

RISe - Reinsurance Information System Cedant User Manual

Version V3.2

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1 Document Information

1.1 Glossary of Terms

Acronym / Term	Term / Definition
ARPC	Australian Reinsurance Pool Corporation
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.
Eligible Australian Insurance	Eligible risks that cedants report and pay premium to ARPC
GST	Goods and Services Tax
GWP	Gross Written Premium
Ineligible Australian Insurance	Risks that cedants cover but are not covered by ARPC
Non-Resident Withholding Tax	Relates directly to the tax that cedants are required under their country's tax laws to withhold from the premium paid to ARPC.
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 Reinsurance Information System – i.e. employees of ARPC's Reinsured's who will be required to use the system to submit 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.

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

2.2 Other Resources

The RISe Claims Cedant Manual describes the functions of the web based ARPC Claims System which should be used In the event of an eligible terrorism loss to submit loss estimates and claims. This manual is available from the About RISe page on the ARPC Internet site - http://arpc.gov.au/reinsuring/rise/

2.3 System Requirements

2.3.1 Web Browser

The RISe 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 7 or above (version 9 or above preferred)
- § Safari

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

2.3.2 File Types

You will require Excel XP or above in order to complete ARPC templates.

All forms submitted must be on the latest version of the templates (which can be found in the 'Download Template' section of RISe

3 Overview

3.1 RISe and Client Obligations

The reinsurance agreement requires clients to submit the following information via RISe:

- quarterly premium returns
- annual fire and ISR gross written premium returns (both ARPC eligible and ineligible)
- annual aggregate reports of sums insured by postcode
- loss estimates (if applicable) and
- claims (if applicable)

RISe is ARPC's client Information management system, which provides clients with a simple, secure and effective means of submitting this information.

To ensure the information held by ARPC is current, clients are requested to use RISe to verify their details annually and advice of any relevant changes. The system also assists ARPC to manage and process the information efficiently and effectively

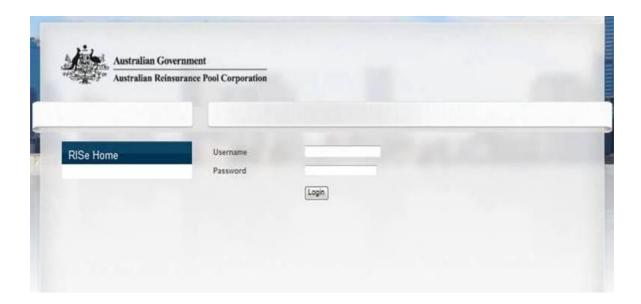
.

4 Logging In

Log in details should have previously been provided to you via email, if however you are unable to locate your user details please contact ARPC on +61 02 6279 2100 or via email enquiries@arpc.gov.au

4.1 To log in to RISe:

RISe can be accessed either by a link on the ARPC website http://arpc.gov.au/ or directly by going to https://rise.arpc.gov.au/login



- in the Username field, enter the username provided by ARPC
- in the Password field enter your password. This is a case sensitive system generated password
- click on the Login button

Forgotten password

After attempting to login you will be asked if you have <u>'forgotten your password'</u>? click on this link



You will then be asked to fill in your Username and Email address



If you can not remember your Username click on the 'contact ARPC' link and request your password and username via email.



The email address being requested is that of the Primary Contact person as listed in RISe and not necessarily your own.

Locked Account

After three failed log in attempts, the system will automatically lock your account.

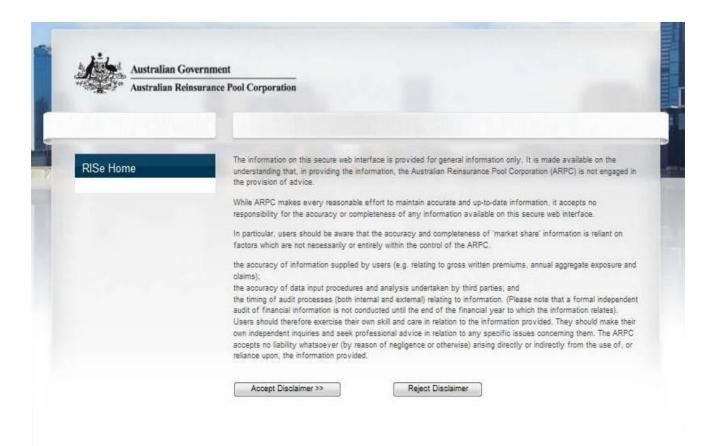
To arrange to have your account unlocked and a temporary password reissued, please contact the ARPC on enguiries@arpc.gov.au and provide your username.



You should completely close down and then reopen your internet browser before attempting to log back in with the new temporary password.

Disclaimer

After logging in to RISe the disclaimer page is displayed.

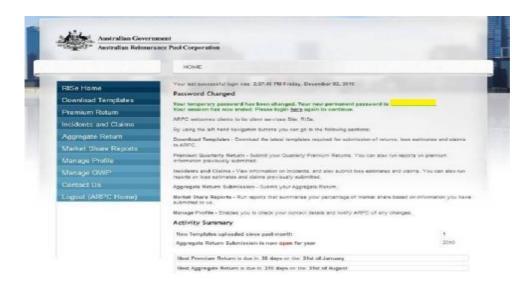


Once you have read the disclaimer you will need to click on the Accept Disclaimer >>> button in order to continue.

5 Home Page

After accepting the disclaimer the Home page is displayed.

(If this is your first time logging on with a new or reset password, the information regarding your password will be displayed)





Please note the writing in green, which will provide you with your new permanent password, you will need to record this password as you will be required to log straight back in using your username and this new permanent password

5.1 Homepage General Information

As well as an overview of the RISe system the home page provides the following information.

Heading	Description
Last Successful Login	The date your account was last accessed
New Templates	Will show any new templates that have been added by ARPC. If new templates have been added you will need to ensure that you are using the latest version
Aggregate Return Status and year	Will inform you if submissions are open (able to submit) or closed (unable to submit) and for which year
Next Premium Return	Informs you when your next quarterly premium return is due for submission
Next Aggregate Return	Informs you when your next annual aggregate Report is due for submission

5.2 Navigation Menu

The menu on the left hand side of the screen enables you to navigate to the areas of RISe you require.

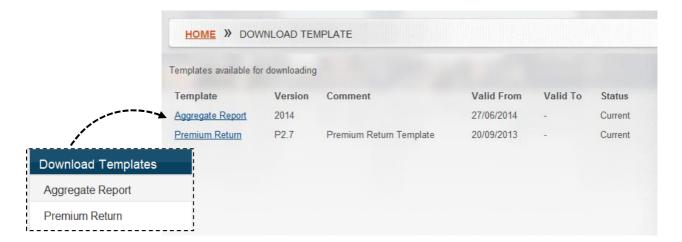


Navigation Item	Description
RISe Home	This is the current page you are on, if at any stage you wish to return to this page you should click on this button
Download Templates	On this screen you will be able to download the latest templates required for submission of premium or Aggregate reports
Premium Return	Submit quarterly premium reports and nil premium returns. You can also run reports on previously submitted premium information (see <i>page 24</i> for instructions on submitting your quarterly premium return).
Incidents and Claims	In the event of an incident this will open the Claims module system.
Aggregate Return	Submit Annual Aggregate Report. You can also run reports on previously submitted aggregate data (see <i>page 30</i> for instructions on submitting your Annual Aggregate Report).
Manage Profile	Check your contact information and notify ARPC of any changes
Manage GWP	Submit annual fire and ISR gross written premium (GWP) returns (both ARPC eligible and ineligible) which is used to calculate your annual retention (see <i>page 41</i> for instructions on submitting your Annual Gross Written Premium Declaration)
Contact Us	Contact ARPC
Logout (ARPC Home)	Logs you out of RISe and takes you the ARPC website

6 Templates

6.1 Download Templates

Once you have opened this page you will be able to view the templates that are available.



The template links that are displayed on this page are the latest versions available for download, you will need to ensure that you are using the most recent and current version when uploading these documents.

• once you have clicked on the template a dialogue box will appear at the bottom of your screen asking if you would like to Open or Save the template



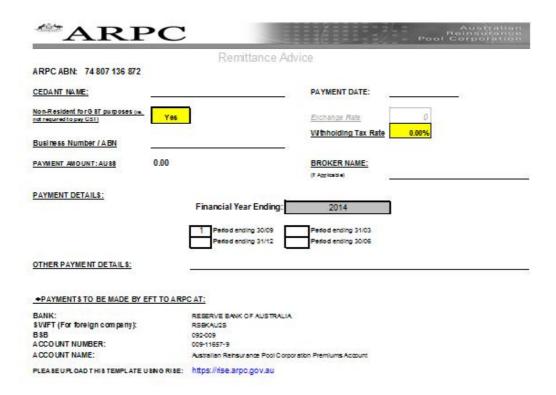
- if you would like to work on the template before saving select the permission button
- if you would like to download the template now to work on later, select the ______ button.

6.2 Completing the Templates

The following pages show examples of the ARPC Templates and brief instructions on how to complete them.

Should you require further information on how to complete the templates please contact ARPC using the Contact Us menu item.

6.2.1 Premium Return Template



Australian Reinsurance Pool Corporation ABN 74 807 136 872			ARPC Premium F	Return Form				
	ACT NS	w ME	Registration QLD	Nbr:	TAS	VIC	WA	TOTAL
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Australian Reinsurance Pool Corporation ABN 74 807 136 872			ARI	PC Premium Re					
	ACT	NSVV	NT	Registration QLD	Nbr: SA	TAS	VIC	WA	TOTAL
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Total Gross Written Premium Total Reinsurance Premium at Australian GST non-resident Withholding Tax Total Due	\$0.00 \$0.00 - \$0.00 \$0.00	\$0.00 \$0.00 - \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 - \$0.00 \$0.00	\$0.00 \$0.00 - \$0.00 \$0.00	\$0.00 \$0.00 - \$0.00 \$0.00	\$0.00 \$0.00 - \$0.00 \$0.00	\$0.00 \$0.00 - \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00

Enter Subject Gross Written Premium in Foreign Currency Amounts

*(Please ensure that you have also entered an exchange rate on the 'Remittance' worksheet. Rate example: 0.7847 to convert NZD to AUD, or 1 for AUD:AUD)

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA	TOTAL
Tier A									
Fire / ISR / BI	-	0.00	-	0.00	0.00	-	0.00	0.00	-
Contract Works		0.00		0.00	0.00		0.00	0.00	-
Mobile Plant		0.00	-	0.00	0.00	-	0.00	0.00	-
Farm	•	0.00	-	0.00	0.00	•	0.00	0.00	-
Burglary		0.00	-	0.00	0.00		0.00	0.00	-
Miscellane ous Accident	•	0.00	-	0.00	0.00	•	0.00	0.00	-
Glass		0.00	-	0.00	0.00		0.00	0.00	-
								Tier A Total	-
Tier B									
Fire / ISR / BI	0.00	0.00	0.00		0.00	0.00	0.00	0.00	-
Contract Works	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
Mobile Plant	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
Farm	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
Burglary	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
Miscellaneous Accident	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
Glass	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
								Tier B Total	-
Tier C									
Fire / ISR / BI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
Contract Works	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
Mobile Plant	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
Farm	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
Burglary	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
Miscellaneous Accident	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
Glass	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
								Tier C Total	-

Gross Written Premium Total

6.2.1.1 Premium Return Template Instructions:

Remittance Advice Spreadsheet

Field	Description
Cedant Name	Enter the name of the cedant you are submitting the return for (this should be the name used on the reinsurance agreement)
Payment Date	Enter the date which you expect to pay this premium (in dd/mm/yyyy format ie. 22/03/2012)
Non-Resident for GST purposes	This cell reflects whether you should be paying the Australian Goods and Services Tax (GST). If you are required to pay GST please select 'No' from the drop down list. If you are not required to pay GST, please select 'Yes' from the drop down list
Business Number/ABN	Enter the cedant's Australian Business Number (ABN) number, or if you are not registered in Australia, enter the cedant's registration number
Withholding Tax Rate	If applicable enter your Non-Resident withholding Tax Rate
	Please Note: Non-resident withholding tax is different from Australian withholding tax, it relates directly to the tax that you, as our cedant, are required under your country's tax laws to withhold from the premium paid to ARPC. It does not apply to tax that your policy holder has deducted when paying premium.
Exchange Rate	Only applies to overseas cedants using the 'Foreign Currency Amounts' worksheet with a currency other than AUD. Enter the current exchange rate (if in doubt you may find the following website useful http://www.xe.com/ucc/). The exchange rate is available to change when there are entries in the 'Foreign Currency Amounts' worksheet
Broker Details	Enter any acting Broker/Group/Agency details if applicable
Payment Amount	This figure is automatically updated based on the amounts you enter in the 'Foreign Currency Amounts' worksheet. You are not able to amend this cell
Payment Details	Financial Year - This has been locked to reflect the current financial year. You are not able to amend this cell
	Should you need to make an amendment to a previous financial year, please contact the ARPC who will provide you with a Premium Return Template that reflects that financial year
	Period Ending - Enter the number one ('1') in the box for the period you are reporting (make sure to delete the pre-entered number)
Other Payment Details	Enter any further payment details if applicable

Tier A, B and C Spreadsheet

Field	Description
Subject Gross Written Premium	Manually enter the 'subject gross written premium' amounts for the appropriate tier and class
	This should be the only cell where you need to manually enter amounts, the majority of the remaining cells are locked and contain automatic calculations
Reinsurance Premium at	This amount is automatically calculated by applying the appropriate tier rate to your 'subject gross written premium' amount. You are not able to amend these amounts
Australian GST	If you are required to pay GST these cells will automatically calculate 10% of the 'Reinsurance Premium at' amount. You are not able to amend these amounts
Non-Resident Withholding Tax	Any applicable withholding tax amounts will be automatically calculated by applying the 'Withholding Tax Rate' you entered on the 'Remittance' worksheet to the 'Reinsurance Premium at' amounts that was calculated above, therefore you should not have to amend this amount.
	Please Note: Non-resident withholding tax is different from Australian withholding tax, it relates directly to the tax that you, as our cedant, are required under your country's tax laws to withhold from the premium paid to ARPC. It does not apply to tax that your policy holder has deducted when paying premium.
Subtotal	This amount is automatically calculated by adding any 'Australian GST' amounts to the 'Reinsurance Premium at' amounts. You are not able to amend these amounts

Foreign Currency Amounts Worksheet

Field	Description
Tier A	Enter any applicable subject gross written premium amounts under the appropriate class (please note that you are not able to enter amounts under ACT, NT or TAS as there are no tier a postcodes in these states)
Tier B	Enter any applicable subject gross written premium amounts under the appropriate class
Tier C	Enter any applicable subject gross written premium amounts under the appropriate class
EXCHANGE RATE	Make sure that you have entered an exchange rate amount on the 'Remittance' Worksheet or these amounts will not populate the Tier A, B and C worksheets. (If you have entered AUD on the 'Foreign Currency Amounts' worksheet, you will need to enter an exchange rate of '1' on the 'Remittance' worksheet)

6.2.2 Annual Aggregate Report Template

Australian Government Australian Reinsurance Pool Corporation			
TERRORISM REINSURANCE STREET ADDRESS I	DETAILS FORM		
ARPC Tier A Exposure Data by Street Address	Submission Year	2014	
INFORMATION REQUIRED			

Name of Insured	Street Number	Street Name	Type (St. Ave etc)	Suburb	Postcode	State	Building Sum Insured (A\$mio)	Contents Sum Insured (A\$mio)	Business Interruption Sun

Annual Aggregate Repo					INSURER'S PROPOR	TION ONLY	20
Australian Government Australian Reinsurance Pool Corporation		Australian Government Risks Australian Reinsurance Pool Corporation Insu		mber of Reinsured's Reinsured Aggregate Sum Aggregate		Reinsured's Aggregate Sum	Reinsured's Aggregate Sum Insured
ostcod *	State *	Tier 💌	Proportion C	Insured	Insured	Insured 🔻	Insured
REFER TO INSTRUCTION WORKSHEET*		AND PRODUCE OF THE PARTY OF THE	Buildings Only Contents Only A\$mio A\$mio		Combined Buildings AND Contents A\$mio	Business Interruption A\$mio	
2000	NSW	Α	0.0	0.00	0.00	0.00	Agiiilo 0
2009	NSW	A	0.0	0.00	0.00	0.00	Ö
2060	NSW	A	0.0	0.00	0.00	0.00	Ċ
3000	VIC	Ā	0.0	0.00	0.00	0.00	
3005	VIC	Â	0.0	0.00	0.00	0.00	
3006	VIC	Â	0.0	0.00	0.00	0.00	
3008	VIC	Â	0.0	0.00	0.00	0.00	
4000	QLD	Â	0.0	0.00	0.00	0.00	
5000	SA	A	0.0	0.00	0.00	0.00	
6000	WA	Â	0.0	0.00	0.00	0.00	
6003	WA	A	0.0	0.00	0.00	0.00	
800	NT	В	0.0	0.00	0.00	0.00	
		В	1000.00	27.000		100,000	
810	NT		0.0	0.00	0.00	0.00	
812	NT	В	0.0	0.00	0.00	0.00	
820	NT	В	0.0	0.00	0.00	0.00	
2006	NSW	В	0.0	0.00	0.00	0.00	
2007	NSW	В	0.0	0.00	0.00	0.00	
2008	NSW	В	0.0	0.00	0.00	0.00	
2010	NSW	В	0.0	0.00	0.00	0.00	
2011	NSW	В	0.0	0.00	0.00	0.00	
2015	NSW	В	0.0	0.00	0.00	0.00	
2016	NSW	В	0.0	0.00	0.00	0.00	
2017	NSW	В	0.0	0.00	0.00	0.00	
2018	NSW	В	0.0	0.00	0.00	0.00	
2019	NSW	В	0.0	0.00	0.00	0.00	
2020	NSW	В	0.0	0.00	0.00	0.00	
2021	NSW	В	0.0	0.00	0.00	0.00	
2022	NSW	В	0.0	0.00	0.00	0.00	
2023	NSW	В	0.0	0.00	0.00	0.00	
2024	NSW	В	0.0	0.00	0.00	0.00	
2025	NSW	В	0.0	0.00	0.00	0.00	
2026	NSW	В	0.0	0.00	0.00	0.00	
2027	NSW	В	0.0	0.00	0.00	0.00	
2028	NSW	В	0.0	0.00	0.00	0.00	
2029	NSW	В	0.0	0.00	0.00	0.00	
2030	NSW	В	0.0	0.00	0.00	0.00	
2031	NSW	В	0.0	0.00	0.00	0.00	
2032	NSW	В	0.0	0.00	0.00	0.00	
2033	NSW	В	0.0	0.00	0.00	0.00	
2034	NSW	В	0.0	0.00	0.00	0.00	

Construction Risks (including Annual CW policies)

CW policies)					
Annual Ago	gregate Re	port 2014	IN:	SURER'S PROPORTION O	NLY
Postcode *REFER TO	State INSTRUCTION WO	<u>Tier</u> DRKSHEET*	Number of Risks (Co- Insured Proportion of	Reinsured's Aggregate Sum Insured Total Contract Value Only A\$mio	Reinsured's Aggregate Sum Insured Advanced Loss of Profits A\$mio
2000	NSW	Α	0.0		0.00
2009	NSW	Α	0.0		0.00
2060	NSW	Α	0.0	0.00	0.00
3000	VIC	Α	0.0	0.00	0.00
3005	VIC	Α	0.0	0.00	87.00
3006	VIC	Α	0.0	0.00	0.00
3008	VIC	Α	0.0	0.00	0.00
4000	QLD	Α	0.0	0.00	0.00
5000	SA	A	0.0	0.00	0.00
6000	WA	A	0.0	0.00	0.00
6003	WA	A	0.0	0.00	0.00
800	NT	В	0.0	0.00	0.00
810	NT	В	0.0	0.00	0.00
812	NT	В	0.0	0.00	0.00
820	NT	В	0.0	0.00	0.00
2006	NSW	В	0.0	0.00	0.00
2007	NSW	В	0.0	0.00	0.00
2008	NSW	В	0.0	0.00	0.00
2010	NSW	В	0.0	0.00	0.00
2011	NSW	В	0.0	0.00	0.00
2015	NSW	В	0.0	0.00	0.00
2016	NSW	В	0.0	0.00	0.00
2017	NSW	В	0.0	0.00	0.00
2018	NSW	В	0.0	0.00	0.00
2019	NSW	В	0.0	0.00	0.00
2020	NSW	В	0.0	0.00	0.00
2021	NSW	В	0.0	0.00	0.00
2022	NSW	В	0.0	0.00	0.00
2023	NSW	В	0.0	0.00	0.00
2024	NSW	В	0.0		0.00
2025	NSW	В	0.0	0.00	0.00
2026	NSW	В	0.0	0.00	0.00

6.2.2.1 Aggregate Report Template Instructions:

The Annual Aggregate Report is to be a "snap-shot" of the reinsured's gross sums insured as at 3pm, 30 June each year.

ARPC also requires street address information from all cedants for insured properties, excluding contract works located within postcodes 2000, 3000, 4000, 5000 and 6000.

Please ensure that individual risks are allocated to the correct postcode location. Multiple risk schedules will need to be split and individually allocated. Distribution of postcode exposures by the Lead insurer to the following market would greatly assist data

The 'Construction' worksheet is to contain all Contract Works risks. Plant and Equipment policies are to be included in the Contents column of the 'All Risks ex CW' worksheet

The report is due within 30 days of the end of each Retention Period as per clause 10(b) of the Reinsurance Agreement. However, we will accept the reports up to 60 days from the end of the Retention period to avoid confusion with the quarterly premium accounts

Cedants are required to submitted their aggregate return by 31 August each year

Street Address Details Worksheet

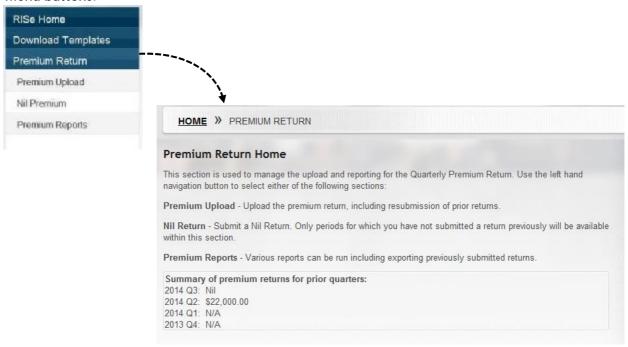
Field	Description
Name of Insured (column A)	The name of the entity insured at this address
Street Number – State (columns B – G)	The postal address details for this record
Building A\$mio (column H)	Building Sum Insured amount for this address*
Contents A\$mio (column I)	The Contents Sum insured amount for this address*
Business Interruption \$Amio (Column J)	The Business Interruption Sum Insured for this address*
	Street Address data is required for the following postcodes 2000 3000 4000 5000 6000 N.B Street Address Details Report differs from the All Risks ex CW Report. All risks (buildings, contents and business interruption) in the above postcodes must be included and there is no requirement that the risk has to contain a building (e.g. "contents only" risks must be included in the Street Address data).

All Risks ex CW and Construction Worksheets

Field	Description
Postcode (column B)	The physical location postcode for each risk. Post office box such as 2001 2002 are not recognized as location postcodes and are not valid ARPC postcodes
State (column C)	The state which the postcode is in. Please note that we no longer use a Locality guide as there are usually multiple suburb names within each postcode
Tier (column D)	Tier locations as per ARPC's postcode list available from the ARPC website: http://www.arpc.gov.au/tiersearch.aspx
Number of Risks (column E)	Only indicate your proportion of each risk where a building is insured. This includes 'Buildings Only', 'Combined Building and Contents' or 'Construction' risks. Do not include 'Contents Only' risks.
	For example, if you offer 30% support on 5 building risks in postcode 2000, the indicated 'Number of Risks' (for your share) would be 5 * 0.3 = 1.5. Note that Schedules need to be split into individual risks.
Buildings Only A\$mio (Column F)	Your share of the total gross aggregate sum insured for the building component or contract value of each risk located in each postcode.
Contents only A\$mio (column G)	All Risks ex CW Your share of the total gross aggregate sum insured for the contents component of each risk located in each postcode. Burglary/Money/Glass sections of ISR contents policies do not need to be shown separately
Combined Buildings and	
Contents A\$mio (Column H)	Your share of the total gross aggregate sum insured for the 'combined building and contents'.
	For 'All Risks ex CW', we now require all sums insured to be split between the building component and contents. For Tier A postcodes, it is no longer possible to input the combined amounts. Please check with ARPC if you are having difficulty obtaining this split.
Business Interruption A\$mio (Column I)	Your share of the total gross aggregate sum insured for the business interruption or ALoP component of each risk by postcode. The use of 'Target Risk' location is acceptable

7 Premium Submissions

This section of the RISe website is used to manage the upload and reporting for the Quarterly Premium Return. You will be able to select the following options from the left hand navigation menu buttons.



Navigation Item	Description
Premium Upload	Upload the completed premium return template, including resubmission of prior returns
Nil Return	Submit a Nil Return. Only periods without submissions will be available within this section.
Premium Reports	Various reports can be run, including exporting previously submitted returns in excel.



Premium submissions are due by the end of the month following the submission period. ARPC submission periods for quarterly premium are:

Quarter 1) 01 July - 30 September

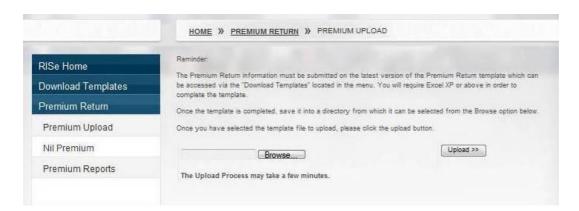
Quarter 2) 01 October - 31 December

Quarter 3) 01 January - 31 March

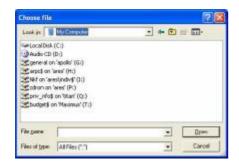
Quarter 4) 01 April - 30 June

7.1 Uploading a Premium Return

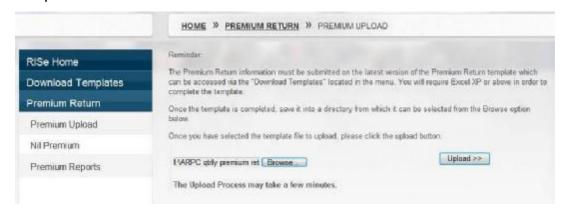
Once you have clicked on the Premium Upload menu option you will be taken to the following screen



click on the Browse button



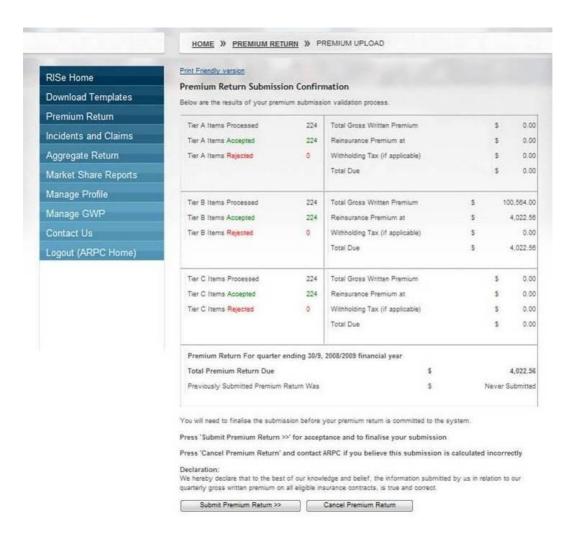
 once you have located the completed premium return on your computer directory click on the 'Open' button



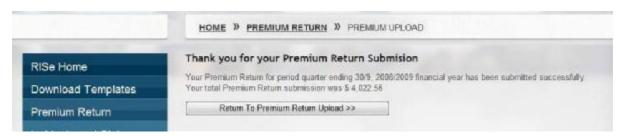
click on the Upload >> button



Should you receive an error message when uploading your return, please read and correct these items on your form before uploading it again. If you are still unable to upload the form after correcting all the mistakes, or are unsure as to what the error message refers to, you should contact the ARPC via the 'Contact Us' link on the left hand navigation menu.



- if you would like to print a copy of this screen click on the <u>'Print Friendly version'</u> link in the top left of the page
- if the information on the screen is correct, click on the Submit Premium Return >> button
- if the information is incorrect or you receive error messages, correct the information on your premium return template, save and close it and then resubmit the information by following the previous steps



click on the Return To Premium Return Upload >> button to finalise your submission.

7.2 Submitting a Nil Premium Return

Once you have clicked on the following screen Nil Premium menu o

menu option you will be taken to the

Below is the list of Quarters for which	a Premium Return has not been	recieved.
Click on "Submit Nil Return" to indicate	e a Nil return for that period.	
Press 'Finalise Nil Return' to submit t	he nil return	
Press 'Cancel Nil Return' to return to	the list of Ouarters for which a Dr	omium Datum has not been recieved
-ress Cancer Mi Return to return to	the list of Quarters for which a Fr	erilium Retum has not been recieved
Period Ending	Financial Year	Action
Period Ending Period Ending 30/06	Financial Year 2014	Action Submit Nil Return
-	1	
Period Ending 30/06	2014	Submit Nil Return
Period Ending 30/06 Period Ending 30/09	2014	Submit Nil Return Submit Nil Return



Premium Returns are listed in RISe by financial year and not calendar year. Financial Year 2014 refers to the 2013/2014 financial year that begins with the period ending 30 September calendar year 2013.

• click on the 'Submit Nil Return' link next to the period you wish to submit a nil return for, the following message will appear at the bottom of the screen

You have selected **Period Ending 30/06** of Financial Year **2014** to be submitted as Nil Return. You must finalise your Nil Premium Return before it is recorded to the System.



- if you wish to submit the nil return for that period click on the Finalise Nil Return >> button
- that period will no longer appear on the list and the following message will be on the bottom of the page

quarter ending 30/6, 2013/2014 financial year has been successfully finalised as Nil Premium Return

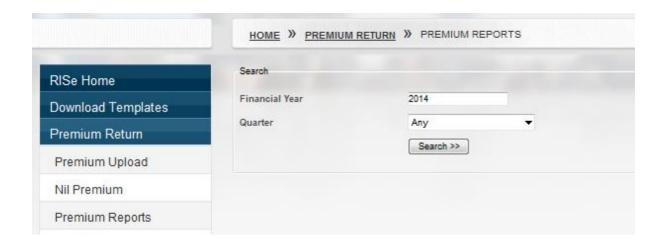
 from here you may either submit another Nil return or use the left hand navigation menu to navigate away from the period



The only periods listed will be those where we do not have a record of a quarterly return being uploaded or a nil return submitted.

7.3 Premium Reports

This section enables you to download and view your submitted premium reports. Once you click on the Premium Reports menu option you will be taken to the following screen.



- type in the financial year that you would like to export the information from
- either select the quarter you wish to export information from, or to view all leave as 'Any'
- click on the Search button to open or save the report



click on the blue underlined 'Uploaded Date' to open this return using excel

8 Incidents and Claims

In the event of an incident clicking on the

Incidents and Claims

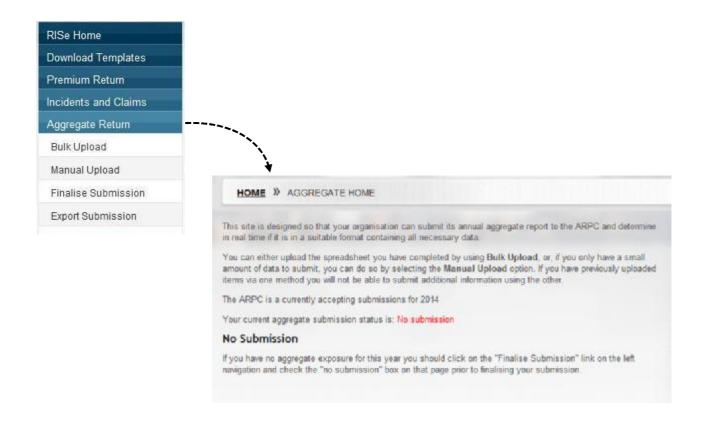
menu item will open the

ARPC's claims system. Further instructions and information on utilizing the system can be found in the Claims System Cedant Manual.

This manual is available from the About RISe page on the ARPC Internet site - http://arpc.gov.au/reinsuring/rise/

9 Aggregate Report Submission

This section of RISe is used to manage the annual submissions of Aggregate Reports which are due to ARPC by 31 August each year.



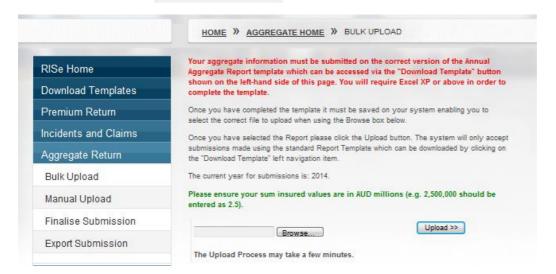
Navigation Item	Description
Bulk Upload	Used to upload the downloadable Annual Aggregate Report
Manual Uploads	This can be used to manually enter individual exposure information, however it is advised that you use the template instead. This can not be used when reporting Tier A risks
Finalise Submission	You should click directly on this if you wish to report that you do not have any exposure for the reporting period (ie. A nil aggregate return)
Export Submission	Download your submission information to an excel spreadsheet (ie. Enables you download and view last year's submission).



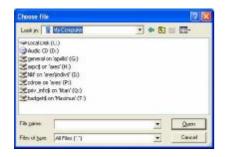
The annual aggregate return is a snapshot the Reinsured's gross sums insured as at 3pm, 30 June each year and is due to ARPC by 31 August.

9.1 Bulk Upload

Once you click on the Bulk Upload menu item you will be taken to the following screen



• click on the Browse button



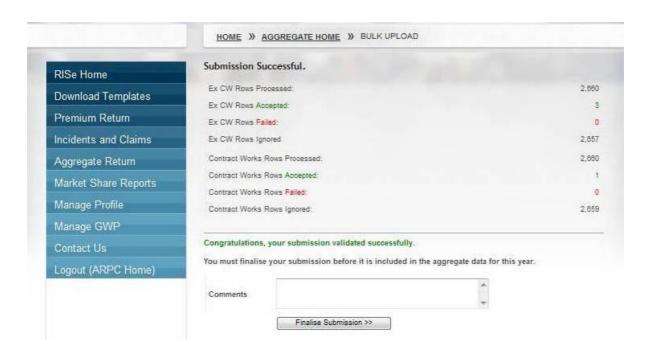
 once you have located the completed aggregate report form on your computer directory click on the 'Open' button



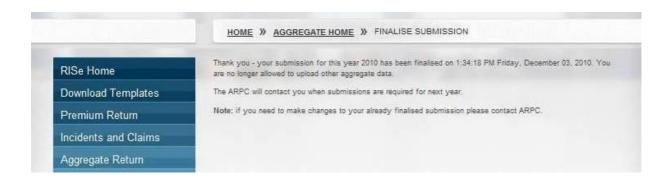
click on the ' Upload >> ' button



Should you receive an error message when uploading your aggregate report, please read and correct these items on your form before uploading it again. If you are still unable to upload the form after correcting any oversights, or are unsure as to what the error message refers to, you should contact ARPC via the 'Contact Us' link on the left hand navigation menu



- add any comments concerning your aggregate information
- if the information is incorrect, correct the information on your Aggregate Report, save and resubmit the information by following the above steps
- if the information on the screen is correct, click on the Finalise Submission >> button



9.2 Manual Upload

Once you click on the Manual Upload menu option you will be taken to the following screen



- complete each of the boxes for your postcode location then click on the Add button. The
 information will be verified. Make sure that you input your sums insured in millions of dollars
 (eg. \$2,500,000 should be input as 2.5) and Risk Numbers are for your share only
- correct any errors if applicable then click the Add button again
- repeat steps 1 and 2 for all postcodes
- to enter Contract Works figures click on <u>Switch to Contract Works</u> link near the top of the page.



- complete each of the boxes for your first construction postcode location then click on the button. The information will be verified. Make sure that you input your sums insured in millions of dollars (eg. \$2,500,000 should be input as 2.5) and Risk Numbers are for your share only
- correct any errors if applicable then click the Add button again
- repeat steps 1 and 2 for all postcodes
- once you have entered all your postcodes, click on 'Finalise Submission' on the left hand navigation menu.

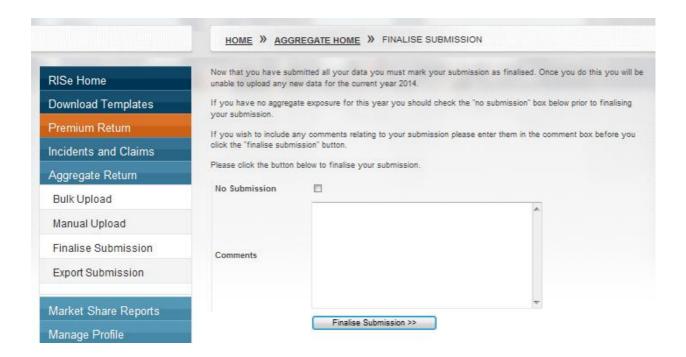


 you can now add any comments concerning your aggregate information, then click on the Finalise Submission >> button.

9.3 Finalise Submission

The finalise submission section of RISe can be accessed separately to submit a nil aggregate return.

Once you click on the Finalise Submission menu item you will be taken to the following screen



- click on the 'No Submission' check box to indicate that you have a nil submission
- · add any applicable comments
- click on the Finalise Submission >> button to submit your nil aggregate return.

9.4 Export Submission

Once you click on the Export Submission menu item you will be taken to the following page.



- select the desired year from the drop down menu
- click on Export Ex CW Data >> if you would like your All Risks ex CW information OR
- once you have clicked on your selection a dialogue box will appear at the bottom of your screen asking if you would like to Open or Save the template



• select the pen button to view your previously submitted data

10 Market Share Reports

On this page you can run reports that provide your percentage of 'market' share based on information you have submitted to the ARPC compared to the total information submitted by ARPC's clients.

Once you click on the Market Share Reports menu item you will be taken to the following screen





Whilst ARPC has a major share of the insurance market, we do not have 100% statistics for the Australian or worldwide market.

10.1 Aggregate Exposure Market Share Report

 clicking on the <u>Aggregate Exposure Market Share Report</u> link will take you to the following screen



• from the Aggregate Return drop down menu you can select the following options.



- from the Submission Year drop down menu select the year you wish to view
- from the Report Type drop down menu you can select the following options.



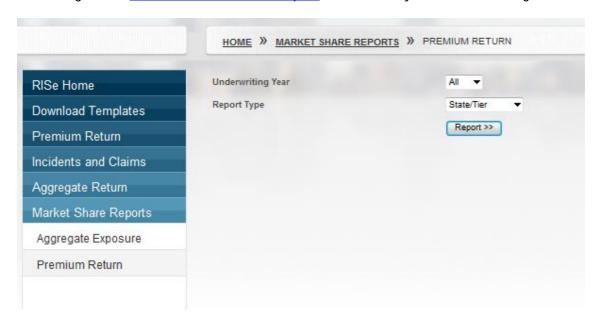
- click on the Report >> button
- once you have clicked on your selection a dialogue box will appear at the bottom of your screen asking if you would like to Open or Save the template



select the permanent button to view the report

10.2 Premium Market Share Report

• clicking on the Premium Market Share Report link will take you to the following screen



- from the Underwriting Year select the year that you wish to view.
- from the Report Type drop down menu you can select from the following options.



- click on the Report >> button
- once you have clicked on your selection a dialogue box will appear at the bottom of your screen asking if you would like to Open or Save the template

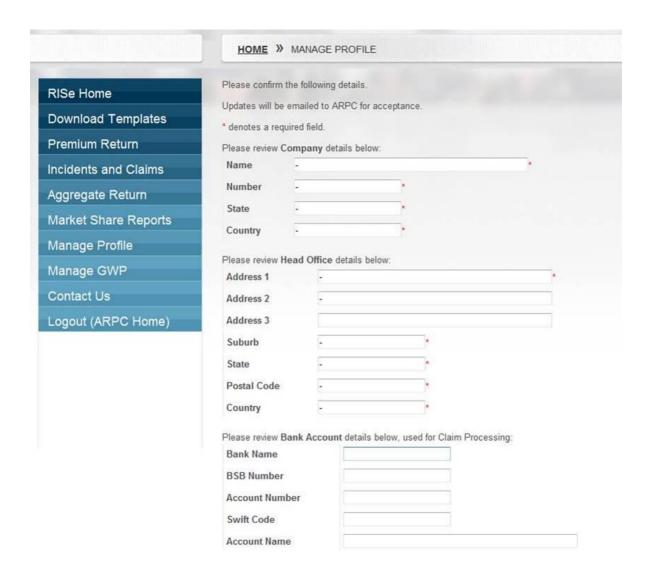


• select the _____ button to view the report

11 Manage Profile Information

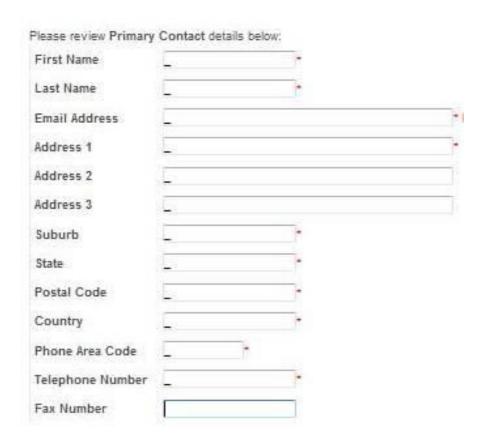
In this section of RISe you are able to inform ARPC of any changes in contact details that may have occurred.

Once you click on the Manage Profile menu item you will be taken to the following screen



- edit any applicable company information
- scroll down on the screen

• edit any applicable Primary Cedant contact information



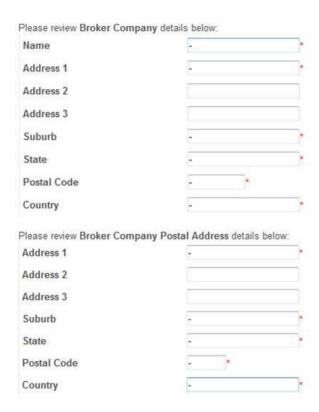


If you have alternate contacts that you would like added to RISe, please inform ARPC and provide the persons contact details as above.



Any changes made to contact information will be sent via a notification email to ARPC, who will then make the changes to the database. By doing this, ARPC is able to keep track of changes that are made and ensure that all appropriate documents are updated accordingly and all relevant staff are notified.

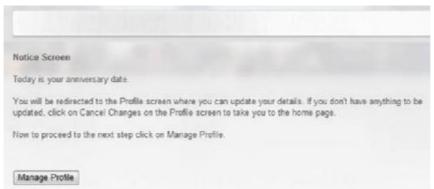
edit any applicable Broker/Agent company information



• once you have correctly edited the information click on the Email Changes >> button, this will then send an email to the ARPC alerting them of the amendments



As a reminder to check this information, the ARPC has allocated each company with an 'Anniversary Date' on this date the following notice will appear.



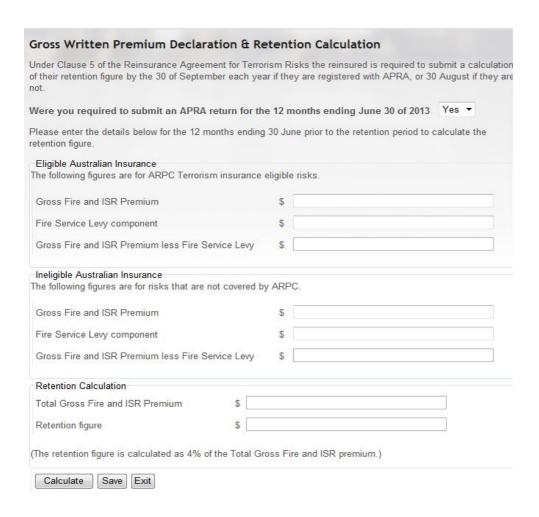
When you click on the 'Manage Profile' button you will be taken to the 'Manage Profile Screen' to check your details, if there have been any changes, please follow steps 1 -4. If there have not been any changes to the company or contact details in this period click on the No Changes button, which will then take you to the RISe Home page.

12 Manage GWP

In accordance with clause 5 of the Reinsurance Agreement for Terrorism Risks, clients are required to submit their Gross Fire/ISR premium figures for eligible and ineligible premium each retention period.

- § APRA regulated insurers are to submit to ARPC information matching to their ARPC return, by 30 September each year for the prior 12 month period ending 30 June
- § Non-APRA regulated insurers are to provide equivalent financial information to ARPC by 30 August each year for the prior 12 month period ending 30 June.
- indicate wether or not you were required to submit an APRA return for the last financial year from the drop down box

Were you required to submit an APRA return for the 12 months ending June 30 of 2012 Yes



Field	Description
Eligible Australian Insurance	Refers to eligible risks that you report and pay premium to ARPC for.
Ineligible Australian Insurance	Refers to risks that you cover that are not covered by ARPC
Eligible Gross Fire and ISR Premium	This is the annual figure for the subject gross written premium for eligible risks in the Fire and ISR class from the last financial year. When entering this amount in RISe you should also include any applicable fire service levy component that you paid
Eligible Fire Service Levy	Enter any applicable eligible fire service levy as a separate figure (if this is nil enter a zero ('0')
Eligible Gross Fire and ISR Premium less Fire Service Levy	Your total eligible amount will automatically calculate once you click on the 'Calculate' button. You are not able to edit this field
Ineligible Gross Fire and ISR Premium	This is the annual figure for the subject gross written premium for ineligible Fire and ISR class risks from the last financial year. When entering this amount in RISe you should also include any applicable fire service levy component that you paid
Ineligible Fire Service Levy	Enter any applicable ineligible fire service levy as a separate figure (if this is nil enter a zero ('0')
Ineligible Gross Fire and ISR Premium less Fire Service Levy	Your total ineligible amount will automatically calculate once you click on the 'Calculate' button. You are not able to edit this field
Total Gross Fire and ISR Premium	This will automatically add your eligible and ineligible totals once you click the 'Calculate' button. You are not able to edit this field
Retention Figure	This will automatically calculate 4% of your Total Gross Fire and ISR Premium which will be your retention for the current financial year. You are not able to edit this field



The ARPC's minimum retention amount is A\$100,000.00

- enter the appropriate amounts and click on the on the Calculate button
- the system will then automatically compare this new retention amount against your previous retention. If there is a large variance you will receive the following message

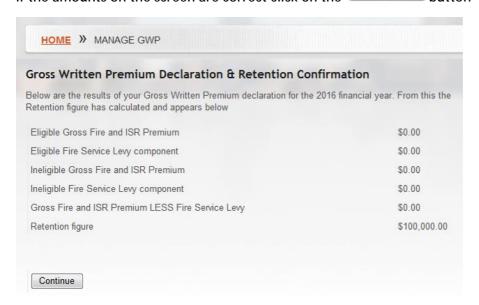
Please note: the figures you have entered vary significantly from last year's submission. If you believe these figures are correct please press save to continue with your submission, otherwise please review and adjust appropriately.



This is not an error message, merely an alert to bring this to your attention should you wish to check the figures entered again.

• to proceed click on the Save >> button

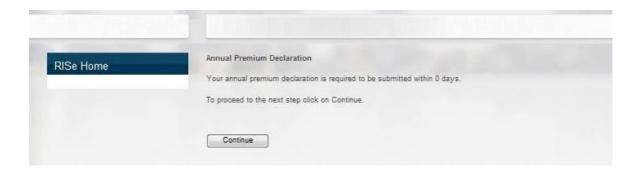
if the amounts on the screen are correct click on the Continue button



 ARPC will be notified of your submission and in due course you will be sent an endorsement confirming your new retention for the period.



As a reminder, from the 01 July each year a notification will appear informing you that you need to submit your GWP declaration (it will also inform you of how many days you have to submit it).



What is the difference between Premium Returns, Aggregate Returns and the GWP declarations?

The aggregate return is due once a year, by 31 August, and is a snapshot of your risk exposure by postcode and state as at 30 June of that year.

Premium Returns are due quarterly and are used to calculate how much premium is payable to the ARPC by business class, tier and state.

The gross written premium declaration is due once a year, by 30 September and is the sum of your annual gross written premium for the fire/ISR Class of business (less any Fire Service Levy) and is used to calculate your annual retention figure.

Aggregate Returns

When are they due?

Annual Aggregate returns are due by the 31 August each year and you are able to start submitting them from July.

How do I amend a submission?

RISe only allows one Aggregate Return per client per year. Therefore, you will need to contact ARPC who will delete the previously submitted return for you.

Should I report Contents Only risks?

ARPC asks that you only report on a risk where a building is insured. This means that you should not report on 'contents only' risks or on risks that do not have a building component. The same applies for Business Interruption only

Should I report Business Interruption Only risks?

As with Contents Only risks, ARPC asks that you only report on a risk where a building is insured. This means that you should not report on 'Business Interruption only' risks or on risks that do not have a building component.

What does 'ARPCConcurrencyException' mean?

This error message can sometimes occur when you have attempted to upload your return, been advised off errors, corrected those errors and then tried to submit the return again all in the one session. This means that your Aggregate Return was not submitted.

Please close down your browser and then log back in and submit again.

Gross Written Premium (GWP) declarations

When are they due?

Gross written premium (GWP) declarations are due by the 30 September of each year.

Why is the retention displaying \$100,000 when I entered nil figures?

As per the Reinsurance Agreement for Terrorism Risks the Australian Reinsurance Pool Corporations minimum retention level is \$100,000.00.

Premium Returns

When are they due?

Quarterly premium submissions and payments are due within 30 days after the end of the quarter.

01 July - 30 September

01 October - 31 December

01 January - 31 March

01 April - 30 June

How do I amend a submission?

In order to amend a return you have submitted previously you will need to upload a new premium template for the applicable quarter (if this is for a previous financial year you will need to contact ARPC in order to receive the correct spreadsheet).

On the new premium template you will need to show the <u>full</u> amount of premium (not just the difference between what you previously reported and this one).

This will then override the previously submitted template in the system.

When does ARPC's financial year begin and end?

Financial years commence on the 01 July (this means that the period ending 30 September will always be the first quarter of the new year) and end on the 30 June.

How do I amend a submission?

In order to amend a return you have submitted previously you will need to upload a new premium template for the applicable quarter (if this is for a previous financial year you will need to contact ARPC in order to receive the correct spreadsheet).

On the new premium template you will need to show the <u>full</u> amount of premium (not just the difference between what you previously reported and this one).

This will then override the previously submitted template in the system.

What do we do on the Premium Template if we don't pay GST?

On the 'Remittance' (first sheet) page of the premium template there is a drop down box next to 'Foreign Company (No GST)?:' You should change the drop down option from no to 'Yes'.

Postcodes

Tier Postcode tables are not accessible in RISe. Please refer to our website http://www.arpc.gov.au/?/postcodes.

Please note that postcode tables are reviewed quarterly and all ARPC clients are notified via the the quarterly newsletter, Under the Cover, of any updates.

Postcode amendments can also be found on the last sheet of the 'ARPC Aggregate Return, which is available from the 'Download Templates' section of RISe.

14 NOTES		
