



**ARIAS • U.S. RULES FOR THE RESOLUTION OF  
U.S. INSURANCE AND REINSURANCE DISPUTES**

**1. INTRODUCTION**

- 1.1 These procedures shall be known as the ARIAS • U.S. Rules for the Resolution of U.S. Insurance and Reinsurance Disputes (“Rules”). When an agreement, submission or reference provides for or otherwise refers to arbitration under the ARIAS • U.S. Rules for the Resolution of U.S. Insurance and Reinsurance Disputes, the Parties agree that the arbitration shall be conducted in accordance with these Rules.
- 1.2 These Rules are not intended to supersede any express contractual agreement between the Parties. Accordingly, the Parties may agree on any rules or procedures not specified herein, or may alter these Rules by written agreement. These Rules shall control any matters not changed by the Party-agreed procedures.
- 1.3 Certain provisions are accompanied by explanatory notes. If any note conflicts in any way with the Rules, the Rules shall prevail.
- 1.4 Any dispute concerning the interpretation of these Rules shall be determined by the Panel.
- 1.5 The Panel shall have all powers and authority not inconsistent with these Rules, the agreement of the Parties, or applicable law.

**2. DEFINITIONS**

- 2.1 Arbitration Agreement — an agreement to submit present or future disputes to arbitration, whether contained in a reinsurance contract or other written document reflecting the agreement of the Parties.
- 2.2 Decision — any determination by the Panel, including any interim or final award or ruling.
- 2.3 Disinterested — means that no member of the Panel shall be under the control of either Party, nor shall any member of the Panel have a financial interest in the outcome of the arbitration.
- 2.4 Neutral — means that the umpire shall be disinterested, unbiased and impartial. The term “neutral” does not mean that the umpire has no previous knowledge of or experience with respect to issues involved in the dispute.
- 2.5 Notice of Arbitration — the notice sent by the Petitioner in accordance with ¶ 4.1.
- 2.6 Panel — the body charged with determining the dispute as defined by ¶ 6.1.
- 2.7 Party or Parties — the Petitioner and the Respondent and any other individuals or entities joined in the proceedings.