

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.pdfError! 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

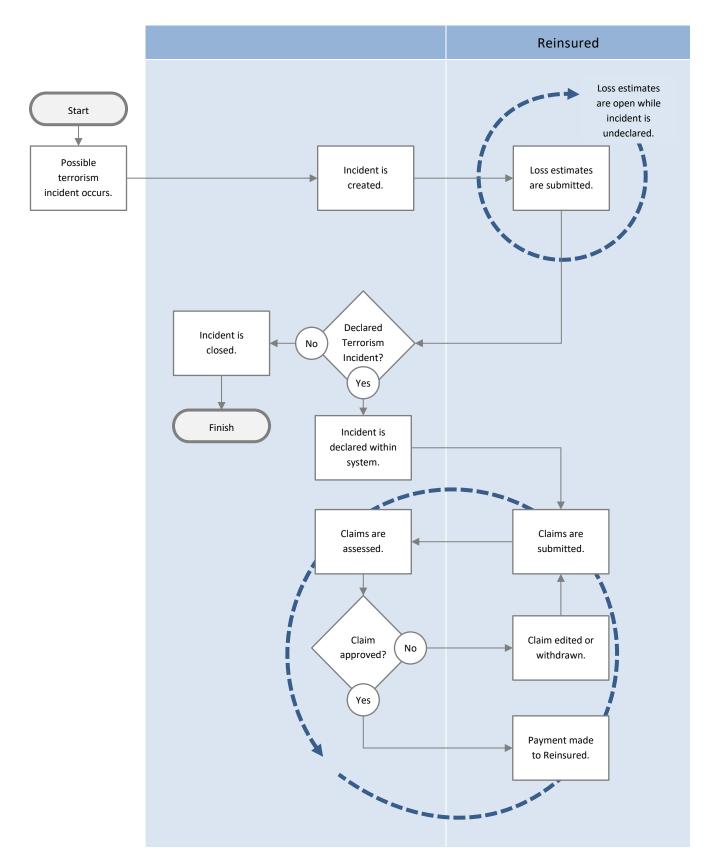
The ARPC RISe Claims System is a web-based application that manages the interactions between ARPC and its cedants for the purpose of claims processing.

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.

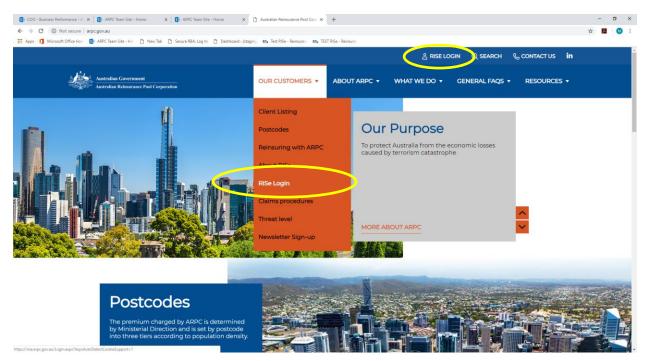
The flow chart below provides a high-level summary of the expected lifecycle of an incident and explains how to use the RISe Claims System at each stage.

7



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.

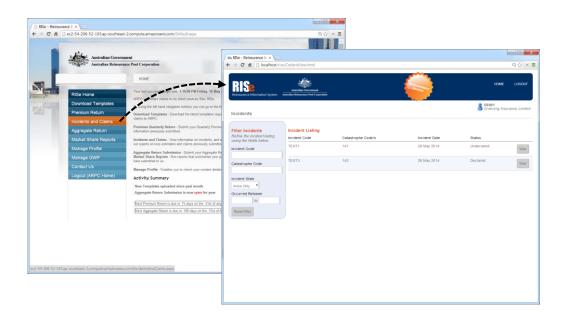
Following a suspected terrorist incident, ARPC will contact all nominated cedant contacts by email, requesting them to submit eligible loss estimations. See section "Submit Loss Estimate" for details on how to submit loss estimates.

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.

	Australian Reissurance Pool Corporation		TEST REGION	HOME ARPC TI	LOGOUT C9999 EST1234
Incidents					
Filter Incidents Refine the incident listing	Incident Listing				
using the fields below.	Incident Code	Catastrophe Code/s	Incident Date	Status	
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Catastrophe Code		123	05 Sep 2018	Declared	View
Active Only		404	07 Aug 2018	Declared	View
Occurred Between		123	04 Aug 2018	Undeclared	View
Reset Filter		123	02 Aug 2018	Declared	View

5.1 Incident Listing

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.

The display fields shown in the Incident Listing table are described below.

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.

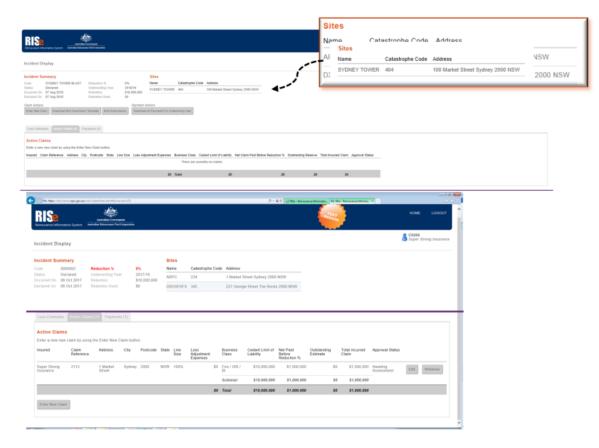
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The following fields, depending on the status of the incident, will be displayed in the Incident Summary panel.

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.



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.

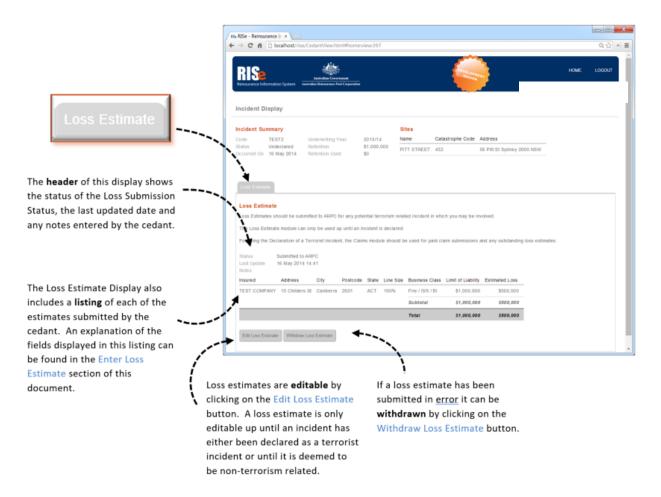
Note – Loss estimates can only be submitted until an incident has been declared as a terrorism related incident or deemed to be non-terrorism related. The submitted loss estimates will always be visible within the system but will become read-only after either of these events.

Loss Estimate
Loss Estimate
Loss Estimates should be submitted to ARPC for any potential terrorism related incident in which you may be involved.
The Loss Estimate module can only be used up until an incident is declared.
Following the Declaration of a Terrorist Incident, the Claims module should be used for paid claim submissions and any outstanding loss estimates.
Status No Submission
Create Loss Estimate

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

Reinsurance Information System	n Government srance Pool Corporation				TEST	HOME AAI L
Incident Display						Claim Search Search
Incident Summary Code DARREN UAT TESTING Status Declared Occurred On 05 Sep 2018 Declared On 01 Nov 2018	Reduction % 0% Underwriting Year 2018/ Retention \$10,0 Retention \$5,00	12 10,000 WEIGLSHED 123 12	Active Claims	(3)		
Claim Actions Enter New Claim Download Bulk Submissi Loss Estimates Active Claims p	Villation Sols (1) Payments	a ment Actions				
Active Claims Enter a new new claim by using the Enter	r New Claim button.					
Insured Claim Reference Address C	ity Postcode State Line Size	Loss Adjustment Expenses Business Class Ceda There are current		eduction % Outstanding Reser	ve Total Incurred Claim Approv	al Status
		\$0 Total	\$0	\$0	\$0 \$0	

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

Incident Summary Code SYDNEY TOWER BLAS Status Declared																
			Sites													
Occurred On 07 Aug 2018 Declared On 07 Aug 2018	Reduction % Underwriting Year Retention Retention Used	001010	Name SYDNEY TOWER	Catastrophe 404			et Sydney 2000 F	ISW								
laim Actions		Payment Acti						•								
Enter New Claim Download Bulk Subm	ssion Template Bulk Sub	missions Download All	Payments For Und	lerwriting Year												
These claims have been rejected by A Insured	Claim Reference	dit and resubmit, withdrav Address	v the claim or cor City	Postcode	tiscuss. State	Line Size	Loss	Business Class	Cedant Limit of	Net Claim Paid	Outstanding	Total Incurred	Assessment Comments			
							Adjustment Expenses			Before Reduction %	Reserve	Claim				
Energy Australia	REF0004	525 Flinders Street	Melbourne	3000	VIC	100%	Expenses	0 Mobile Plant	\$10,000,000	Reduction % \$10,000	\$100,000	\$110,000	rejected	Edit	Woldraw	
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Energy Australia	REF0004	525 Flinders Street	Melbourne	3000	VIC	100%	Expenses	Contract Works Public Liability ISR Business Interruption	\$10,000,000 \$10,000,000 \$10,000,000 \$10,000,000 \$10,000,000	Reduction % \$10,000 \$5,000,000 \$5,000,000 \$5,000,000	\$100,000 \$100,000 \$100,000 \$100,000 \$100,000	\$110,000 \$5,100,000 \$5,100,000 \$5,100,000 \$5,100,000		Edit	Withdraw	
Energy Australia	REF0004	525 Finders Street	Melbourne	3000	VIC	100%	Expenses	Contract Works Public Liability ISR	\$10,000,000 \$10,000,000 \$10,000,000 \$10,000,000	Reduction % \$10,000 \$5,000,000 \$5,000,000 \$5,000,000	\$100,000 \$100,000 \$100,000 \$100,000	\$110,000 \$5,100,000 \$5,100,000 \$5,100,000		Edit	Withdraw	
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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

Contract Software Normal Contract Software Normal Contract	ncident Display															Withdrawn Claim
Instrument Reference Address Origination Statuse	Code SYDNEY Ratus Declared Incourred On 07 Aug 20 Inclared On 07 Aug 20	018	Underwriting Year Retention	2018/19 \$10,000,000 \$180,000	Name SYDNEY 1				reet Sydney 2000 NSW	- al an						
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Business Interruption 510,000,000 55,000,000 55,100,000 55,100,000 Prevention of Access 510,000,000 55,000,000 55,100,000 55,100,000 Fire 510,000,000 55,000,000 55,000,000 55,100,000 Other 500,000,000 555,000,000 555,000,000 555,000,000 Parem 500,000,000 555,000,000 555,000,000 555,000,000	hose are the claims thi soured	at you have withdras Claim Reference	Address	City	Postcode	State		Expenses	Mobile Plant	Liability \$10,000,000	Before Reduction % \$10,000	S100,000	Claim \$110,000	31 Aug 2018	Edit	
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Fire \$10,000,000 \$5,000,000 \$100,000 \$5,100,000 Other \$20,000,000 \$550,000 \$10,000 \$550,000 Firem \$500,000,000 \$510,000 \$500,000 \$500,000	hose are the claims thi sured	at you have withdras Claim Reference	Address	City	Postcode	State		Expenses	Mobile Plant Contract Works Public Liability	Liability 510,000,000 510,000,000 510,000,000	Before Reduction % \$10,000 \$5,000,000 \$5,000,000	Reserve 5100,000 5100,000 5100,000	Claim \$110,000 \$5,100,000 \$5,100,000	31 Aug 2018	Edt	
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Farm 550,000,000 \$150,000 \$200,000 \$339,000	hose are the claims thi soured	at you have withdras Claim Reference	Address	City	Postcode	State		Expenses	Mobile Plant Contract Works Public Liability ISR Business Interruption	Liability \$10,000,000 \$10,000,000 \$10,000,000 \$10,000,000 \$10,000,000	Before Reduction % \$10,000 \$5,000,000 \$5,000,000 \$5,000,000	Reserve 5100,000 5100,000 5100,000 5100,000 5100,000	Claim \$110,000 \$5,100,000 \$5,100,000 \$5,100,000 \$5,100,000	31 Aug 2018	Edt	
	hose are the claims thi isured	at you have withdras Claim Reference	Address	City	Postcode	State		Expenses	Mobile Plant Contract Works Public Liability ISR Business Interruption Prevention of Access	Liability \$10,000,000 \$10,000,000 \$10,000,000 \$10,000,000 \$10,000,000	Before Store \$10,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000	Reserve 5100,000 5100,000 5100,000 5100,000 5100,000 5100,000	Claim \$110,000 \$5,100,000 \$5,100,000 \$5,100,000 \$5,100,000	31 Aug 2018	Est	
Subtotal \$140,000,000 \$30,510,000 \$31,420,000	hose are the claims thi soured	at you have withdras Claim Reference	Address	City	Postcode	State		Expenses	Mobile Plant Contract Works Public Liability ISR Business Interruption Prevention of Access Fire	Liability \$10,000,000 \$10,000,000 \$10,000,000 \$10,000,000 \$10,000,000 \$10,000,000	Before Reduction % \$10,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000	Reserve \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000	Claim \$110,000 \$5,100,000 \$5,100,000 \$5,100,000 \$5,100,000 \$5,100,000	31 Aug 2018	Est	
	These are the claims the Insured	at you have withdras Claim Reference	Address	City	Postcode	State		Expenses	Mobile Plant Contract Works Public Lability ISR Business Interruption Prevention of Access Fire Other	Liability 510,000,000 510,000,000 510,000,000 510,000,000 510,000,000 510,000,000 510,000,000 520,000,000	Before S10,000 S5,000,000 S5,000,000	Reserve \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000	Claim \$110,000 \$5,100,000 \$5,100,000 \$5,100,000 \$5,100,000 \$5,100,000 \$5,100,000 \$5,100,000	31 Aug 2018	Est	

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

incident Display	Androdian Goo Stern Androkan Reinwrawc											 	Pay	
Incident Summary Code SYDNEY Status Declared Decurred On 07 Aug 2 Declared On 07 Aug 2	d 1 2018 I	Reduction % Underwriting Year Retention Retention Used	0% Nan 2018/19 510,000,000 \$10,000,000		phe Code Addres 100 Ma	s rket Street Sydne	y 2000 NSW		ſ					
Claim Actions Enter New Claim Dow		emplate Bulk Submissio		ments For Underwriting Ye	r									
				jments (/)										
Payments		te payment processing b			re the cedant reten	tion has not yet b	een met (i.e. mon	ies have not ne	essarily been paid).					
Payments This is a list of the clai	ims that have undergon	ne payment processing b	y ARPC including appro	oved claim payments who						ng year which may not be visi	ble in this table.			
Payments This is a list of the clai	ims that have undergon	ne payment processing b	y ARPC including appro	oved claim payments who	r. Retention amoun Reduction %					ng year which may not be visi	ble in this table.			
Payments This is a list of the clai Please note that the se Insured	ims that have undergon ummary of the amount i	e payment processing b	y ARPC including appro	oved claim payments whe re entire underwriting yea Ctaims Paid	r. Retention amoun Reduction % Amount	ts may also be ap Amount	Claim Expenditure Amount	er incidents with Payment Amount	n the same underwritin Outstanding	ng year which may not be visi	ble in this table.			
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ARPC RISe Claims System – Cedant Manual Version 1.0

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.

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: <i>Claims Paid Amount – Amount Retained + Claim Expenditure Amount.</i> 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.

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

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

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	Incldent Display	S Cope 1 Criptening, bu	and a second second			
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	Loss Estimates should be submitted to APPC for any potential terrorism sould reaction (in which yea dwy h The Loss Estimate mobile call rink for wall up well an incident's socialment Politismig the devication of a Terrorist acceled. The Carean mobile dhould be used for pool care automos	RIS				HOME LODGET
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		Der ist aus Farmers Late Loss Estmate Date		Mile Accure		
		mauned Address City	Postcode State Line Box Busi		bitty Exhinated Loss	
			These all carolity have	on extensions		

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:

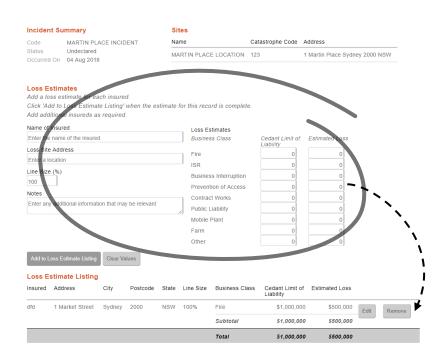
Input Field	Description	Input Type	Validation
Name of Insured	The name of the insured at this address.	Text	Required
Loss Site Address	The address of this insured.	Autocomplete	Required
Line Size (%)	The cedant's share of the exposure to the insured.	Numeric	Between 0 and 100
Notes	Any additional relevant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

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

Additionally, for each relevant business class please submit:

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

Reinsurance Information System Australian Gavernment	=								
Submit Loss Estimate									
Incident Summary Code MARTIN PLACE INCIDENT Status Undeclared Occurred On 04 Aug 2018	Sites Name MARTIN PLACE LOCATION	Catastrophe Code /	ddress Martin Place Sydney 20	00 NSW					
Loss Estimates Add a foza estimate for each insured. Click Add to Losa Estimate Listing "when the estim Add additional insured as required. Name of insured Enter the name of the insured	te for this record is comple Loss Estimates Business Class	e. Cedant Limit of Liability	Estimated Loss						
Loss Site Address Enter a location Line Size (%) 100 Notes Enter any additional information that may be relevant	Fire ISR Business Interruption Prevention of Access Contract Works Public Liability	0 0 0 0		RIS-					
Add to Loss Estimate Listing Clear Values	Mobile Plant Farm Other	0	0	Reinsurance Information System Australian Reinsurance	oeraneat e Pool Carporation				
Loss Estimate Listing Insured Address City Postcode St dfd 1 Market Street Sydney 2000 NS		ass Cedant Limit of Liability \$1,000,000	Estimated Loss	Info: Loss Submission for incident MARTIN F	PLACE INCIDENT has been	en saved as a draf	ft		
	Subtotal Total	\$1.000.000 \$1.000.000	\$500,000	Incluent Display					
Finish Save the loss submission or cancel without saving State Enter Save and additional information that may be relevant Enter any additional information that may be relevant Cancel without Save				Incident Summary Code MARTN PLACE INCIDENT Status Undeclared Cocurred On 04 Aug 2018 Loss Estimate Actions Edit Cose Estimate Withdraw Loss Estimate	Underwriting Year Retention Retention Used	2018/19 \$10,000,000 \$5,000,000	Sites Name MARTIN PLACE LOCATI	Catastrophe C ON 123	ode Address 1 Martin Place Sydney 2
e as Draft		• •	→	and the second sec	d up until an incident is dec dent, the Claims module sh stcode State Line Size	clared. nould be used for p	aid claim submissions and	any outstanding loss	estimates.
				dte 1 MathetiStreet Judney 200		Subtotal	\$1,000,000	\$500,000	

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.

RIS	ce Information System	Australian	stralian Governm Relassirance Paol G	ent Corporation														
Submit	Loss Estimate	•																
	t Summary			Site														
Code Status	MARTIN PLA Undeclared	CE INCIE	ENT	Name		E LOCATION 1	Catastrophe Code	Address I Martin Place Sydney	2000 NOW									
Occurred	On 04 Aug 2018			MAR	TIN PLACE	ELOCATION	123	Martin Place Sydney	2000 NSW									
Add a lo Click 'Ad	stimates ss estimate for ea Id to Loss Estimati itional insureds as	e Listing'	when the ea	stimate fo	r this reco	ord is complete.												
Name of						stimates												
	name of the insured				Busines	ss Class	Cedant Limit of Liability	Estimated Loss										
Enter a lo					Fire		0	0										
Line Size					ISR	ss Interruption	0	0										
100						tion of Access	0	0										
Notes	additional information		. he relevant			ct Works	0	0										
Enterany	additional informatic	on that ma	/ be relevant	//	Public L Mobile F		0	0	Info: Loss S	ubmission for in	cident MARTI	PLACE INCIDE	NT has been	a submitted to AR	PC			
					Farm	Plant	0	0										
					Other		0	0	Incident D	isplay								
Add to L	oss Estimate Listing	Clear Va	lues															
									Incident Su	mmany					Sites			
	Address	City	Postcode	State	Line Size	Business Clas	Codapt Limit of	Estimated Loss				the descention of		0040140	Name	Catastrop	he Code Address	
		· ·					Liability		Code Status	MARTIN PLA Undeclared	JE INCIDENT	Underwriting Retention	Year	2018/19 \$10,000,000				
dfd	1 Market Street	Sydney	2000	NSW	100%	Fire	\$1,000,000		Occurred On	04 Aug 2018		Retention Us	ed	\$5,000,000	MARTIN PLACE LOCA	TION 123	1 Martin Pia	ace Sydney 2000 NS
_						Subtotal	\$1,000,000											
						Total	\$1,000,000	\$500,000	Loss Estimate									
Finish									Edit Loss Est	Withdra	w Loss Estimate							
	loss submission	or cancel	without sav	ing														
Notes																		
Enter any	additional information	on that ma	/ be relevant						Loss Estim	ates								
				/i					Loss Esti									
	Draft Submit to Al		ancel without S						Loss Estima	ites should be s	ubmitted to AR	PC for any poten	tial terrorism	related incident	in which you may be inv	olved.		
Save as	Draft Submit to Al	RPC C	ncel without S	Saving					The Loss Es	stimate module	can only be us	ed up until an inc	ident is decl	ared.				
									Following th	e Declaration of	a Terrorist Inc	ident, the Claims	module sho	uld be used for pa	aid claim submissions ar	id any outstanding	loss estimates.	
									Status	Submitted								
- 1									Last Update Notes	12 Dec 20	10 13:07							
i									Insured A	ddress	City F	ostcode State	Line Size	Business Clas	s Cedant Limit of E	stimated Loss		
i															Liability			
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!														Subtotal	\$1,000,000	\$500,000		
<u> </u>																		
														Total	\$1,000,000	\$500.000		
i			DO											Total	\$1,000,000	\$500,000		
i	ubmit to	AR	PC											Total	\$1,000,000	\$500,000		
i	ubmit to	AR	РС		`_				•					Total	\$1,000,000	\$500,000		

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.

	16; RISe - Reinsurance In ×	X
	← → C ň D localhost/rise/CedantView.html#homesview.489 Q ☆	» =
	RESERVICE Another Remains the Comparison of the	l
	Incident Display	3d
	Incident Summary Sites Code TEST5 Underwriting Year 2013/14 Name Catastrophe Code Address	
	Status Undeclared Retention \$1,000,000 PTT STREET 30.4 54 Pitt St Sydney 2000 NSW Occurred On 01 May 2014 Retention Used \$1,000,000 PTT STREET 30.4 54 Pitt St Sydney 2000 NSW	
	Loss Estimate	
	Loss Estimate Loss Estimates should be submitted to ARPC for any potential terrorism related incident in which you may be involved.	
	until an incident is declared. I the Claims module should be used for paid claim submissions and any outstanding loss estimates.	
Edit Loss Estimate Withdra	e State Line Size Business Class Limit of Liability Estimated Loss	
	NSW 100% Fire / ISR / BI \$20,000 \$15,000	
N	Subtotal \$20,000 \$15,000	
`	Total \$20,000 \$15,000	
```	Edit Loss Estimate	

### 7.3 Withdraw Loss Estimate

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

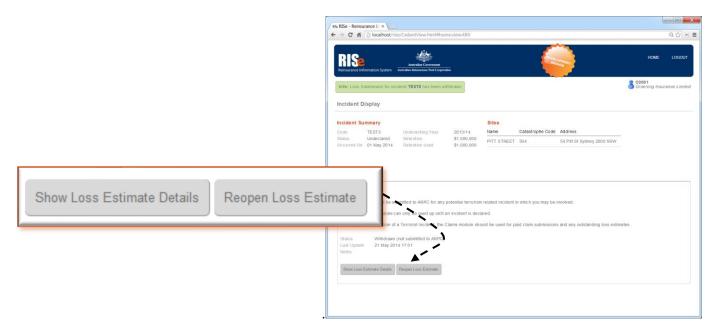
Changes to the existing loss estimate can be made by using the Edit Loss Estimate functionality.

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

	/ Ke, RESe - Reinsurance In ×         ← ⇒ C ff       Is calhost hise/CedantView.html#homewiew.489         RISe	이 아이지 아이지 아이지 아이지 아이지 아이지 아이지 아이지 아이지 아이
	Resource information System Automation Stream Automation Resource Intel Cognetion	Groening insurance Limited
	Incident Summary         Sites           Code         TEST5         Underwriting Year         2013/14         Name         Catastrophe Code         Address           Status         Underland         Referation         \$1,000,000         putt or opcet - sou         4,4 or #31 Sydney 2000 NSW           Occurred On UMW 2014         Referation         \$1,000,000         putt or opcet - sou         4,4 or #31 Sydney 2000 NSW	v
	Withdraw Loss Submission           Only withdraw a loss submission if you no longer believe you have any losses for this incident.	
Edit Loss Estimate Withdraw Loss Estimate	Please edit the loss submission details if you wish to change your loss estimate.	
Edit Loss Estimate Withdraw Loss Estimate	ss Estimate module can only be used up unitil a ing the Declaration of a Terrorist incident; the C Submit Cancel routstanding loss es Submitted to ARPC	timates.
1	Lakt Uppele 21 May 2014 16:58 Notes Insure Address City Postcode State Line Size Business Class Limit of Llability Estimated Loss	
1	COMPANY ONE 54 Pitt St Sydney 2000 NSW 100% Fire / ISR / BI \$20,000 \$15,000 Subtotal \$20,000 \$15,000	
1	Tatal \$20,000 \$15,000	
۱ ۱ ۱	Edit Loss Estimate Withdraw Loss Estimate	

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 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

Reinsurance Information System	REGION	HOME LOGOUT C9999 ARPC TEST1234
Incident Display	Claim Se Search	earch
Incident Summary           Code         DARREN UAT TESTING         Reduction %         0%           Status         Declared         Underwriting Year         2018/19           Occurred On         05 Sep 2018         Retention         \$10,000,000           Declared On         01 Nov 2018         Retention Used         \$10,000,000	Sites         Address           Name         Catastrophe Code         Address           WOOLSHED         123         12 Market Street Sydney 2000 NSW	
	nt Actions oad All Payments For Underwriting Year	
Active Claims Enter a new new claim by using the Enter New Claim button.		
Insured Claim Address City Postcode State Line Loss Adjustmen Reference Size Expenses	Class Liability Reduction % Reserve In	otal Approval icurred Status laim
	\$0 Total \$0 \$0 \$0	\$0

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

Reinsurance Information System Australian Edisarrance Prot Corporation					
Incident Display	Enter New	Claim			
Incident Summary           Code         DARREN UAT TESTING         Reduction %           Status         Declared         Management           Cocurred On         00 Sep 2018         Retention           Declared On         01 Nov 2018         Retention	0%	12 Market Street Sydney 2000 NSW			
Claim Actions Enter New Claim Do Inload Bulk Submission Template Bulk Submis Loss Estimates Active Claims (0) Withdrawn Claims (1) P					
Active Claims Enter a new claim by using the Enter New Claim button. Insured Claim Reference Address City Postoode State L	line Size – Loss Adjustment Expenses – Rusiness Class	Gedant Limit of Liability - Net Claim Pa	id Before Reduction % Outstanding	Reserve Total Incurr	ed Claim Annoval Status
		urrently no claims			
	\$0 Total	\$0	\$0	\$0	\$0

ode DARREN UAT TESTING	Sites Name Ga WOOLSHED 123	All the below amounts Claim Lines Durineus Claim Fire	Street Sydney 200 are in Australian Policy Limit of Liability	Dollars (AUD)														
Additional Control Con	Name Ca	All the below amounts Claim Lines Business Class	are in Australian	Dollars (AUD)														
Initial Declarated Constraints of the Declarated Constraints of Co		All the below amounts Claim Lines Business Class	are in Australian	Dollars (AUD)														
example On (#5 Sep 2618 Haten Details Date Details Date Constraints for this policy and Reference 2546 USA Haten Reference 2546 USA Hold of Cryse for Policy Hold 2017 [1 to [21:00-2018] hol 2017 [2017 [Cont]] hol 2017 [Cont] hol 2		All the below amounts Claim Lines Business Class	are in Australian	Dollars (AUD)														
to the clame details for this policy ame of Insured asia ann Reference 2056 Sido Number Col2001 [10 (21:40-2018)] sea Adjustment Experses (GST Excl.) .000		Claim Lines Business Class																
In Reference 2545 2545 26548 26548 26548 7-00-2013   Ioi (21-00-2018) 26548 27-00-2018   Ioi (21-00-2018) 26558 2657 Excl. ) 260		Claim Lines Business Class																
IIII Reference 545 545 5656 5656 5662 910 56 2105 21 62 2105 2018 58 Adjustment Expenses (GST Excl.) .000		Business Class	Policy Limit of Liability	Cedant Limit of														
1345 160 Number 15545 160 of Cover for Policy 108-2018 to 21-09-2018 10 21-09-2018 (GST Excl.) 1000			Policy Limit of Liability	Cedant Limit of			20000000	12000000000	a a a a a a a a a a a a a a a a a a a	12002000								
licy Number 0548 ridd of Cover for Policy -08-2018 to 21-09-2018 s Adjustment Expenses (GST Excl.) 1000		Fire		Lizbility	Total Claim Paid to Date	Salvage	Decreasing Adjustment	Ret Claim Pa Before	id Outstanding Reserve	Total Incurre Claim	ď							
In the second se		Fire	1200004		1000000 C	-												
lod of Cover for Policy 08-2018 10 21-09-2018 s Adjustment Expenses (GST Excl.) 200			50,000	50,000	10,000	0	0	10,000	30,00	40,00								
a Adjustment Expenses (GST Excl.)		ISR	0	0	0	0	0	0		1								
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		counters interruption			()	0]	0)			2								
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arket Street, Sydney NSW, Australia		Public Liability	0	0	0	0	Reinzurance Inform	nation System - Maintee M										
tant Line Size (%)							_											
		Mobile Plant	0	0	0	0												
es (optional) ler any additional information that may be re	1	Farm	0	0	0	0	Infor Chieve for	insured Jessie has bee	an extendiari in ADDC									
ter any additional information that may be re-	evan																	
		Other	0	0	0	0												
I confirm that the above amounts are corre	ct						Incident Dis	piay										
Judweit Claim In ARPC Class Values Refu	en to Incident Summ						Incident Sum	imary			Sites							
and Distant State								DARREN UAT TESTING		05	Name Calasi	traphe Code Address						
١								Declared	Underwriting Ye		WOOLSHED 123	12 Market Street Sydney 20	0 NSW					
•							Occurred On Declared On D		Retention Retention Used	\$10,000,000 \$5,000,000								
1							Desigled On 1	11 1904 2010	Holdigui code	22,000,000								
							Claim Actions			Paymen	Actions							
<b>\</b>							Enter New Claim	Download Bulk Subr	rission Template Bulk	Submissions Downlo	ed All Payments For Underv	riöng 'Hear						
N																		
· · · ·																		
							Loss Estimate	s Active Chims (1)	Withdrawn Claims (	Payments (0)								
	A c	ubmit Cla	im to		×													
	- 3			AREC	· .		Active Clair	15										
							Enter a new re	ev claim by using the E	inter New Claim button									
			-	_		•	Insured O	laim Reference	Address	City Postcade	State Line Size	Loss Business Class	Cedant Limit of	Vet Claim Paid 0	utstandino Tr	stal Incurred Approval Status		
												Adjustment Expenses	isbi b	Before R Reduction %	sene C	lain		
							Jessie 1	2345	1 Market Street	Sydney 2000	NSI/ 10%	\$10,000 Fire	\$1,000,000	\$50,000	\$20,000	\$70,000 Availing Assessment		
												Subtotal	\$1,000,000	\$51,000	\$20,000	\$70,000	Edit	Webds
							_					SUTIDIA	31,000,000	396,000	Milling	aru,000		_

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. <b>Note</b> – 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: <i>Payable Before Reduction % – Salvage – Decreasing Adjustment</i>	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: <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, 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

Reinsurance Information System	(	TEST REGION	HOME LOGOUT C9999 ARPC TEST1234
Incident Display		Claim	Search th Search
Incident Summary           Code         DARREN UAT TESTING         Reduction %         0%           Status         Declared         Underwriting Year         2018	Sites Name Catastrophe Code	Address     12 Market Street Sydney 2000 NSW	-
Declared On 01 Nov 2018 Retention Used \$10, Claim Actions	2000,000 2000,000 Payment Actions		
Enter New Claim Download Bulk Submission Template Bulk Submissions Loss Estimates Active Claims (0) Payments (0)	Download All Payments For Underwriting Year		
Active Claims Enter a new new claim by using the Enter New Claim button.			
		et Claim Paid Before Outstanding eduction % Reserve	Total Approval Incurred Status Claim
	There are currently no claims \$0 Total \$0	\$0 \$0	\$0

#### **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

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Sector of the se	Confirm 1	esstrophe Code Address			s submis	sion is	COTT	əct				```,	``	Download browse fo	g the bulk claim up o the saved file and Upload	ARPC TESTEZ
Submission Summary Broat Total Rank Submission Summary Broat Total Rank Con 274 2011	Confirm 1	esstrophe Code Address			s submis	sion is	COTT	əct				```	``	Download browse for ARPC-Cla (3).xlsx	d the bulk claim upi o the saved file and Upload aim-Upload-Template	ARPC TESTI22 Return to Incident Idead fempilate. Once comp I upload into the system.
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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.

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

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

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

nteen Display													Dave Based		18
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								Pullet Labrie	2-12.000.000	\$8,000.200	\$100,000	\$1.110.000			
								154	\$15.383.000		\$105,000	45.108.000			
								Burrents Insertuption	8-12.000.000	\$8.008.000	\$100.000	34,110,000	1		
								Presentation of America	\$10,000	\$5.000.000	\$100.000	10.102.000	1		
								116	\$10,200,000	\$8,050,200	110,000	88,100,000	<b>f</b>		
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								Bultimat	\$140,000,000	\$10,110,000	3810.000	\$21.4M.000			

ARPC Claims System - Cedant Manual

### 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

	Australian Governm n Reinsurance Pool G						Processing Err	ors	1000
Bulk Submission Summary							1		View
Incident Summary Code SYDNEY TOWER BL	Site AST Nam		Code Address					d the bulk claim upload template	
Declared           Occurred On         07 Aug 2018           Declared On         07 Aug 2018	SYD	ONEY TOWER 404	100 Market Stree	t Sydney 2000 NSW			browse t Browse	o the saved file and upload into t	he systen.
							E I confi	rm the information in this submissio	in is correct
Bulk Submission History									Refresh Submission
Submission Date	Status	Total Claims	Valid Claims	Invalid Claims	New Claims	Updated Claims	Unmodified Claims	Processing Errors	
21 Aug 2018 14:24	Complete	1	0	1	0	0	0	1	View

### 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

Reinsurance Information		astralian Governm n Reinszance Pool (							TEST REGION	HOME LOGOU C9999 👩
Bulk Submission	Display					Downloa	d Original Submission	Download	I Invalid Inputs	Download Error Messages
Incident Summary		Site	s							$\mathbf{\hat{x}}$
Code SYDNI Status Declar	EY TOWER BL			Catastrophe Code						` <b>\</b>
Occurred On 07 Aug Declared On 07 Aug	2018	SYD	NEY TOWER	404	100 Market Street Syc	Iney 2000 NSW				N.
Submission Sum	mary								Download Original Submiss	sion Download Invalid Inputs Download Error Message
Submission Date	07 A	ug 2018 14:45	5						Download Original Submiss	Lowmoad invasid inputs Downioad Crior wessage
status	Com	plete								
lumber of Claims lumber of Valid Claim	102 s 89									
lumber of Invalid Claim										
lumber of New Claim										
lumber of Updated C	aims 0									
Number of Unmodified	Claims 0									
Total Processing Error	s 24									
Processing Error										
Original Row Number	Cell Reference	e Error Dow	nload Row Nur	nber Field		Message				
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4	B4	4		Claim Refere	ince	Duplicate cla	im reference			
19	119	5		Address		Unable to ma	tch address using Google Maps			

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.

		uni
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# **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.