loss estimate can be submitted by clicking on the Create Loss Estimate button.

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

Figure 7



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

Once the incident is declared no additional loss information will be submitted. All previously submitted information will be removed and the system will be made available for claims submissions according to the Reinsurance Agreement.

Figure 8

6.4 Claim Display

Claims entered by the cedant 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 cedant, except those that have been rejected by ARPC or withdrawn by the cedant. An explanation of the fields displayed in this listing can be found in the Enter Claim section of this document.

Figure 9

Claim submissions can be edited by selecting the Edit button. A claim is editable at any time that the incident is open for processing – even after payment has been processed (Note: editing a paid claim may trigger a refund or additional payment). For instructions on how to edit a claim refer to section **8.3** of this manual, titled **Edit Claim**.

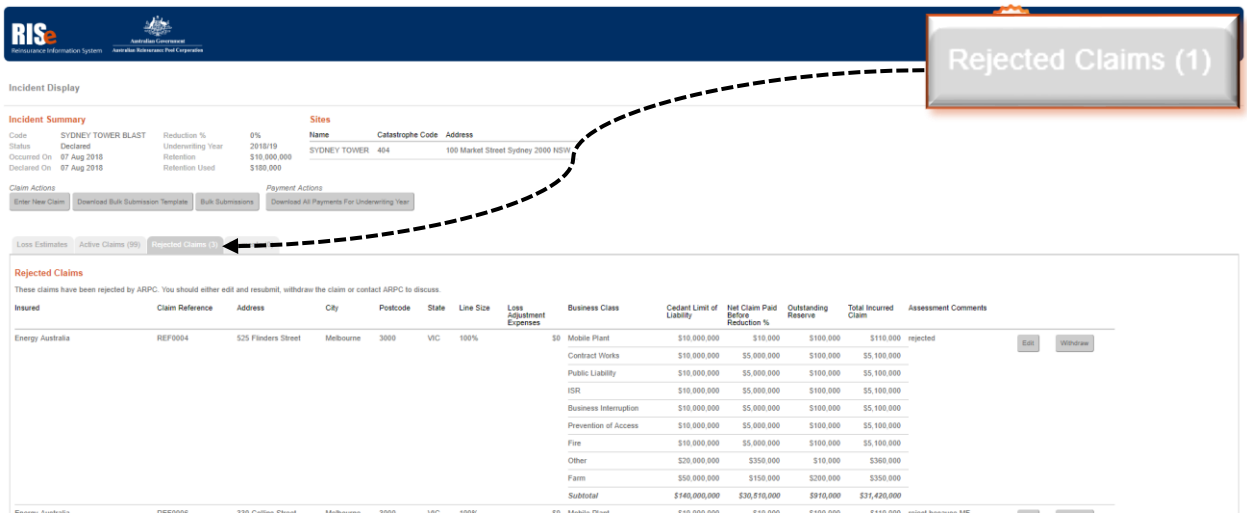
A claim can be withdrawn by selecting the Withdraw button. For instructions on how to withdraw a claim refer to section **8.6 Withdraw Claim**.

A new claim can be entered by selecting the Enter New Claim button that is displayed at the bottom of the Active Claims listing. For instructions on how to enter a new claim refer to section **8.1 Enter New Claim**.

6.4.2 Rejected Claims

Claims that have been rejected by ARPC will appear in the Rejected Claims listing, visible by selecting the Rejected Claims tab. The tab will only display if claims have been rejected.

Figure 10



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

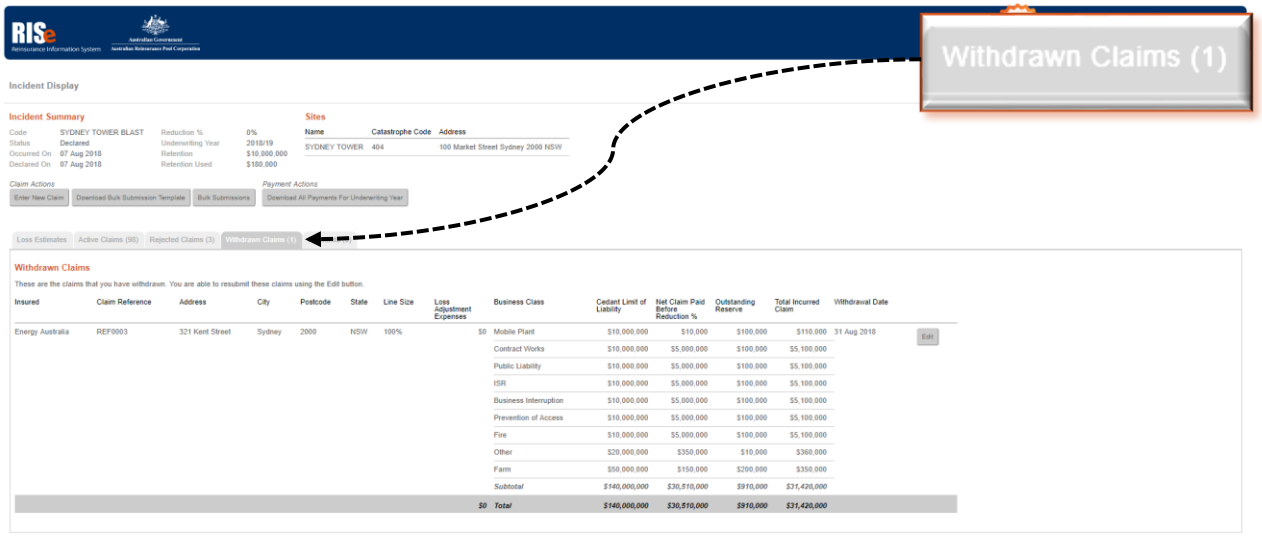
Column	*Description*
Assessment Date	The date that the claim was rejected by ARPC.
Assessment Comments	Text entered by ARPC when the claim was rejected. ARPC will typically be in contact with cedants prior to rejecting any claims.

Claims that have been rejected by ARPC can be edited or withdrawn by the cedant.

6.4.3 Withdrawn Claims

The Withdrawn Claims tab (see Figure 16) will only display if the cedant has withdrawn a claim (see Withdrawing a Claim).

Figure 11



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

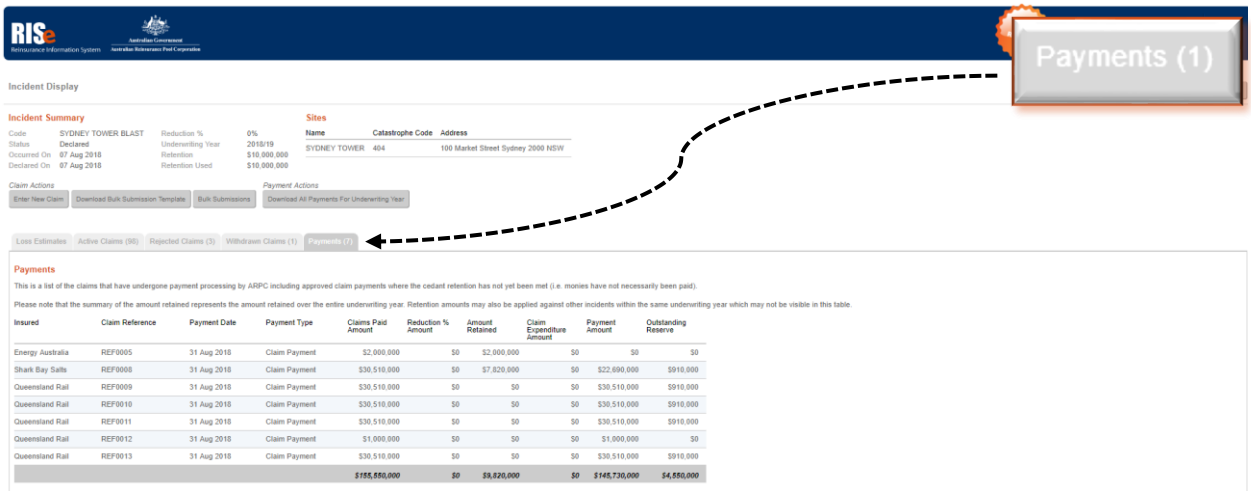
Column	*Description*
Withdrawal Date	The date that the claim was withdrawn by the cedant.

Cedants can resubmit to ARPC claims that have been withdrawn if it is later believed that the claim represents an eligible loss.

6.5 Payment Display

The Payments tab displays a list of all payments made by ARPC to the cedant for the current incident.

Figure 12



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 the payable amounts will also be listed against the relevant claim.

It is possible that multiple payments for a single claim will be made by ARPC during the life of a claim. For example, if a claim is modified by the cedant 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 cedant against the claim.
Claim Reference	The claim reference as entered by the cedant 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 considered.
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 cedant'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 cedant's claim expenditure under Section 6b of the Reinsurance Agreement.
Payment Amount	The amount that will be settled to the cedant for this payment line. In the context of this table, the payment amount reflects the following formula: *Claims Paid Amount – Amount Retained + Claim Expenditure Amount.* Please note that there may be multiple payment lines for the same claim.
Outstanding Reserve	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.

Cedants 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 spreadsheet programs including Microsoft Excel.

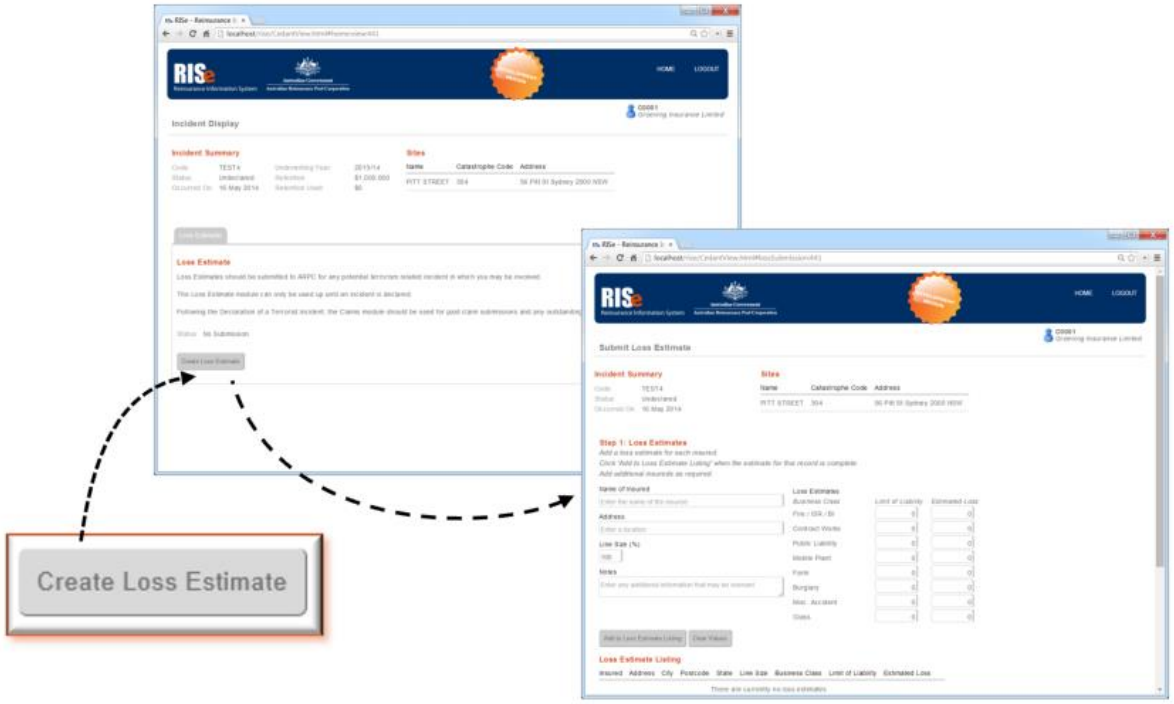
7 Submit Estimated Losses

If a potential terrorism related incident has occurred, all nominated client contacts will receive notification from ARPC. Cedants 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 selecting the *Create Loss Estimate* button which will open the Submit Loss Estimate screen.

Cedants should submit to ARPC an estimate for each insured risk that may have suffered a loss.

Figure 13



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 risk please enter the following information:

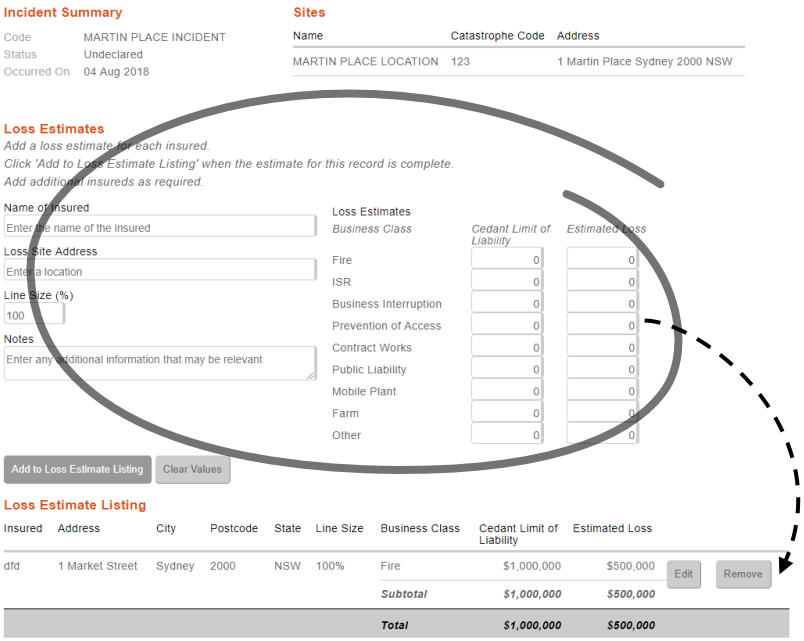
Input Field	*Description*	*Input Type*	*Validation*
Name of Insured	The name of the insured at this address.	Text	Required
Loss Site Address	The address of this insured.	Autocomplete	Required
Line Size (%)	The cedant's share of the exposure to the insured.	Numeric	Between 0 and 100
Notes	Any additional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

Additionally, for each relevant business class please submit:

Input Field	*Description*	*Input Type*	*Validation*
Cedant Limit of Liability	The maximum amount 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 (See Figure 14 below).

Figure 14



Continue to add as many loss estimates as required.

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

The values in the current estimate input can be cleared by selecting the *Clear Values* button.

Existing loss estimates can be removed from the Loss Estimate Listing by selecting the *Remove* button. (Note – you will be asked to confirm removal as this cannot be undone).

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.

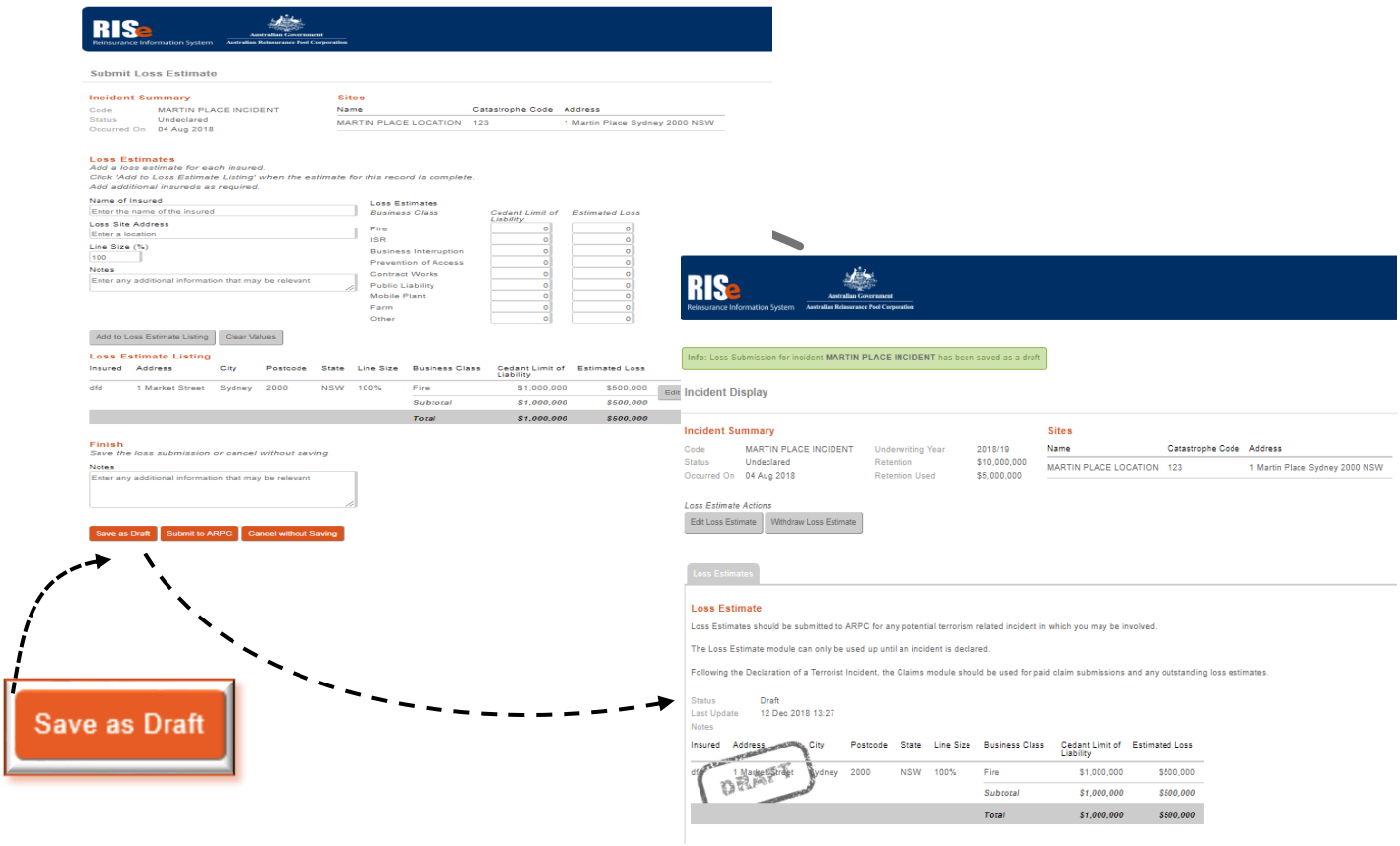
Please note that the information entered in this screen is not saved until the user clicks either the *Save as Draft* or *Submit to ARPC* buttons. If you are entering a lengthy loss estimate, please ensure that you save your submission at regular intervals.

7.1.1 Save As Draft

A loss estimate can be saved at any time as a working draft. This is designed to allow cedants 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 considered by ARPC.

Figure 15



A saved loss estimate can be resumed from the Incident Display screen by using the Edit Loss Estimate functionality.

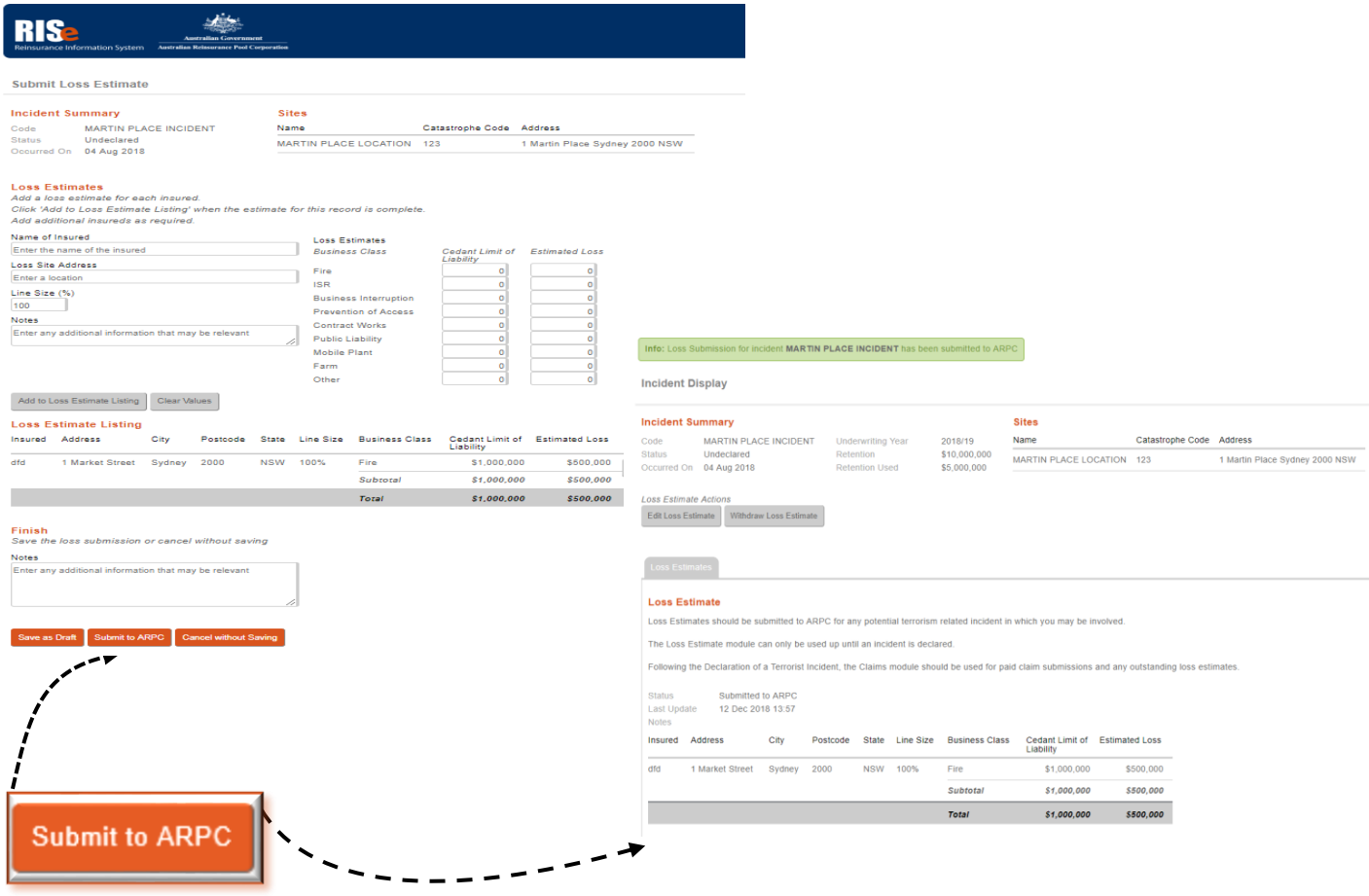
It is important that completed loss submissions are finalised and submitted to ARPC to inform the overall loss estimation process for the incident.

7.1.2 Submit to ARPC

Once you have entered your loss estimates, please select the *Submit to ARPC* button.

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

Figure 16



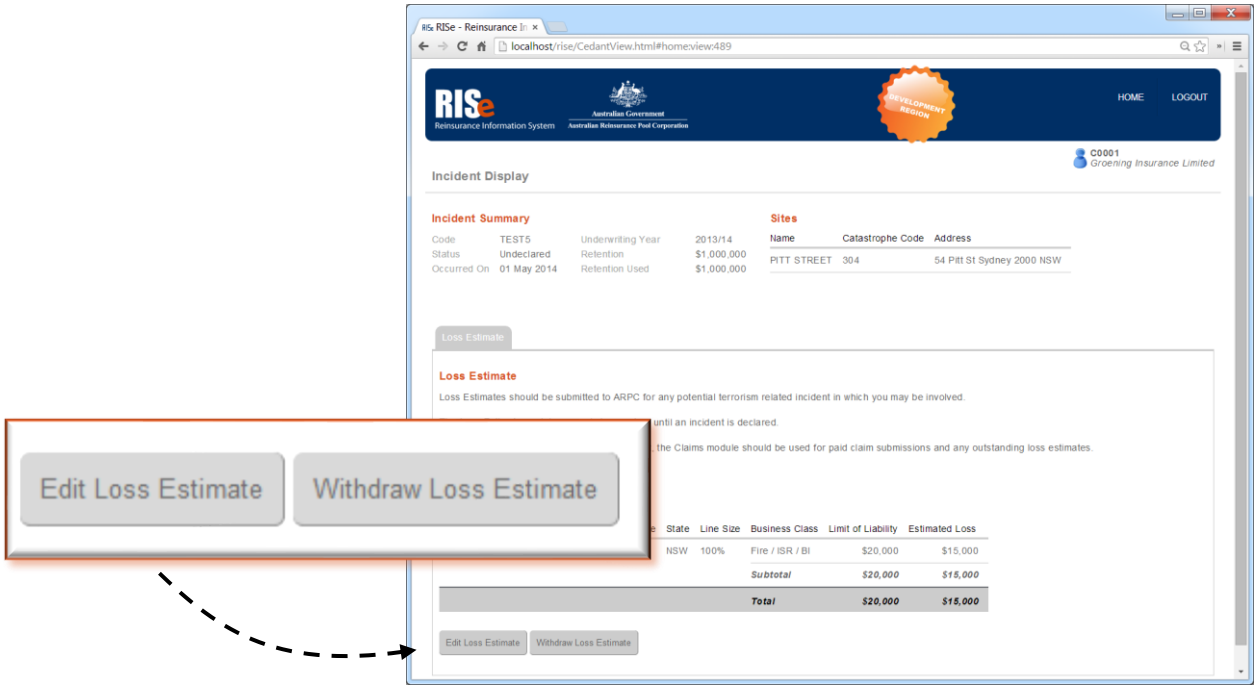
7.2 Edit Loss Estimate

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.

Cedants should submit their known loss estimates as early as possible and then edit them if further information becomes available.

Loss estimates can be edited by selecting 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.

Figure 17



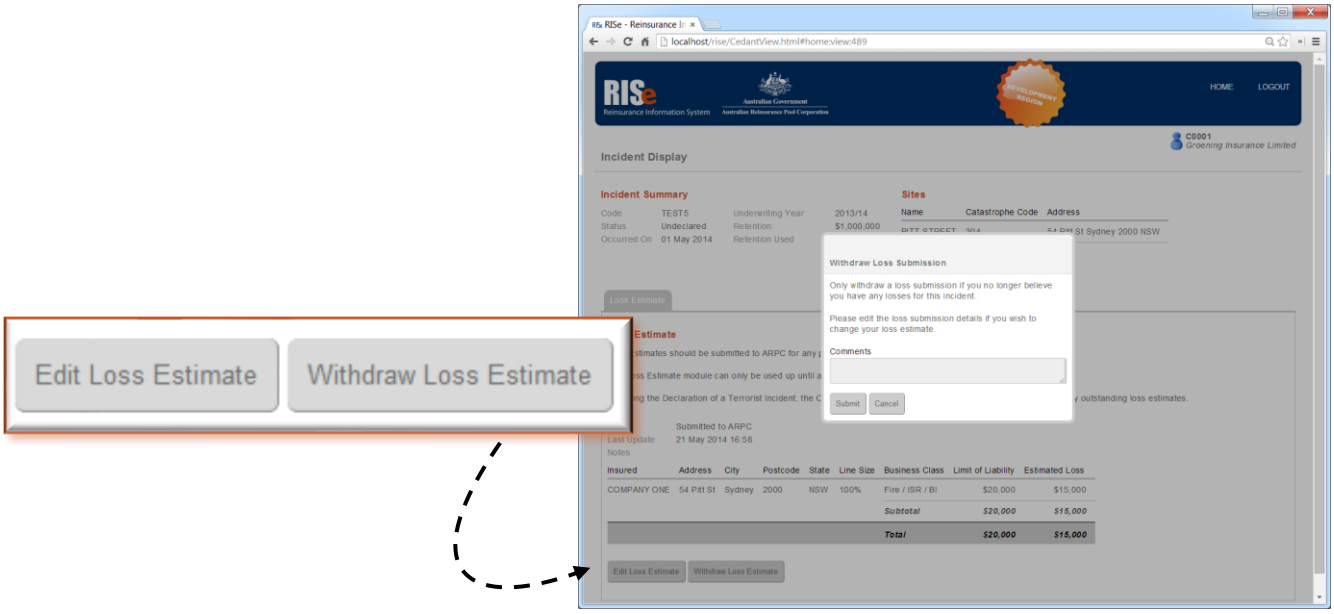
7.3 Withdraw Loss Estimate

A loss estimate submission can be withdrawn by selecting the *Withdraw Loss Estimate* button in the Loss Estimate tab.

Changes to the existing loss estimate can be made by using the Edit Loss Estimate functionality.

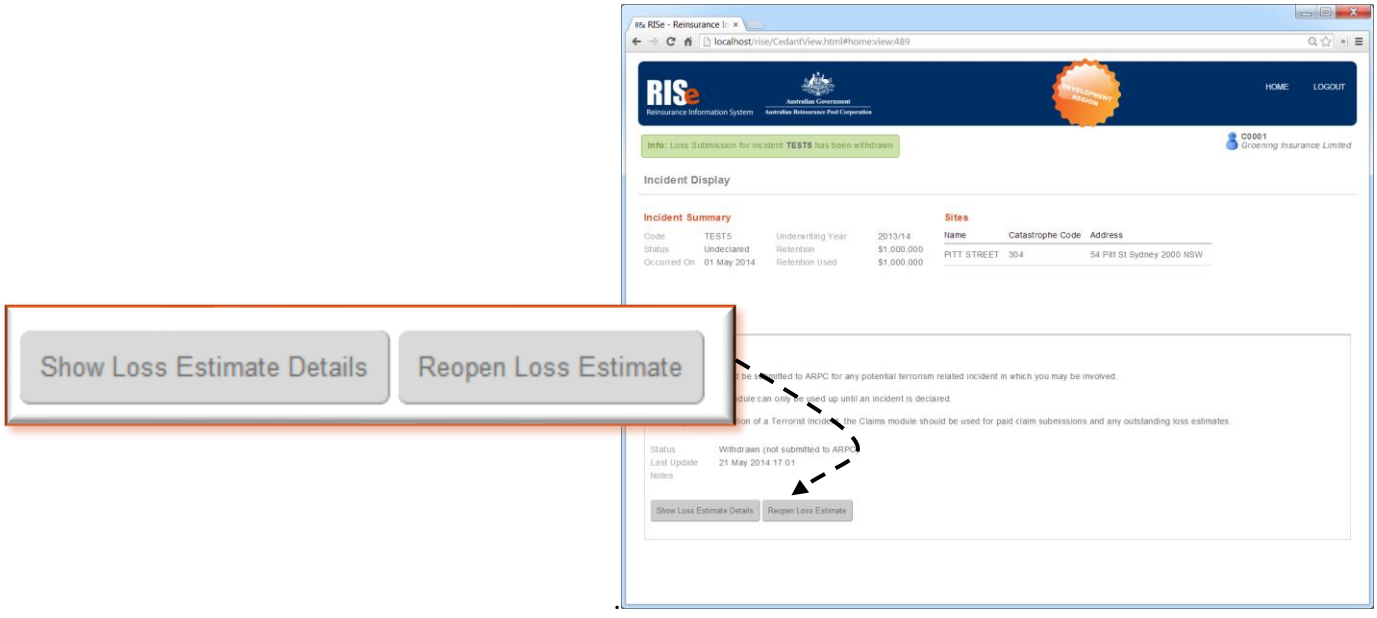
A reason for the withdrawal must be provided to ARPC to withdraw a loss. Such reasons could include submitting an incorrect loss estimate.

Figure 18



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

Figure 19



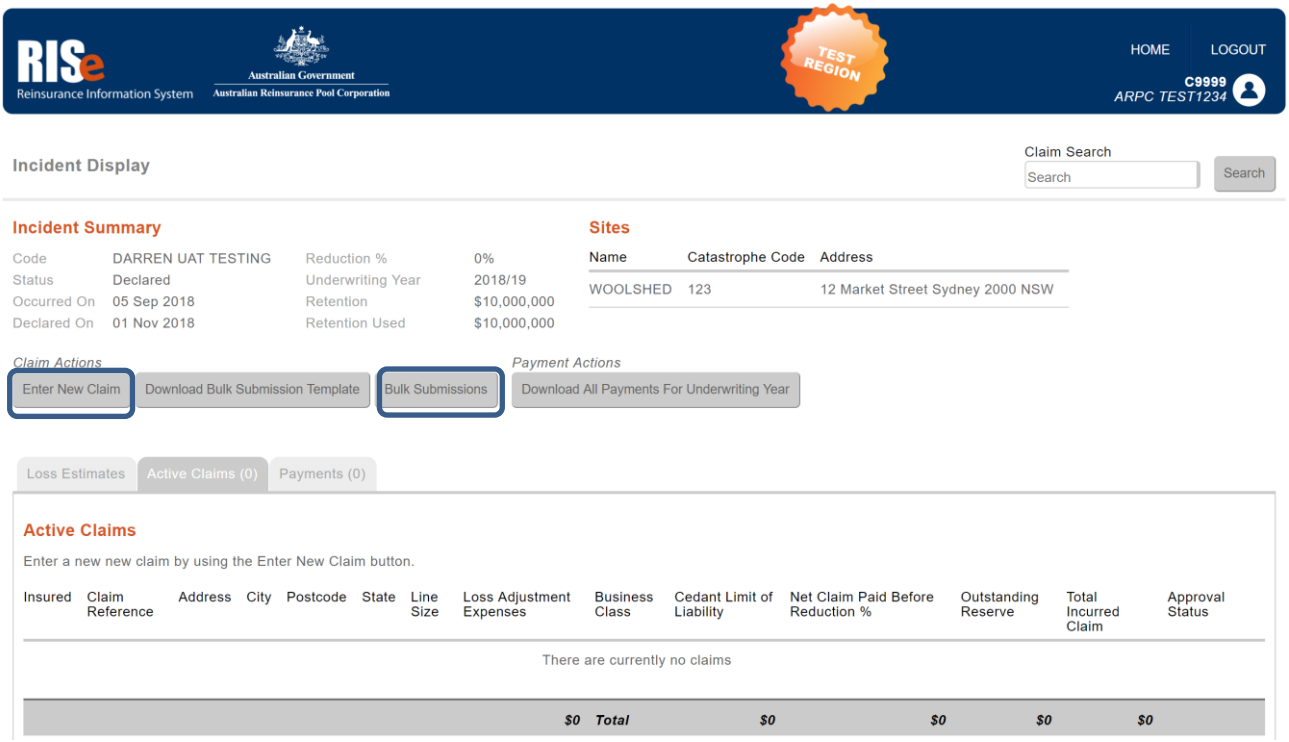
8 Submit Claims

Once an incident has been declared a DTI, the Terrorism Insurance Act 2003 renders terrorism exclusion clauses in commercial policies ineffective and cedants can submit their terrorism claims for reinsurance recovery.

A claim can be submitted by navigating the Incident Display screen for the relevant incident and selecting the *Enter New Claim* button below the Claims Actions section.

A claim can also be submitted in bulk by using the Bulk Upload Template. To open the template, select the *Download Bulk Submissions Template* button located under *Claims Actions*. You can also select the *Bulk Submissions* button which will open the Bulk Submissions Summary screen.

Figure 20



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

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. To enter a new claim, select the *Enter New Claim* button, add the relevant information (as shown in the table below Figure 22) and select the *Submit Claims* button.

Figure 21

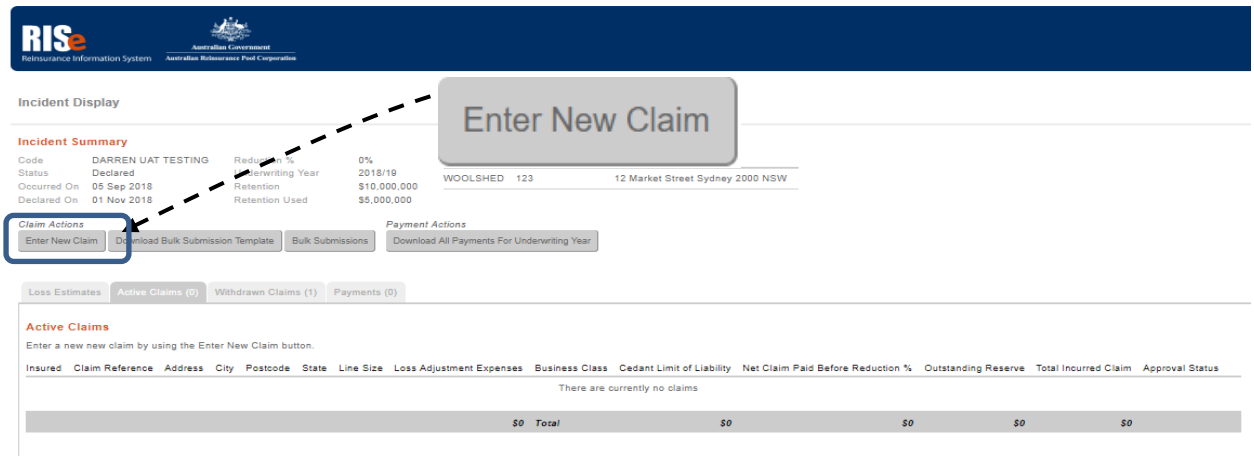
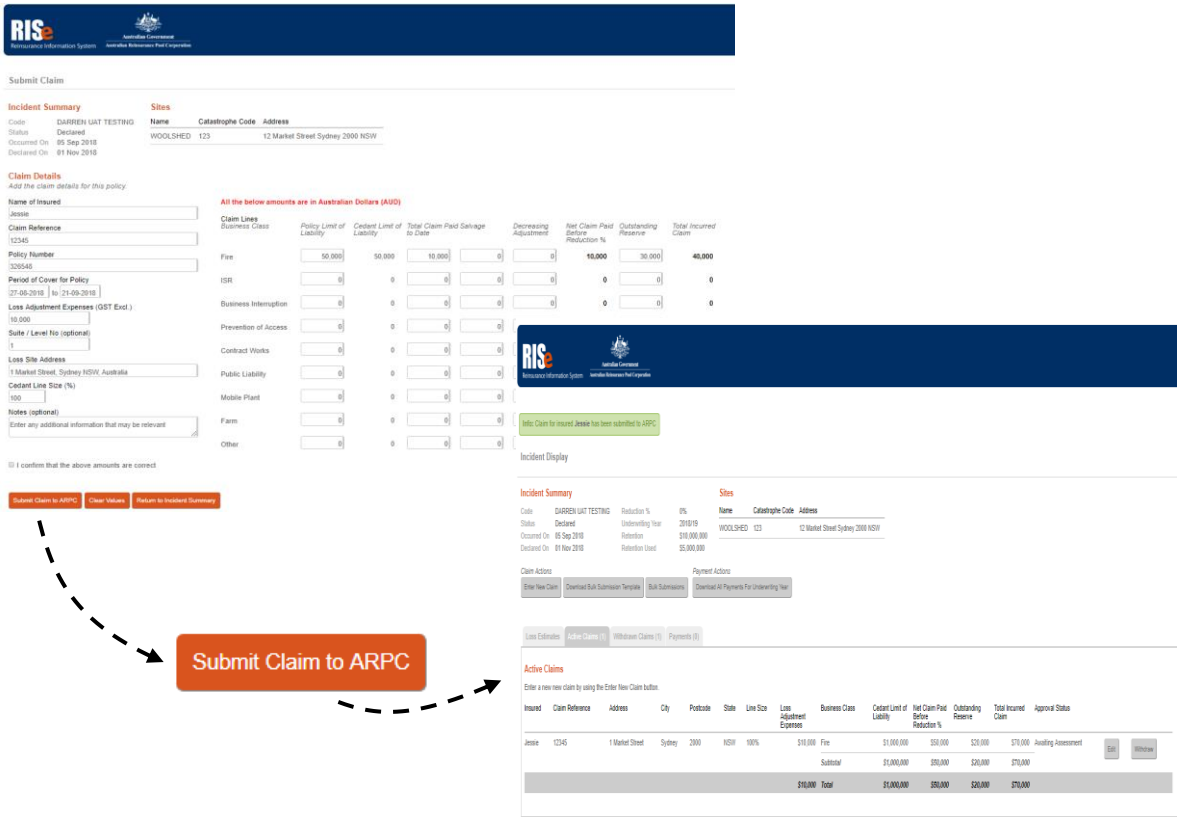


Figure 22



Input Field	*Description*	*Input Type*	*Validation*
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 by the cedant. It will be used by ARPC to reference the claim when speaking to the cedant and in the event of any post claim audit.	Text	Required
Policy Number	The policy number used to identify the policy by the cedant. It will be used by ARPC to reference the claim when speaking to the cedant and in the event of any post claim 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 (GST Excl)	The amount of loss adjustment expenses for which the cedant 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 of the insured.	Numeric	Optional
Loss Site Address	The address of the insured.	Autocomplete	Required
Cedant Line Size (%)	The cedant's 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:

Input Field	*Description*	*Input Type*	*Validation*
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: *Cedant Line Size (%) x Policy Limit of Liability*	Read Only	Greater than or equal to 0
Total Claim Paid to Date (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$)	The amount of tax related decreasing adjustment applied by the cedant on the amount paid to the insured in the settlement of this claim. **Note** – This field will typically be 0 for most cedants.	Numeric	Required Greater than or equal to 0
Net Claim Paid Before Reduction % (A$)	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: *Payable Before Reduction % – Salvage – Decreasing Adjustment*	Read Only	Less than or equal to the Limit of Liability
Outstanding Reserve (A$)	The current estimation of the remaining incurred loss. The Payable Before Reduction % and Outstanding Estimate together may not be greater than the Cedant Limit of Liability. **Please note that once an incident has been declared it is no longer possible to update Loss Estimate values within the RISe Claims System. Please use this field to keep ARPC informed of the outstanding loss amounts.**	Numeric	Required Greater than or equal to 0
Total Incurred Claim (A$)	This is the calculated amount for the cedant's total claim value. This value is calculated according to the following formula: *Net Paid Before Reduction % + Outstanding Estimate*	Read Only	Less than or equal to the Limit of Liability

When you have finished the input for this claim, select 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 list with a status of Awaiting Approval. Cedants can repeat this process for all additional claims they may wish to make.

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

8.2 Enter a New Claim Via the Bulk Submission Template

Download Bulk Submissions Template

To submit claims in bulk, an excel template can be downloaded by navigating the Incident Display screen for the relevant incident and selecting the *Download Bulk Submission Template* button. The Bulk Submission feature is an alternative method of entering claims into the RISe Claims System.

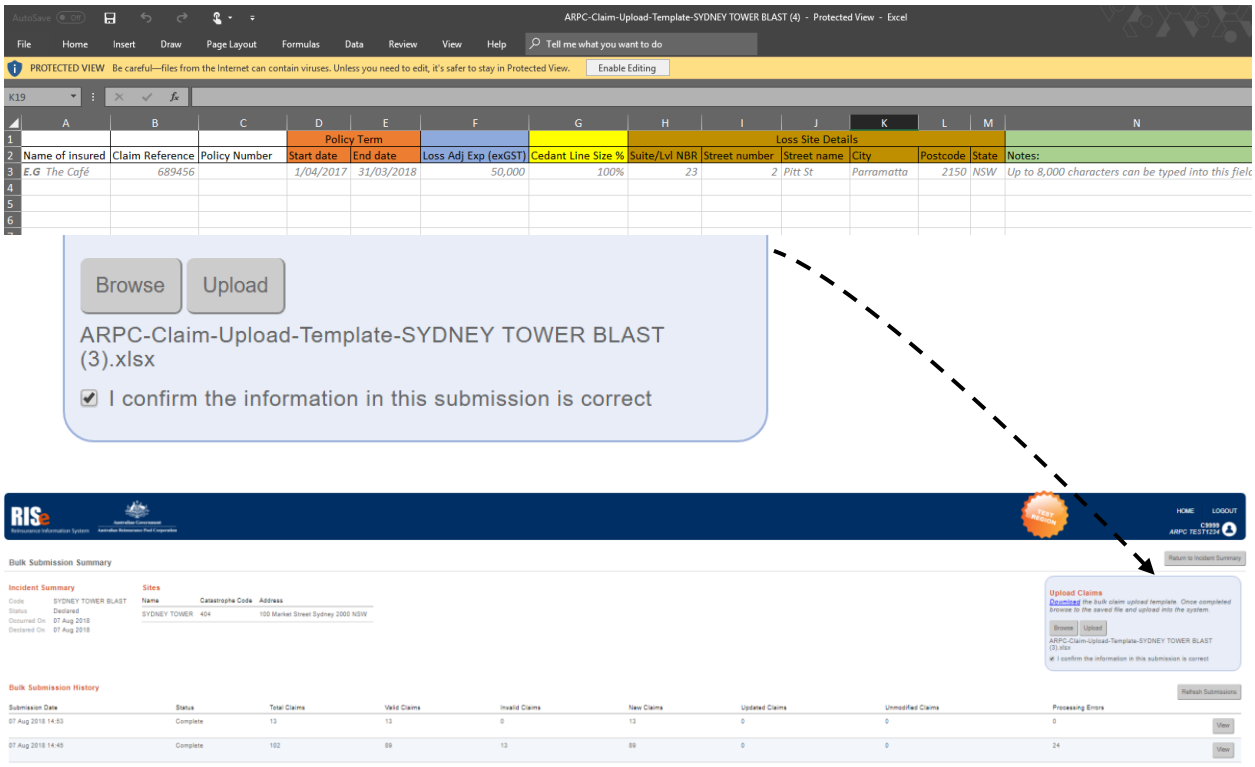
Figure 23

Entering Bulk Submission Claims

The Bulk Submissions template contains the same fields of information as described in section 8.1. Claims information can be entered into each row of the relevant columns.

The template can be used for adding and/or modifying a claim. A claim will be submitted as a new claim if the *Claims Reference Number* is unique to the cedant for this incident. If the *Claims Reference number* is already associated with this incident in the system, the information in the corresponding row will be accepted as a modification to an existing claim.

Figure 24



Once the template has been completed and saved from the Incident Summary screen to your computer, select the Bulk Submission tab. Select the *Browse* button (as seen above), browse to your saved location, select and then open the template. You will now see the template that is ready for submission underneath the *Browse* and *Upload* buttons. The cedant should then validate that the information in the submission is correct and select the *Upload* button.

Once the upload has been accepted cedants will be directed to the Bulk Submission Summary screen as seen above. This screen details the status of the upload and the results of each submitted claim.

The below table provides details of the headings displayed in the Bulk Submission History:

Status	The status of the Bulk Upload template if the template is uploaded correctly
Total Claims	Number of claims submitted by cedant using the Bulk Upload template
Valid Claims	Number of claims that were uploaded without any errors
Invalid Claims	Number of claims that failed validation and were not uploaded into the system
New Claims	Number of new claims processed
Updated Claims	Number of existing claims that were updated
Unmodified Claims	Number of claims that were included in the upload template that were an exact match to an existing claim. As a result, these claims were ignored and no modifications were made

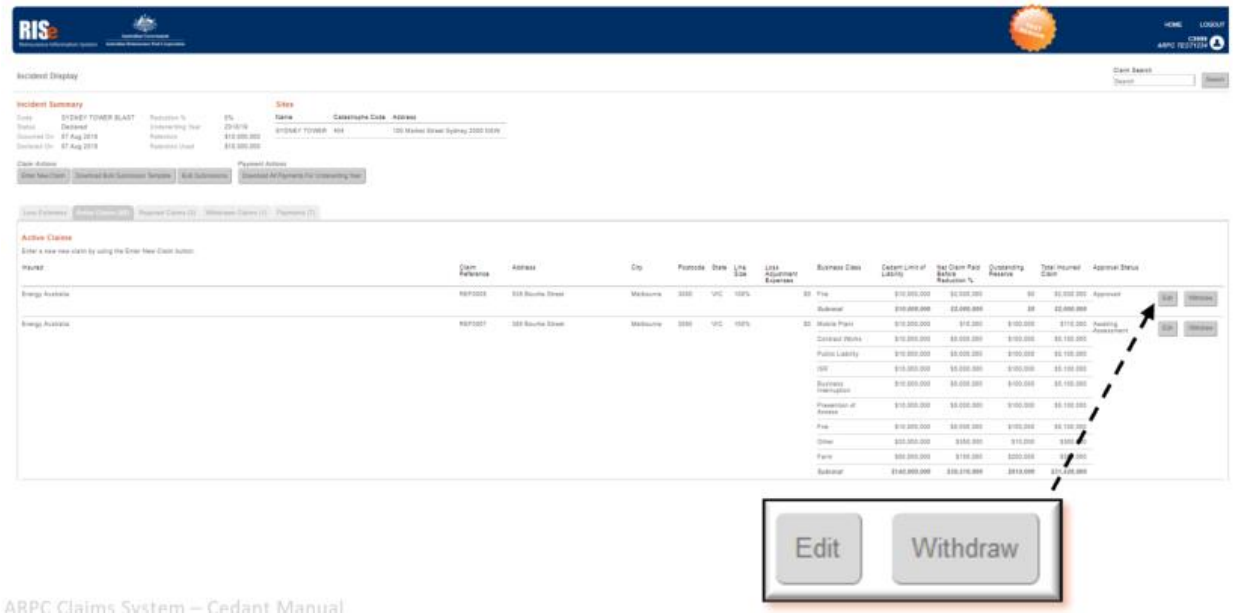
Processing Errors	Numbers of errors found in the upload. A claim may have multiple processing errors hence this number may not match the number of Invalid Claims.

8.3 Edit Claim

Existing claims can be edited at any time by selecting 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.

Figure 25

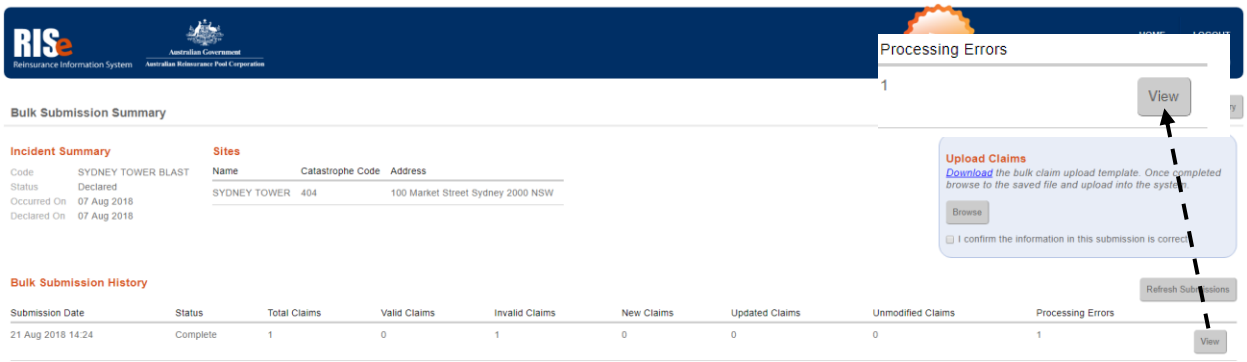


8.4 Edit a Claim via the Bulk Submission Template

Following the submission of a claim either via the user interface or the Bulk Upload template, the claim can be edited via the Bulk Submission template. If the *Claims Reference number* is already in the system for the cedant for this incident, the information in the corresponding row will be accepted as a modification to an existing claim. Any data modified (with the exception of the *Claim Reference Number*) in the row, will be reflected as a modification to the original submitted claim.

Note – If you are needing to modify the *Claim Reference Number* this MUST be done via the user interface as specified in section 8.3.

Figure 26



8.5 Bulk Submission Errors

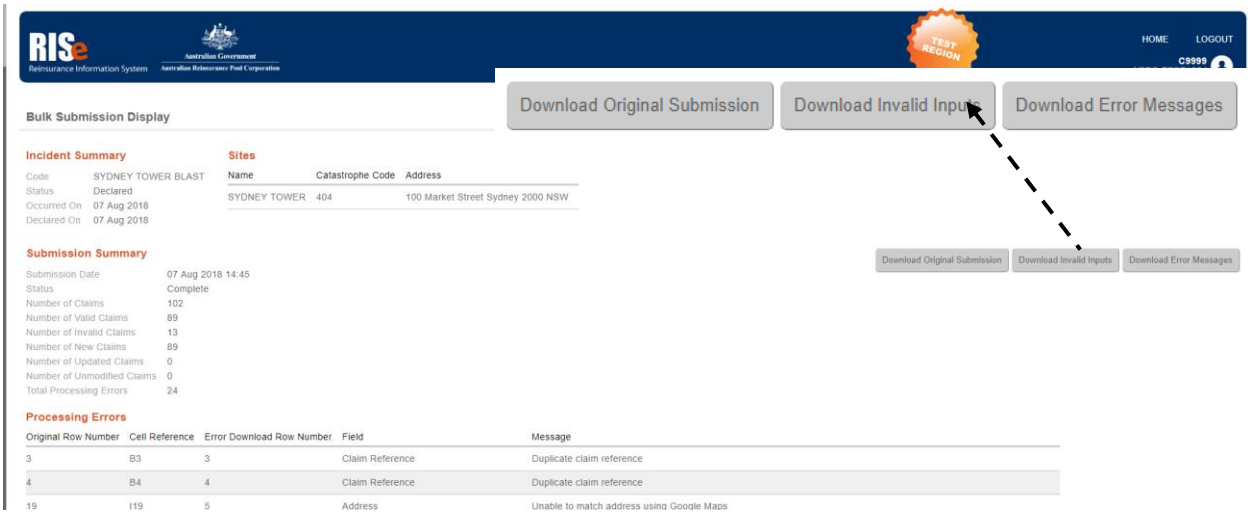
After the Bulk Upload template is submitted, any errors will appear in the Processing Error field of the Bulk Submission History screen.

To view errors, select the *View* button. This will open the Bulk Submission Display screen which allows the cedant to Download Original Submission, Download Valid Input or Download Error Messages.

The below table displays the information that is available in each of the downloads.

Download Original Submission	Downloads the original Bulk Submission template including valid and invalid claims. Cedants can use the template to update any claims that were found to be Invalid.
Download Invalid Inputs	Downloads claims that were found to be Invalid. Cedants can edit those claims and resubmit the template.
Download Error Messages	Displays the error message for each row. This is for information purposes only.

Figure 27



In addition to the downloadable information above, the cedant can view the claims that were Invalid in the Processing Errors. This will display the following information;

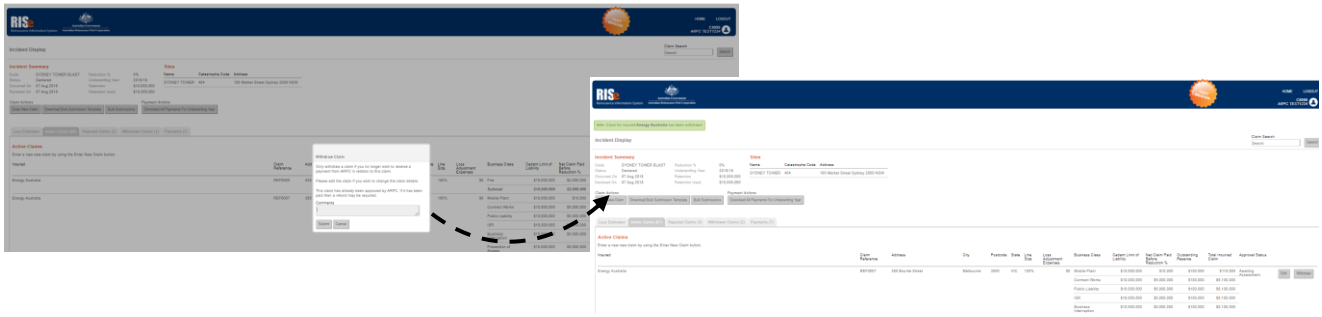
Processing Error	Descriptions
Original row numbers	The row number of the invalid claim from the original Bulk Upload template.
Cell Reference	The invalid Cell Reference Number of the original Bulk Upload template that caused the error.
Error Download Row Number	The new row number of the Bulk Upload template via the "Download Invalid Inputs" tab which only highlights the invalid claims.
Field	The description of the cell reference that created the error.
Massage	The description of error. For further details on each error message, please refer to the Instructions tab of the Bulk Upload Submission template which provides an overview of each processing error.

8.6 Withdraw Claim

A claim can be withdrawn at any time if a cedant no longer wishes to proceed with the claim.

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

Figure 28



9 Appendices

9.1 Possible Incident Statuses

The following table lists the possible Incident Statuses within the RISe Claims System.

The Incident State is also listed.

Status	*Description*	*Incident State*
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 Loss Estimate statuses within the RISe Claims System.

Payment Type	*Description*
No Submission	No estimate has 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 cedant no longer has any estimated loss for this incident.

9.3 Possible Payment Types

The following table lists the possible Payment Types within the Rise Claims System.

Payment Type	*Description / Reason*
Claim Payment	The initial payment for a claim by ARPC to the cedant. Claim payments will show as positive amounts.
Claim Refund	The claim has been withdrawn by the cedant 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 cedant. Reduction % Adjustment payments will be positive amounts as an incident's reduction percentage may only decrease.
Retention Adjustment	The cedant'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 cedant who has had claims paid is determined not to have suffered any loss for this incident.
Retention Transfer	A cedant'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.