

TARIFF ADVISORY COMMITTEE

Consequential Loss (Fire) Database Reporting Manual

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Introduction

The purpose of this manual is to provide a comprehensive reference guide for the reporting of CL(Fire) statistics to the Tariff Advisory Committee (TAC), National Data Repository for insurance. The data submitted to TAC will be used to build an industry database for CL (Fire) Class of Business with the following objectives:-

- i) To compile Periodic Market Reports
 - ii) To undertake Rating and Risk Classification Studies
 - iii) To perform Statistical Analysis
 - iv) To establish benchmarks for the industry
- To ensure smooth shift towards de-tariffed market

This manual aims to detail the relevant statistical fields to be captured and submitted by insurers. Proper front-end capturing of insured and claim data is therefore critical to the accurate reporting of data. The data dictionary attempts to create common standards, uniform understanding and consistent interpretations of all data terms. The data fields to be submitted have been carefully selected based on developments in more mature, liberalized markets so as to prepare insurers for eventual detariff scenario and possible removal of the tariff. It is therefore of critical importance that insurers invest sufficient resources in the beginning to ensure that both your company's database vis-à-vis data submissions to TAC are both complete and accurate. It is also pertinent to note that due to the dynamic nature of our business that the data fields listed in this manual are not exhaustive. It is therefore recommended that companies adopt the data specifications enclosed herein as a minimum standard, capturing additional data on insureds and risks, which the insurer feels may be important for their organization.

Chapter 1

1.1 Frequency of Reporting

All data shall be submitted on a quarterly basis. The deadline for submission of data for a particular quarter will be 21 days following the conclusion of the calendar quarter i.e. 21st April, 21st July, 21st October & 21st January.

1.2 Media For Submission of Data

Statistical data may be submitted using the following media:-

- i) CD
- ii) E-mail (tariff@vsnl.com) - (only for file size less than 2MB)

1.3 Technical Specifications

The data will be uploaded onto a server using the Windows 2003 operating system. Companies should therefore ensure that the data submitted is in a format that can be read by the above system.

The database software used to upload the data is SQL server and for statistical analyses SPSS package is used.

1.3.1 Filename

The data files submitted must have the following file naming convention:-

Insurer Code _ FormNo_Period_Submission

Where;

Insurer code will be the code allotted to each insurer

Period = year i.e. 0405 for 2004-2005

Submission = 0 for Original submission, 1 for 1st revised submission etc.

E.g.

Insurer Code : 999 Form No = F61(a) : Period = 2004-05 Submission = Original

Filename : 999_F61(a)_0405_0.txt

Chapter 2

2.1 General Rules

1	Data should be submitted in text files only
2	All fields should be delimited by "double tilde" sign (~~)
3	File Name should indicate the Insurer Code, Form number Financial year and submission type - separated by underscores. Eg: 999_F06a_2004_05_O.txt (Insurer_Code "999", Form No: "F 06a", F/Y "2004-05" and submission "Original")
4	All amounts should be in actuals and rounded off to the nearest rupee. - value of other currencies are to be converted to INR
5	All date entries should be in "dd/mm/yyyy" format.
6	The sequence of the columns may not be changed and no column should be deleted or added.
7	Wherever TAC codes have been provided (in the Tariff or in the Annexures), please use TAC codes only.
8	Please ensure that data in respect of all offices of your company are in the above formats and that the same set of codes / "Code Masters' are used in all your offices.
9	Codes used by individual companies should be mapped to TAC Codes.
10	All data submissions should be alongwith duly filled up Database Control Slip and signed by Authorised Signatory.
11	Unless specifically mentioned, data submissions will be made quarterly.
12	Details of all "Non-Nil" endorsements have to be submitted in the respective tables
13	Details of all "Non-Nil" changes in claims payments or provisions have to be submitted in the claims table

14	The updated position of endorsements / claims provisions etc. as on the date of submission should be submitted. Changes within the submission period need not be submitted. This is applicable for the first period (quarter) of reporting or the period of inception/ renewal of the policy
15	In respect of changes made vide endorsements / revisions claims provisions etc. during subsequent periods of submission, only the incremental position should be submitted.) This is applicable for all subsequent periods (quarter) of reporting after the period of inception/ renewal of the policy
16	Give your remarks, if any, only in the "Remarks" fields provided.
17	"N" - indicates fields that are 'non-mandatory' till u/w year 31-3-2007
18	Premium: The amount of premium on which the service tax is calculated may be given as "premium" for the purposes of this format.
19	Premium: In case of Co-insurance business, all co-insurers will give their share of premium along with their percentage of co-insurance share. All other details should be given for the full particulars as applicable.
20	Claims: In case of Co-insurance business, all co-insurers will give their share of claims along with their percentage of co-insurance share. All other details should be given for the full particulars as applicable.

2.2 Data Reconciliation

Statistical Data

Statistical Data submitted to TAC must be reconciled with quarterly figures submitted to IRDA. The following criteria will be used for reconciliation.

- i) The Num_Pol_Premium field must be reconciled to Gross Premiums – Direct business (less return premiums) submitted to IRDA.
- ii) The Num_Claim_Total_Amount_Paid must be reconciled to Gross Claims Paid – Direct business of quarterly returns submitted to IRDA
- iii) Total Outstanding Claims must be reconciled with Provision for Outstanding Claims – Direct Business (end of period).

Where the data does not reconcile to a company's financials, a reconciliation statement (see Appendix 2) must be submitted and certified by the Compliance Officer of the company.

2.3 Minimum Acceptance Criteria

Statistical Data

The first minimum acceptance criteria is that data must be within +/- 5% of IRDA figure i.e.
 $95\% < | \text{Data} / \text{IRDA} | < 105\%$

The second acceptance criteria is that not more than 10% of total number of records in quarterly submissions datasets are either

- i) incorrectly coded; or
- ii) have missing codes

Data with the following fields containing missing values will not be accepted:-

- i) Policy Number
- ii) Type of Claim
- iii) Policy Inception Date
- iv) All numerical fields are blank

If the data is not meeting the minimum acceptance criteria, insurers will be required to resubmit the complete dataset.

2.4 Control Slip

A control slip as specified in Appendix 1, must accompany each dataset submitted. In addition for data that does not reconcile with financials submitted to TAC (based on criteria in 2.3) a financial reconciliation must be submitted. All control slips must be signed by the Nominated Compliance Officer of the company. Where a financial reconciliation is submitted the control slip must also be signed by the company's Accounts-In-Charge/Financial Advisor.

Chapter 3

3.1 Data Sets

There are 3 data set formats:-

- i) CL (Fire) Policy Data set
- ii) CL (Fire) Occupancy Data set
- iii) CL (Fire)Claim Data set

3.2 Data Format

All data submitted must be in text format.

DATA DICTIONARY FOR CL(FIRE) DATA (SECTION 64 UE)

CL (FIRE) : Policy/Occupancy/Claim Data Table **FORMAT NUMBER - CL (FIRE)-61 (a) (b) (c)**

Sl. No	Field Name		Field Size	Data Dictionary Number	TYPE	Definition
1	Txt_Name_Insurer	abc	4	610001	Text	Refer Insurer Code Master
2	Txt_Reporting_Year	abc	9	610002	Text	Mention Year in yyyy/yyyy format
3	Txt_Reporting_Quarter_Code	abc	1	610003	Text	1' for First Qtr, '2' for Second Qtr, '3' for Third Qtr & '4' for Fourth Qtr.
4	Txt_Office_Code	abc	6	610004	Text	Unique Underwriting Office Code of Insurer
5	Txt_Policy_Number	abc	30	610005	Text	Give the Policy Number
6	Txt_Endt_Number	abc	30	610006	Text	Give the Endorsement Number
7	Txt_Pol_Endt_Reason_Code	ab	4	610007	Text	Give Code as per Endorsement Reason Code Master
8	Txt_Pol_Endt_Reason	ab	30	610008	Text	If Code not provided, give the Reasons for Policy level endorsement
9	Date_Policy_Year	abc	9	610009	Date	Indicate the Policy period in yyyy/yyyy format
10	Txt_Policy_Period	abc	10	610010	Text	Give period of the policy in number of days
11	Date_Pol_Endt_Year	a	9	610011	Date	Indicate the period of Policy level endorsement in yyyy/yyyy format
12	Txt_Pol_Endt_Period	a	10	610012	Text	Give period of Policy level endorsement in number of days
13	Txt_Fire_MD_Policy_Number	abc	30	610013	Text	Give the Policy Number of the Fire Material Damage Policy of the risk
14	Boo_Basis_of_Policy	a	1	610014	Text	Give Code as per Basis of Policy Code Master
15	Txt_Sum_Insured_basis	a	20	610015	Text	Enter '1', If Sum Insured is on "Addition Basis" or '2' if Sum Insured is on "Difference Basis"
16	Txt_Indemnity_Period	ac	3	610016	Text	Refer Indemnity Period Code Master
17	Boo_Is_it_single_location_or_multiple_location	b	1	610017	Boolean	Specify whether it is single location or multiple location (0 for single, 1 for multiple)
18	Boo_Extension_	a	1	610018	Boolean	See Extension Code
19	Num_Sum_Insured_Gross_Profit	a	15	610019	Number	Sum Insured for Gross Profit at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
20	Num_Sum_Insured_Standing_Charges_alone	a	15	610020	Number	Sum Insured for Standing Charges alone at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
21	Num_Sum_Insured_Wages	a	15	610021	Number	Sum Insured for Wages at Policy level rounded off in Indian rupees – value of other currencies are to be converted to INR
22	Num_Sum_Insured_Lay_off_and_retranchement	a	15	610022	Number	Sum Insured for Lay off and retranchement at Policy level – Rounded off in Indian rupees – Value of other currencies to be converted to INR

23	Num_Sum_Insured__Any_other	a	15	610023	Number	Sum Insured for any other cover at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
24	Txt_Specify_Details_of_SI_Any_Other_Cover	a	15	610024	Text	If Sum Insured for any other cover given, details may be provided as free text entry
25	Num_Policy_SI	a	16	610025	Number	Total Sum Insured at Policy level – rounded off in Indian rupees – value of other currencies are to be converted to INR
26	Num_Premium_Gross_Profit	a	15	610026	Number	Premium for Gross Profit at Policy level - rounded off in Indian rupees – value of other currencies are to be converted to INR
27	Num_Premium_Standing_Charges_alone	a	15	610027	Number	Premium for Standing Charges alone at Policy level – rounded off in Indian rupees – value of other currencies are to be converted to INR
28	Num_Premium_Wages	a	15	610028	Number	Premium for Wages at Policy level – rounded off in Indian rupees – value of other currencies are to be converted to INR
29	Num_Premium__Lay_off_and_retrenchment	a	15	610029	Number	Premium for Lay off and retrenchment at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
30	Num_Premium__Any_other	a	15	610030	Number	Premium for any other cover at Policy level - rounded off in Indian rupees – value of other currencies are to be converted to INR
31	Num_Pol_Basic_Premium	a	16	610031	Number	Total Basic Premium at Policy level excluding Service Tax - to be filled up only when breakup is not available - rounded off in Indian rupees – value of other currencies are to be converted to INR
32	Num_Pol_Premium_Earthquake	a	16	610032	Number	Policy Premium - Net Premium for Earthquake at Policy level – rounded off in Indian rupees – value of other currencies to be converted to INR
33	Num_Pol_Premium_Spoilage_CL_cover	a	16	610033	Number	Policy Premium - Net Premium for Spoilage CL cover at Policy level – rounded off in Indian rupees – value of other currencies are to be converted to INR
34	Num_Pol_Premium_Utility__Power	a	16	610034	Number	Policy Premium - Net Premium for Utility _Power at Policy level – rounded off in Indian rupees – value of other currencies are to be converted to INR
35	Num_Pol_Premium_Utility__Water	a	16	610035	Number	Policy Premium - Net Premium for Utility _Water at Policy level – rounded off in Indian rupees - value of other currencies to be converted to INR
36	Num_Pol_Premium_Utility__Gases	a	16	610036	Number	Policy Premium - Net Premium for Utility _Gas at Policy level - rounded off in Indian rupees - value of other currencies to be converted to INR
37	Num_Pol_Premium_Utility_Air	a	16	610037	Number	Policy Premium - Net Premium for Utility _Air at Policy level - rounded off in Indian rupees - value of other currencies to be converted to INR
38	Num_Pol_Premium_Utility__Steam	a	16	610038	Number	Policy Premium - Net Premium for Utility Steam at Policy level – rounded off in Indian rupees – value of other currencies to be converted to INR
39	Num_Pol_Premium_Supplier_Extension_	a	16	610039	Number	Policy Premium -Net Premium for Suppliers' extension at Policy level – rounded off in Indian rupees – value of other currencies are to be converted to INR

40	Num_Pol_Location_Supplier_Limit_Percent	a	16	610040	Number	Limit in respect of any one Supplier's location expressed as a percentage of sum insured based on the dependency on that location
41	Num_Pol_Premium_Customer_Extension	a	16	610041	Number	Policy Premium - Net Premium for Customers' extensions - rounded off in Indian rupees - value of other currencies are to be converted to INR
42	Num_Pol_Location_Customer_Limit_Percent	a	16	610042	Number	Limit in respect of any one Customer's location expressed as a percentage of sum insured based on the dependency on that location
43	Num_Pol_Premium_Storage_locations_outside_manufacturing_premises	a	16	610043	Number	Policy Premium - Net Premium for Storage locations outside manufacturing premises at Policy level - rounded off in Indian rupees - value of other currencies to be converted to INR
44	Num_Pol_Premium	a	16	610044	Number	Total Premium at Policy level excluding Service Tax - to be filled up only when breakup is not available - rounded off in Indian rupees - value of other currencies are to be converted to INR
45	Txt_Pol_Number_of_Occupancies	a	3	610045	Text	Give the number of occupancies covered.
46	Boo_Pol_Occupancies_outside_India	a	1	610046	Boolean	Y if occupancies outside India are covered, N if otherwise
47	Txt_Pol_Coinsurance_Status		1	610047	Text	0' for no coinsurance applicable, '1' for outgoing coinsurance - applicable for the leading insurer only, '2' for incoming coinsurance - applicable only when coinsurance share is accepted.
48	Num_Pol_Coinsurance_Share		5	610048	nn.nn	Mention your share in percentage
49	Txt_Occ_Serial_Number_Occupancy	bc	20	610049	Text	Give Occupancy Serial Number
50	Num_Occupancy_Occupancy_Sum_Insured_Gross_Profit	b	15	610050	Number	Sum Insured for Gross Profit at Occupancy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
51	Num_Occupancy_Sum_Insured_Standing_Charges_alone	b	15	610051	Number	Sum Insured for Standing Charges alone at Occupancy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
52	Num_Occupancy_Sum_Insured_Wages	b	15	610052	Number	Sum Insured for Wages at Occupancy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
53	Num_Occupancy_Sum_Insured_Lay_off_and_retrenchment	b	15	610053	Number	Sum Insured for Lay off and retrenchment at occupancy level - rounded off in Indian rupees - value of other currencies to be converted to INR
54	Num_Occupancy_Sum_Insured_Any_other	b	15	610054	Number	Sum Insured for any other cover at Occupancy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
55	Num_Occupancy_Sum_Insured	b	16	610055	Number	Total Sum Insured at Occupancy level rounded off in Indian rupees - value of other currencies are to be converted to INR
56	Num_Occ_Risk_Pincode	bc	6	610056	Number	Give Pin Code Number of the Risk where it is situated
57	Boo_Whether_Occupancy_outside_India	b	1	610057	Boolean	Whether of the risk is outside India - '0' for no, '1' for Yes
58	Num_Occ_Perils_Opted	b	2	610058	Number	Total number of Perils Opted - Refer Peril Code Master
59	Num_Occ_Covers_Opted	b	2	610059	Number	Total number of Covers Opted - Refer Cover Code Master

60	Txt_Occ_Occupancy_Code	bc		4	610060	Text	Give details of type of occupancy. Give Code as per Occupancy Code Master
61	Txt_Occ_Occupancy_Risk	bc	n	50	610061	Text	Give details of type of occupancy. Mention only if not provided under Occupancy Code Master
62	Txt_Nature_of_Occupancy	bc		1	610062	Text	1' for Batch Process, '2' for Continuous Process
63	Txt_Occ_Risk_silent	b		1	610063	Text	Whether Risk at the Occupancy is silent. '0' for no, '1' for yes
64	Num_Occ_Level_Total_Premium	b		16	610064	Number	Total Premium at Occupancy level for all Covers- rounded off in Indian rupees value of other currencies are to be converted to INR
65	Num_Occ_Deductible_non_AOG	bc		16	610065	Number	Amount of deductible applicable at Occupancy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
66	Num_Occ_Deductible_non_AOG	bc		5	610066	Number	Percentage of deductible applicable at Occupancy level.
67	Num_Occ_Deductible_AOG	bc		16	610067	Number	Amount of deductible applicable at Occupancy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
68	Num_Occ_Deductible_AOG	bc		16	610068	Number	Percentage of deductible applicable at Occupancy level.
69	Txt_Claim_Number	c		30	610069	Text	Give the Claim Number (unique number for the claim)
70	Txt_Claim_Child_Number	c	n	30	610070	Text	Give the Claim Child Number (unique number to be combined with Claim Number)
71	Txt_Claim_Time_Loss	c		2	610071	Text	Give the approximate time of the loss/ damage (in 24 hour format)
72	Date_Claim_Date_Loss	c		10	610072	Date	Give the date on which the loss took place in dd/mm/yyyy format
73	Date_Claim_Date_Intimation	c		10	610073	Date	Give the date on which the loss was intimated in dd/mm/yyyy format
74	Date_Claim_Date_Registration_Reopen	c		10	610074	Date	Give the date on which the loss was registered / reopened in the books – in dd/mm/yyyy format.
75	Num_Interruption_period	c		10	610075	Number	Indicate interruption period in days
76	Num_Claim_Total_First_Provision	c		16	610076	Number	Total First Provision amount of claim rounded off in Indian rupees - value of other currencies are to be converted to INR
77	Txt_Cause_Interruption	c		30	610077	Text	Use Nature of Loss Code as per Fire Format
78	Loss_Contribution_Amount_Utilities_Power	c		16	610078	Number	Amount of Gross Profit lost due to Utilities Power
79	Loss_Contribution_Amount_Utilities_Water	c		16	610079	Number	Amount of Gross Profit lost due to Utilities Water
80	Loss_Contribution_Amount_Utilities_Gas	c		16	610080	Number	Amount of Gross Profit lost due to Utilities Gas
81	Loss_Contribution_Amount_Utilities_Air	c		16	610081	Number	Amount of Gross Profit lost due to Utilities Air
82	Loss_Contribution_Amount_Utilities_Steam	c		16	610082	Number	Amount of Gross Profit lost due to Utilities Steam
83	Loss_Contribution_Amount_Suppliers_Extension	c		16	610083	Number	Amount of Gross Profit lost due to Suppliers' extension
84	Loss_Contribution_Amount_Customer's_extension	c		16	610084	Number	Amount of Gross Profit lost due to Customer's extension

85	Loss_Contribution_Amount_Earthquake	c	16	610085	Number	Amount of Gross Profit lost due to Earthquake
86	Loss_Contribution_Amount_Spoilage_CL_cover	c	16	610086	Number	Amount of Gross Profit lost due to Spoilage CL cover
87	Loss_Contribution_Amount_Storage_locations_outside_manufacturing_premises	c	16	610087	Number	Amount of Gross Profit lost due to Storage locations outside manufacturing premises
88	Loss_Contribution_Amount_Any_other	c	16	610088	Number	Amount of Gross Profit lost due to Any other
89	Loss_Contribution_Percent_Utilities_Power	c	16	610089	Number	Percent of Gross Profit lost due to Utilities Power
90	Loss_Contribution_Percent_Utilities_Water	c	16	610090	Number	Percent of Gross Profit lost due to Utilities Water
91	Loss_Contribution_Percent_Utilities_Gas	c	16	610091	Number	Percent of Gross Profit lost due to Utilities Gas
92	Loss_Contribution_Percent_Utilities_Air	c	16	610092	Number	Percent of Gross Profit lost due to Utilities Air
93	Loss_Contribution_Percent_Utilities_Steam	c	16	610093	Number	Percent of Gross Profit lost due to Utilities Steam
94	Loss_Contribution_Percent_Suppliers_Extension	c	16	610094	Number	Percent of Gross Profit lost due to Suppliers' extension
95	Loss_Contribution_Percent_Customer's_extension	c	16	610095	Number	Percent of Gross Profit lost due to Customer's extension
96	Loss_Contribution_Percent_Earthquake	c	16	610096	Number	Percent of Gross Profit lost due to Earthquake
97	Loss_Contribution_Percent_Spoilage_CL_cover	c	16	610097	Number	Percent of Gross Profit lost due to Spoilage CL cover
98	Loss_Contribution_Percent_Storage_locations_outside_manufacturing_premises	c	16	610098	Number	Percent of Gross Profit lost due to Storage locations outside manufacturing premises
99	Loss_Contribution_Percent_Any_other_reason	c	16	610099	Number	Percent of Gross Profit lost due to Any other reason
100	Num_claim_settled_due_to_reduction_in_turn_over	c	16	610100	Number	Amount of claim settled due to reduction in turn over rounded off in Indian rupees - value of other currencies are to be converted to INR
101	Num_claim_settled_due_to_increased_cost_of_working	c	16	610101	Number	Amount of claim settled due to increased cost of working rounded off in Indian rupees - value of other currencies are to be converted to INR
102	Num_claim_settled_towards_auditors_fees	c	16	610102	Number	Amount of claim settled for Auditors' fees rounded off in Indian rupees – value of other currencies are to be converted to INR
103	Num_claim_settled_towards_solicitors_and_professional_mens_fees	c	16	610103	Number	Amount of claim settled towards solicitors and professional mens' fees rounded off in Indian rupees - value of other currencies are to be converted to INR
104	Num_Claim_Total_Amount_Paid	c	16	610104	Number	Total amount paid/recovered by the insurer on the Claim (net of deductibles) rounded off in Indian rupees - value of other currencies are to be converted to INR
105	Date_Claim_Date_settlement	c	10	610105	Date	Date on which the claim was settled
106	Num_Claim_Opening_Claims_Provision	c	16	610106	Number	Outstanding Claims Provision at the beginning of the year - rounded off in Indian rupees - value of other currencies are to be converted to INR

107	Num_Claim_Closing_Claims_Provision	c	16	610107	Number	Outstanding Claims Provision at the end of the year - rounded off in Indian rupees - value of other currencies are to be converted to INR
108	Num_Claim_Deductible	c	16	610108	Number	Amount deducted towards claim deductible
109	Num_Claim_Per_Deductible	c	5	610109	nn.nn	% of the claim amount deducted
110	Num_Time_Excess_days	c	5	610110	Number	Time Excess applicable in number of days
111	Txt_Peril_Claim_Reason_Expenses	c	16	610111	Number	Mention Code from Expenses Code Master (Give additional Records for each Expenses Head Code)
112	Boo_whether_claim_partially_settled	c	1	610112	Boolean	0' if fully settled, '1' if partially settled.
113	Date_Claim_Date_part_settlement	c	10	610113	Date	Date on which the claim was partly settled earlier
114	Num_Claim_Total_Paid_Amount	c	16	610114	Number	Total amount at cover/ peril level paid/ recovered by the insurer net of deductibles, rounded off in Indian rupees - value of other currencies are to be converted to INR
115	Num_Peril_Claim_Total_Claim_Amount_Expenses	c	16	610115	Number	Total amount at paid/recovered by the insurer towards Surveyors/ Investigation/ Advocates/ Arbitrator/ Fire Fighting etc rounded off in Indian rupees - value of other currencies are to be converted to INR (Total of above - to be filled)
116	Txt_Peril_Claim_Recovery_Code	c	16	610116	Number	Mention Code from Recovery Code Master where paid amount is negative
117	Txt_Peril_Claim_Recovery_Amount		16	610117	Number	Mention amount of Recovery made – applicable where paid amount is negative
118	Txt_Claim_Reason_Rejection	c	30	610118	Text	If claim was rejected, give reasons for such rejection as per Rejection Code Master
119	Num_Amount_Underinsurance	c	16	610119	Number	Amount deducted due to underinsurance - under 'turnover' or 'standing charges' - rounded off in Indian rupees - value of other currencies are to be converted to INR
120	Num_Percent_Underinsurance	c	16	610120	Number	Percentage of deduction due to underinsurance - under 'turnover' or 'standing charges' - rounded off in Indian rupees - value of other currencies are to be converted to INR
121	Txt_Claims_Remarks	c	n99	610121	Text	Free text entry

CL (FIRE) : Policy Data Table

FORMAT NUMBER - CL (FIRE)-61 (a)

Sl. No.	Field Name		Field Size	Data Dictionary Number	TYPE	Definition
1	Txt_Name_Insurer	abc	4	610001	Text	Refer Insurer Code Master
2	Txt_Reporting_Year	abc	9	610002	Text	Mention Year in yyyy/yyyy format
3	Txt_Reporting_Quarter_Code	abc	1	610003	Text	1' for First Qtr, '2' for Second Qtr, '3' for Third Qtr & '4' for Fourth Qtr.
4	Txt_Office_Code	abc	6	610004	Text	Unique Underwriting Office Code of Insurer
5	Txt_Policy_Number	abc	30	610005	Text	Give the Policy Number
6	Txt_Endt_Number	abc	30	610006	Text	Give the Endorsement Number
7	Txt_Pol_Endt_Reason_Code	ab	4	610007	Text	Give Code as per Endorsement Reason Code Master
8	Txt_Pol_Endt_Reason	ab	30	610008	Text	If Code not provided, give the Reasons for Policy level endorsement
9	Date_Policy_Year	abc	9	610009	Date	Indicate the Policy period in yyyy/yyyy format
10	Txt_Policy_Period	abc	10	610010	Text	Give period of the policy in number of days
11	Date_Pol_Endt_Year	a	9	610011	Date	Indicate the period of Policy level endorsement in yyyy/yyyy format
12	Txt_Pol_Endt_Period	a	10	610012	Text	Give period of Policy level endorsement in number of days
13	Txt_Fire_MD_Policy_Number	abc	30	610013	Text	Give the Policy Number of the Fire Material Damage Policy of the risk
14	Boo_Basis_of_Policy	a	1	610014	Text	Give Code as per Basis of Policy Code Master
15	Txt_Sum_Insured_basis	a	20	610015	Text	Enter '1', If Sum Insured is on "Addition Basis" or '2' if Sum Insured is on "Difference Basis"
16	Txt_Indemnity_Period	ac	3	610016	Text	Refer Indemnity Period Code Master
17	Boo_Is_it_single_location_or_multiple_location	b	1	610017	Boolean	Specify whether it is single location or multiple location (0 for single, 1 for multiple)
18	Boo_Extension_	a	1	610018	Boolean	See Extension Code
19	Num_Sum_Insured_Gross_Profit	a	15	610019	Number	Sum Insured for Gross Profit at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
20	Num_Sum_Insured_Standing_Charges_alone	a	15	610020	Number	Sum Insured for Standing Charges alone at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
21	Num_Sum_Insured_Wages	a	15	610021	Number	Sum Insured for Wages at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
22	Num_Sum_Insured_Lay_off_and_retranchement	a	15	610022	Number	Sum Insured for Lay off and retranchement at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
23	Num_Sum_Insured_Any_other	a	15	610023	Number	Sum Insured for any other cover at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
24	Txt_Specify_Details_of_SI_Any_Other_Cover	a	15	610024	Number	If Sum Insured for any other cover given, details may be provided as free text entry

25	Num_Policy_SI	a	16	610025	Number	Total Sum Insured at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
26	Num_Premium_Gross_Profit	a	15	610026	Number	Premium for Gross Profit at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
27	Num_Premium_Standing_Charges_alone	a	15	610027	Number	Premium for Standing Charges alone at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
28	Num_Premium_Wages	a	15	610028	Number	Premium for Wages at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
29	Num_Premium_Lay_off_and_re_trenchment	a	15	610029	Number	Premium for Lay off and retrenchment at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
30	Num_Premium_Any_other	a	15	610030	Number	Premium for any other cover at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
31	Num_Pol_Basic_Premium	a	16	610031	Number	Total Basic Premium at Policy level excluding Service Tax - to be filled up only when breakup is not available - rounded off in Indian rupees - value of other currencies are to be converted to INR
32	Num_Pol_Premium_Earthquake	a	16	610032	Number	Policy Premium - Net Premium for Earthquake at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
33	Num_Pol_Premium_Spoilage_CL_cover	a	16	610033	Number	Policy Premium - Net Premium for Spoilage CL cover at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
34	Num_Pol_Premium_Utility_Power	a	16	610034	Number	Policy Premium - Net Premium for Utility_Power at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
35	Num_Pol_Premium_Utility_Water	a	16	610035	Number	Policy Premium - Net Premium for Utility Water at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
36	Num_Pol_Premium_Utility_Gas	a	16	610036	Number	Policy Premium - Net Premium for Utility Gas at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
37	Num_Pol_Premium_Utility_Air	a	16	610037	Number	Policy Premium - Net Premium for Utility Air at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
38	Num_Pol_Premium_Utility_Steam	a	16	610038	Number	Policy Premium - Net Premium for Utility Steam at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
39	Num_Pol_Premium_Supplier_Extension	a	16	610039	Number	Policy Premium -Net Premium for Suppliers' extension at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
40	Num_Pol_Location_Supplier_Limit_Percent	a	16	610040	Number	Limit in respect of any one Supplier's location expressed as a percentage of sum insured based on the dependency on that location
41	Num_Pol_Premium_Customer_Extension	a	16	610041	Number	Policy Premium - Net Premium for Customers' extensions - rounded off in Indian rupees - value of other currencies are to be converted to INR

42	Num_Pol_Location_Customer_Limit_Percent	a	16	610042	Number	Limit in respect of any one Customer's location expressed as a percentage of sum insured based on the dependency on that location
43	Num_Pol_Premium_Storage_Locations_Outside_manufacturing_premises	a	16	610043	Number	Policy Premium - Net Premium for Storage locations outside manufacturing premises at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
44	Num_Pol_Premium	a	16	610044	Number	Total Premium at Policy level excluding Service Tax - to be filled up only when breakup is not available - rounded off in Indian rupees - value of other currencies are to be converted to INR
45	Txt_Pol_Number_of_Occupancies	a	3	610045	Text	Give the number of occupancies covered.
46	Boo_Pol_Occupancies_outside_India	a	1	610046	Boolean	Y if occupancies outside India are covered, N if otherwise
47	Txt_Pol_Coinsurance_Status		1	610047	Text	0' for no coinsurance applicable, '1' for outgoing coinsurance - applicable for the leading insurer only, '2' for incoming coinsurance - applicable only when coinsurance share is accepted.
48	Num_Pol_Coinsurance_Share		5	610048	nn.nn	Mention your share in percentage

CL (FIRE) : Occupancy Data Table

FORMAT NUMBER -
CL (FIRE)-61 (b)

SL. NO	FIELD NAME		Field Size	Data Dictionary Number	Type	DEFINITION
1	Txt_Name_Insurer	abc	4	610001	Text	Refer Insurer Code Master
2	Txt_Reporting_Year	abc	9	610002	Text	Mention Year in yyyy/yyyy format
3	Txt_Reporting_Quarter_Code	abc	1	610003	Text	1' for First Qtr, '2' for Second Qtr, '3' for Third Qtr & '4' for Fourth Qtr.
4	Txt_Office_Code	abc	6	610004	Text	Unique Underwriting Office Code of Insurer
5	Txt_Policy_Number	abc	30	610005	Text	Give the Policy Number
6	Txt_Endt_Number	abc	30	610006	Text	Give the Endorsement Number
7	Date_Policy_Year	abc	9	610009	Date	Indicate the Policy period in yyyy/yyyy format
8	Txt_Policy_Period	abc	10	610010	Text	Give period of the policy in number of days
9	Txt_Occ_Endt_Reason_Code	b	4	610007	Text	Give Code as per Endorsement Reason Code Master
10	Txt_Occ_Endt_Reason	b	30	610008	Text	If Code not provided, give the Reasons for Occupancy level endorsement
11	Date_Occ_Endt_Year	b	9	610011	Date	Indicate the period of Occupancy level endorsement in yyyy/yyyy format
12	Txt_Occ_Endt_Period	b	10	610012	Text	Give period of Occupancy level endorsement in number of days
13	Txt_Occ_Serial_Number_Occupancy	bc	20	610049	Text	Give Occupancy Serial Number
14	Num_Occupancy_Occupancy_Sum_Insured_Gross_Profit	b	15	610050	Number	Sum Insured for Gross Profit at Occupancy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
15	Num_Occupancy_Sum_Insured_Standing_Charges_alone	b	15	610051	Number	Sum Insured for Standing Charges alone at Occupancy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
16	Num_Occupancy_Sum_Insured_Wages	b	15	610052	Number	Sum Insured for Wages at Occupancy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
17	Num_Occupancy_Sum_Insured_Lay_off_and_retranchement	b	15	610053	Number	Sum Insured for Lay off and retranchement at Occupancy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
18	Num_Occupancy_Sum_Insured_Any_other	b	15	610054	Number	Sum Insured for any other cover at Occupancy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
19	Num_Occ_Risk_Pincode	bc	6	610055	Number	Give Pin Code Number of the Risk where it is situated
20	Boo_Whether_Occupancy_outside_India	b	1	610056	Boolean	Whether of the risk is outside India - '0' for no, '1' for yes
21	Num_Occ_Perils_Opted	b	2	610057	Number	Total number of Perils Opted - Refer Peril Code Master

22	Num_Occ_Covers_Opted	b	2	610058	Number	Total number of Covers Opted - Refer Cover Code Master
23	Txt_Occ_Occupancy_Code	bc	4	610059	Text	Give details of type of occupancy. Give Code as per Occupancy Code Master
24	Txt_Occ_Occupancy_Risk	bc	n 50	610060	Text	Give details of type of occupancy. Mention only if not provided under Occupancy Code Master
25	Txt_Nature_of_Occupancy	bc	1	610061	Text	1' for Batch Process, '2' for Continuous Process
26	Txt_Occ_Risk_silent	b	1	610062	Text	Whether Risk at the Occupancy is silent. '0' for no, '1' for yes
27	Num_Occ_Level_Total_Premium	b	16	610063	Number	Total Premium at Occupancy level for all Covers- rounded off in Indian rupees - value of other currencies are to be converted to INR

CL (FIRE) : Claims Data Table

FORMAT NUMBER - CL (FIRE)-61 (c)

Sl. No:	FIELD NAME		Field Size	Data Dictionary Number	Type	DEFINITION
1	Txt_Name_Insurer	abc	4	610001	Text	Refer Insurer Code Master
2	Txt_Reporting_Year	abc	9	610002	Text	Mention Year in yyyy/yyyy format
3	Txt_Reporting_Quarter_Code	abc	1	610003	Text	'1' for First Qtr, '2' for Second Qtr, '3' for Third Qtr & '4' for Fourth Qtr.
4	Txt_Office_Code	abc	6	610004	Text	Unique Underwriting Office Code of Insurer
5	Txt_Policy_Number	abc	30	610005	Text	Give the Policy Number
6	Txt_Endt_Number	abc	30	610006	Text	Give the Endorsement Number
7	Date_Policy_Year	abd	9	610009	Date	Indicate the Policy period in yyyy/yyyy format
8	Txt_Policy_Period	abd	10	610010	Text	Give period of the policy in number of days
9	Txt_Fire_MD_Policy_Number	abc	30	610013	Text	Give the Policy Number of the Fire Material Damage Policy of the risk
10	Txt_Indemnity_Period	ac	3	610016	Text	Refer Indemnity Period Code Master
11	Txt_Occ_Serial_Number_Occupancy	bc	20	610048	Text	Give Occupancy Serial Number
12	Num_Occ_Risk_Pincode	bc	6	610049	Number	Give Pin Code Number of the Risk where it is situated
13	Txt_Occ_Occupancy_Code	bc	4	610059	Text	Give details of type of occupancy. Give Code as per Occupancy Code Master
14	Txt_Occ_Occupancy_Risk	bc	n 50	610060	Text	Give details of type of occupancy. Mention only if not provided under Occupancy Code Master
15	Txt_Nature_of_Occupancy	bc	1	610061	Text	'1' for Batch Process, '2' for Continuous Process
16	Num_Occ_Deductible_non_AOG	bc	16	610065	Number	Amount of deductible applicable at Occupancy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
17	Num_Occ_Deductible_non_AOG	bc	5	610066	Number	Percentage of deductible applicable at Occupancy level.
18	Num_Occ_Deductible_AOG	bc	16	610067	Number	Amount of deductible applicable at Occupancy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
19	Num_Occ_Deductible_AOG	bc	16	610068	Number	Percentage of deductible applicable at Occupancy level.
20	Txt_Claim_Number	c	30	610069	Text	Give the Claim Number (unique number for the claim)
21	Txt_Claim_Child_Number	c	n 30	610070	Text	Give the Claim Child Number (unique number to be combined with Claim Number)
22	Txt_Claim_Time_Loss	c	2	610071	Text	Give the approximate time of the loss/damage (in 24 hour format)
23	Date_Claim_Date_Loss	c	10	610072	Date	Give the date on which the loss took place in dd/mm/yyyy format
24	Date_Claim_Date_Intimation	c	10	610073	Date	Give the date on which the loss was intimated in dd/mm/yyyy format
25	Date_Claim_Date_Registration_Reopen	c	10	610074	Date	Give the date on which the loss was registered / reopened in the books - in dd/mm/yyyy format.

26	Num_Interruption period	c	10	610075	Number	Indicate interruption period in days
27	Num_Claim_Total_First_Provision	c	16	610076	Number	Total First Provision amount of claim rounded off in Indian rupees - value of other currencies are to be converted to INR
28	Txt_Cause_Interruption	c	30	610077	Text	Use Nature of Loss Code as per Fire Format
29	Loss_Contribution_Amount_Utillities_Power	c	16	610078	Number	Amount of Gross Profit lost due to Utilities Power
30	Loss_Contribution_Amount_Utillities_Water	c	16	610079	Number	Amount of Gross Profit lost due to Utilities Water
31	Loss_Contribution_Amount_Utillities_Gas	c	16	610080	Number	Amount of Gross Profit lost due to Utilities Gas
32	Loss_Contribution_Amount_Utillities_Air	c	16	610081	Number	Amount of Gross Profit lost due to Utilities Air
33	Loss_Contribution_Amount_Utillities_Steam	c	16	610082	Number	Amount of Gross Profit lost due to Utilities Steam
34	Loss_Contribution_Amount_Suppliers_Extension	c	16	610083	Number	Amount of Gross Profit lost due to Suppliers' extension
35	Loss_Contribution_Amount_Customer's extension	c	16	610084	Number	Amount of Gross Profit lost due to Customer's extension
36	Loss_Contribution_Amount_Earthquake	c	16	610085	Number	Amount of Gross Profit lost due to Earthquake
37	Loss_Contribution_Amount_Spoilage CL cover	c	16	610086	Number	Amount of Gross Profit lost due to Spoilage CL cover
38	Loss_Contribution_Amount_Storage_locations outside_manufacturing premises	c	16	610087	Number	Amount of Gross Profit lost due to Storage locations outside manufacturing premises
39	Loss_Contribution_Amount_Any other	c	16	610088	Number	Amount of Gross Profit lost due to Any other
40	Loss_Contribution_Percent_Utillities_Power	c	16	610089	Number	Percent of Gross Profit lost due to Utilities Power
41	Loss_Contribution_Percent_Utillities_Water	c	16	610090	Number	Percent of Gross Profit lost due to Utilities Water
42	Loss_Contribution_Percent_Utillities_Gas	c	16	610091	Number	Percent of Gross Profit lost due to Utilities Gas
43	Loss_Contribution_Percent_Utillities_Air	c	16	610092	Number	Percent of Gross Profit lost due to Utilities Air
44	Loss_Contribution_Percent_Utillities_Steam	c	16	610093	Number	Percent of Gross Profit lost due to Utilities Steam
45	Loss_Contribution_Percent_Suppliers_Extension	c	16	610094	Number	Percent of Gross Profit lost due to Suppliers' extension
46	Loss_Contribution_Percent_Customer's extension	c	16	610095	Number	Percent of Gross Profit lost due to Customer's extension
47	Loss_Contribution_Percent_Earthquake	c	16	610096	Number	Percent of Gross Profit lost due to Earthquake
48	Loss_Contribution_Percent_Spoilage CL cover	c	16	610097	Number	Percent of Gross Profit lost due to Spoilage CL cover
49	Loss_Contribution_Percent_Storage_locations outside_manufacturing premises	c	16	610098	Number	Percent of Gross Profit lost due to Storage locations outside manufacturing premises
50	Loss_Contribution_Percent_Any other	c	16	610099	Number	Percent of Gross Profit lost due to Any other reason

51	Num_claim_settled_due_to_reduction_in_turn_over	c	16	610100	Number	Amount of claim settled due to reduction in turn over rounded off in Indian rupees - value of other currencies are to be converted to INR
52	Num_claim_settled_due_to_increased_cost_of_working	c	16	610101	Number	Amount of claim settled due to increased cost of working rounded off in Indian rupees - value of other currencies are to be converted to INR
53	Num_claim_settled_towards_Auditors_fees	c	16	610102	Number	Amount of claim settled for Auditors' fees rounded off in Indian rupees - value of other currencies are to be converted to INR
54	Num_claim_settled_towards_solicitors_and_professional_mens_fees	c	16	610103	Number	Amount of claim settled towards solicitors and professional men's fees rounded off in Indian rupees - value of other currencies are to be converted to INR
55	Num_Claim_Total_Amount_Paid	c	16	610104	Number	Total amount paid/recovered by the insurer on the Claim (net of deductibles) rounded off in Indian rupees - value of other currencies are to be converted to INR
56	Date_Claim_Date_settlement	c	10	610105	Date	Date on which the claim was settled
57	Num_Claim_Opening_Claims_Provision	c	16	610106	Number	Outstanding Claims Provision at the beginning of the year - rounded off in Indian rupees - value of other currencies are to be converted to INR
58	Num_Claim_Closing_Claims_Provision	c	16	610107	Number	Outstanding Claims Provision at the end of the year - rounded off in Indian rupees - value of other currencies are to be converted to INR
59	Num_Claim_Deductible	c	16	610108	Number	Amount deducted towards deductible
60	Num_Claim_Per_Deductible	c	16	610109	Number	% of the claim amount deducted
61	Num_Time_Excess_days	c	5	610110	Number	Time Excess applicable in number of days
62	Txt_Peril_Claim_Reason_Expenses	c	16	610111	Number	Mention Code from Expenses Code Master (Give additional Records for each Expenses Head Code)
63	Boo_whether_claim_partially_settled	c	1	610112	Boolean	0' if fully settled, '1' if partially settled.
64	Date_Claim_Date_part_settlement	c	10	610113	Date	Date on which the claim was patly settled earlier
65	Num_Peril_Claim_Total_Paid_Amount_Loss	c	16	610114	Number	Total amount at cover/ peril level paid/recovered by the insurer rounded off in INR - value of other currencies are to be converted to INR
66	Num_Peril_Claim_Total_Claim_Amount_Expenses	c	16	610115	Number	Total amount at paid/recovered by the insurer towards Surveyors/ Investigation/ Advocates/ Arbitrator/ Fire Fighting etc rounded off in Indian rupees - value of other currencies are to be converted to INR (Total of above - to be filled)
67	Txt_Peril_Claim_Recovery_Code	c	16	610116	Number	Mention Code from Recovery Code Master where paid amount is negative
68	Txt_Peril_Claim_Recovery_Amount	c	16	610117	Number	Mention amount of Recovery made - applicable where paid amount is negative
69	Txt_Claim_Reason_Rejection	c	30	610118	Text	If claim was rejected, give reasons for such rejection as per Rejection Code Master
70	Num_Amount_Underinsurance	c	16	610119	Number	Amount deducted due to underinsurance - under 'turnover' or 'standing charges' - rounded off in Indian rupees - value of other currencies are to be converted to INR

71	Num_Percent_Underinsurance	c		16	610120	Number	Percentage of deduction due to underinsurance - under 'turnover' or 'standing charges' - rounded off in Indian rupees - value of other currencies are to be converted to INR
72	Txt_Claims_Remarks	c	n	10	610121	Text	Free text entry

Chapter 4

Description Fields

DATA DICTIONARY FOR CL (FIRE) DATA (SECTION 64 UE)		
FIRE : Policy/Occupancy/Claim		30/09/2006
FORMAT NUMBER - CL (FIRE)-61 (a) (b) ('c)		
Code Master Number	Code Master Name	Source/ Status
1	Insurer Code Master	Provided
2	Underwriting Office Code Master	Insurers' Own Code
3	Endorsement Reason Code Master	Provided
4	Clause Code Master	Provided
5	Extension Code Master	Provided
6	Basis of Policy Code Master	Provided
7	Indemnity Period Code Master	Provided
8	Occupancy Code Master	Provided
9	Nature of Loss Code Master	Provided
10	Rejection Code Master	Provided
11	Expenses Code Master	Provided
12	Claim Payment Head Code Master	Provided
13	Recovery Code Master	Provided

Serial Number	Code Master 1 - Insurer Code Master (Regn.No: with IRDA)	Code
1	AGRICULTURAL INSURANCE CORPORATION OF INDIA	126
2	BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD.	113
3	CHOLAMANADALAM MS GENERAL INSURANCE	123
4	ECGC OF INDIA LTD.	124
5	HDFC-CHUBB GENERAL INSURANCE	125
6	ICICI LOMBARD GENERAL INSURANCE CO. LTD.	115
7	IFFCO TOKIO GENERAL INSURANCE CO. LTD.	106
8	NATIONAL INSURANCE CO.LTD.	58
9	THE NEW INDIA ASSURANCE CO. LTD.	90
10	RELIANCE GENERAL INSURANCE CO.LTD.	103
11	ROYAL SUNDARAM ALLIANCE INSURANCE CO. LTD	102
12	TATA AIG GENERAL INSURANCE CO. LTD.	108
13	THE ORIENTAL INSURANCE CO. LTD.	556
14	UNITED INDIA INSURANCE CO. LTD.	545

Serial Number	Code Master 3 - Endorsement Reason Code Master	Code
1	Nil Endorsement	1101
2	Change In SI	1110
3	Change In Loading	1111
4	Change In Discount	1112
5	Change In Extensions	1113
6	Extension Of Policy Period	1116
7	Mid Term Coverage of EQFS Add on	1119
8	Non-Nil Endorsement	1120
9	Duplicate Policy	1121
12	Addition Of Block	1125
13	Deletion of Block	1126
14	Other Extra	1127
15	Other Refund	1128
16	Other Nil	1129
17	Cancellation Due To Cheque Dishonour	1130
18	Extra Endorsement Against Provisional Premium	1131
19	Refund Endorsement Against Provisional Premium	1132
20	Nil Endorsement Against Provisional Premium	1133
21	Cancellation Due To Data Entry Error	1135
22	Cancellation Of Policy	1140
23	Risk Improvement/Enhancement	1151
24	Details Entry For Policy With Large Schedule	1152
25	Change in Special Peril	1164
26	Reinstatement	1186
27	Change in PaidUp Capital	1189
28	Co-Insurance Modification	1191
29	Service Tax Adjustment	1193
30	Addition/Deletion of Block	1196

Serial Number	Code Master- 4 Clause Code Master	Code
1	Solicitors and professional mens' fees	1
2	Auditor's fees	2
3	Accumulated stock Clause	3
4	Departmental Clause	4
5	New Business Clause	5

Serial Number	Code Master 5 - Extension Code Master	Code
1	Utilities Power	1
2	Utilities Water	2
3	Utilities Gas	3
4	Utilities Air	4
5	Utilities Steam	5
6	Suppliers' extension upto 50% dependency	6
7	Suppliers' extension exceeding 50% dependency	7
8	Customer's extension upto 50% dependency	8
9	Customer's extension exceeding 50% dependency	9
10	Earthquake	10

11	Spoilagee CL cover	11
12	Storage locations outside manufacturing premises	12
13	Any other	13

Serial Number	Code Master - 6 Basis of Policy Code Master	Code
1	Turn over Basis	1
2	Output Basis	2
3	Alternate Basis	3
4	Revenue Basis	4
5	Any Other Basis	5

Serial Number	Code Master 7 - Indemnity Period Code Master	Code
1	Upto 3 months	1
2	6 months	2
3	9 months	3
4	12 months	4
5	15 months	5
6	18 months	6
7	24 months	7
8	30 months	8
9	36 months	9

Serial Number	Code Master 8 - Occupancy Code Master	Code
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1	Dwellings	1001
2	Places of worships	1002
3	Libraries	1003
4	Museums	1004
5	Schools / Colleges	1005
6	Hospitals including X-ray and other Diagnostic clinics	1006
7	Office premises / Meeting Rooms,	1007
8	Auditoriums / Planetarium	1008
9	Mess Houses / Clubs	1009
10	Marriage Halls	1010
11	Showrooms and display centres where goods are kept for display and no sales are carried out	1011
12	Educational and Research Institutes imparting training in various crafts	1012
13	Lodging/Boarding Houses	1013
14	Cycle Shed	1014
15	Dish Antenna	1015
16	Indoor stadiums.	1016
17	Cafes, Restaurants, Hotels, Confectioner & Sweet meat sellers	1017
18	Laundries / Dry Cleaning	1018
19	Battery Charging Service Stations	1019

20	Amusement parks	1020
21	Hoarding, Neon signs	1021
22	Sports Galleries, Outdoor stadiums.	1022
23	Shops dealing in goods otherwise not provided for	1023
24	Shops dealing in hazardous goods	1024
25	Arms & Ammunition dealers	1025
26	Motor Vehicle showroom including sales and service	1026
27	Petrol / Diesel Kiosks	1027
28	Abrasive Manufacturing	2001
29	Aerated Water Factories	2002
30	Aerial Ropeway including trolley stations	2003
31	Agarbatti manufacturing	2004
32	Aircraft Hangers	2005
33	Airport Terminal Buildings (including all facilities like Cafes, Shops etc)	2006
34	Aluminium/ Magnesium Powder Plants	2007
35	Aluminium ,Zinc,Copper Factories	2008
36	Arecanut and/or Betelnut factories	2009
37	Asbestos Steam Packing and lagging manufacturing	2010
38	Atta and Cereal Grinding (excluding Dal Mills)	2011
39	Audio/Video Cassette Manufacturing	2012
40	Automobile Manufacturing	2013
41	Bakeries	2014
42	Basket Weavers and Cane Furniture Makers	2015
43	Battery Manufacturing	2016
44	Beedi Factories	2017
45	Biscuit Factories	2018
46	Bitumenised Paper and / or Hessian Cloth Manufacturing including Tar Felt Manufacturing.	2019
47	Book Binders, Envelope and Paper Bag Manufacturing.	2020
48	Breweries	2021
49	Brickworks (including refractories and fire bricks)	2022
50	Bridges - Concrete/Steel	2023
51	Bridges-Wooden	2024
52	Building In course of construction	2025
53	Cable Manufacturing	2026
54	Camphor Manufacturing	2027
55	Candle Works	2028
56	Canning Factories	2029
57	Capsule Manufacturing	2030
58	Carbon paper / Typewriter Ribbon Manufacturing	2031
59	Cardamom Factories	2032

60	Cardboard Box Manufacturing	2033
61	Carpenters, Wood wool Manufacturing, Furniture Manufacturing and other wood worker shops (excluding saw mill)	2034
62	Carpet and Drugget Manufacturing (Cotton/jute/wool)	2035
63	Carpet and Drugget Manufacturing (Others)	2036
64	Cashew nut Factories	2037
65	Cattle feed Mill	2038
66	Celluloid Goods Manufacturing	2039
67	Cement / asbestos/concrete products Manufacturing	2040
68	Cement Factories	2041
69	Ceramic Factories and Crockery and Stoneware pipe Manufacturing/Clay Works.	2042
70	Chemical Manufacturing(Using materials with Flash Point below 32°C), Bulk Drug Manufacturing	2043
71	Chemical Manufacturing(others), Pharmaceuticals, Toiletry products	2044
72	Cigar and Cigarette Manufacturing	2045
73	Cigarette Filter Manufacturing (Using Solvents with Flash Point below 32°C)	2046
74	Cigarette Filter Manufacturing (Others)	2047
75	Cinema Film Production Studios	2048
76	Cinematography Film Editing, Laboratory and Sound recording rooms where Film processing is carried out	2049
77	Cinematography Film Editing, Laboratory and Sound recording rooms without Film processing.	2050
78	Cinema Theatres	2051
79	Circus, Touring Drama Troupes and Touring Cinema Theatres	2052
80	Cloth Processing units situated outside the compound of Textile mills	2053
81	Coal/Coke/Charcoal ball & briquettes Manufacturing	2054
82	Coal Processing Plants	2055
83	Coffee Curing, Roasting / Grinding	2056
84	Coir Factories	2057
85	Collieries - underground Mechinery and pit head gear	2058
86	Condensed Milk Factories, Milk Pasturising Plants and Dairies	2059
87	Confectionery Manufacturing	2060
88	Contractors Plant and Machinery At one location only	2061
89	Cork Products Manufacturing	2062
90	Cotton Gin and Press Houses	2063
91	Cotton Seed cleaning / Delinting Factory	2064
92	Dehydration Factories	2065
93	Detergent Manufacturing with Sulphonation Plant	2066
94	Detergent Manufacturing (Others)	2067
95	Distilleries	2068
96	Duplicating/stencil paper Manufacturing	2069
97	Electric Generation Stations Hydro Power stations	2070

98	Electric Lamp /T.V. Picture Tube Manufacturing	2071
99	Electronic Goods Manufacturing /Assembly	2072
100	Electronic Software Parks	2073
101	Enamel-ware factories	2074
102	Engineering Workshop - - Structural Steel fabricators, Sheet Metal fabricators, Hot/Cold Rolling, Pipe Extruding, Stamping, Pressing, Forging Mills, Metal smelting, Foundries, Galvanising works, Metal Extraction, Ore processing (other than Aluminium, Copp	2075
103	Engineering Workshop (Others), Clock/Watch Manufacturing , Motor Vehicle Garages	2076
104	Exhibitions, Fetes, Mandaps.	2077
105	Explosives / Blasting Factories	2078
106	Fertiliser Manufacturing (other than those rateable under Petrochemical Tariff)	2079
107	Filter and wax paper Manufacturing	2080
108	Fireworks Manufacturing	2081
109	Flax / Hemp Mills	2082
110	Flour Mills	2083
111	Foamed Plastics Manufacturing and / or converting plants	2084
112	Foam Rubber Manufacturing	2085
113	French Polish Manufacturing	2086
114	Fruit and vegetable drying/dehydrating factories	2087
115	Fruit products and Condiment Factories (including fruit pulp making)	2088
116	Garment Makers, Toppee, Hats and the like makers	2089
117	Ghee Factories including vegetable Ghee mfg.	2090
118	Glass Fibre Manufacturing	2091
119	Glass wool Manufacturing	2092
120	Glass Manufacturing	2093
121	Gold thread factories / Gilding factories	2094
122	Granite Factories using inflammable solvents	2095
123	Granite Factories (Others)	2096
124	Graphite electrode Manufacturing	2097
125	Grain/seeds disintegrating/crushing/ Decorticating factories/ Dal mills.	2098
126	Grease / Wax Manufacturing	2099
127	Green Houses/ Algae/ Spirulina and the like	2100
128	Gum/Glue/Gelatine Manufacturing	2101
129	Gypsum board manufacturer	2102
130	Hoisery,lace, Embroidery/Thread factories	2103
131	Ice candy and Ice cream Manufacturing	2104
132	Ice factories	2105
133	Incandescent Gas mantle Manufacturing	2106
134	Industrial Diamonds Manufacturing	2107
135	Industrial Gas Manufacturing	2108
136	Ink (excluding printing ink) Manufacturing	2109

137	Jaggery Manufacturing	2110
138	Jute Mills	2111
139	Katha Manufacturing	2112
140	Khandsari Sugar Manufacturing	2113
141	Lac or Shellac Factories	2114
142	Leather Cloth Factories	2115
143	Leather Goods Manufacturing (incl. boot/shoe)	2116
144	Lime Kiln	2117
145	Lithographic presses	2118
146	Liquified Gas Bottling Plants	2119
147	Malt Extraction Plants	2120
148	Man-made Fibre Manufacturing (using Cellulose)	2121
149	Man-made Fibre Manufacturing Plant (Others)	2122
150	Manure Blending works	2123
151	Match Factories	2124
152	Mattress and Pillow making	2125
153	Metallizing works (involving metals only)	2126
154	Metallising Works (others)	2127
155	Metal/Tin printers	2128
156	Mica Products Manufacturing	2129
157	Mineral Oil blending and processing	2130
158	Mosaic Factories	2131
159	Mushroom Growing Premises (Excluding Crops)	2132
160	Nitro Cellulose Manufacturing	2133
161	Non-woven fabric Manufacturing	2134
162	Oil Extraction	2135
163	Oil Distillation Plants (essential)	2136
164	Oil Mills refining (Veg/Animal)	2137
165	Oil Mills (Vegetable)	2138
166	Oil and Leather Cloth Factories	2139
167	Paint factories (Water based)	2140
168	Paint (others) & Varnish Factories	2141
169	Paints - Nitrocellulose based	2142
170	Pan Masala making	2143
171	Paper and Cardboard Mills (including Lamination)	2144
172	Particle Board Manufacturing	2145
173	Pencil Manufacturing	2146
174	Petroleum Coke Calcination	2147
175	Plastic Goods Manufacturing (excluding Foam Plastics)	2148
176	Plywood / Wood veneering Factories/ Laminating Factories	2149
177	Polyester Film Manufacturing / BOPP Film Manufacturing	2150

178	Port Premises including jetties and equipment thereon And other port facilities	2151
179	Poultry Farms (Excluding birds therein)	2152
180	Presses for coir fibres/waste/Grass/fodder/boosa/Jute	2153
181	Presses for coir yarn / cotton/senna leaves	2154
182	Presses for carpets, rugs and tobacco	2155
183	Presses for hides and skins	2156
184	Printing Ink Manufacturing / Roller composition factories	2157
185	Printing Press	2158
186	Pulverising Plants(Metals and non-hazardous goods)	2159
187	Pulverizing Plants (Others)	2160
188	Rice Mills	2161
189	Rice Polishing Units	2162
190	Rope works (Plastic), Assembling of Plastic Goods such as Toys and the like	2163
191	Rope Works (others)	2164
192	Rubber Factories	2165
193	Rubber Goods Mfg with Spreading	2166
194	Rubber Goods Manufacturing without spreading	2167
195	Salt crushing Factories and Refineries	2168
196	Saw Mills (including Timber Merchants premises where sawing is done).	2169
197	Sea Food / Meat Processing	2170
198	Silk Mills / Spun Silk Mills	2171
199	Snuff Manufacturing	2172
200	Soap Manufacturing	2173
201	Sponge Iron Plants	2174
202	Spray Painting, Powder coating	2175
203	Stables (excluding animals)	2176
204	Starch Factories	2177
205	Stone quarries	2178
206	Sugar Candy Manufacturing	2179
207	Sugar factories	2180
208	Surgical Cotton Manufacturing	2181
209	Sweetmeat Manufacturing	2182
210	Tanneries	2183
211	Tapioca factories	2184
212	Tarpaulin and canvas proofing factories	2185
213	Tea blending/packing factories	2186
214	Tea Factories	2187
215	Telephone Exchanges	2188
216	Textile Mills Spinning mills	2189
217	Tile & Pottery works	2190
218	Tiny sector Industries with values at risk not exceeding Rs 10 lakhs	2191

219	Tissue Culture Premises (Excluding Crops)	2192
220	Tobacco Curing / Redrying Factories	2193
221	Tobacco grinding/ crushing Manufacturing	2194
222	Turpentine and rosin distilleries	2195
223	Tyres and Tubes Manufacturing	2196
224	Tyre Retreading and Resoling factories	2197
225	Umbrella Assembly factories	2198
226	Velvet Cloth Manufacturing	2199
227	Vermicelli factories	2200
228	Weigh Bridges	2201
229	Weaving Mills	2202
230	Wheat Threshers	2203
231	Wood seasoning/treatment/ impregnation	2204
232	Wool cleaning and pressing factories	2205
233	Woollen Mills	2206
234	Yarn Processing	2207
235	Zip fasteners Manufacturing	2208
236	Contractors Plant and Machinery anywhere in India (at specified locations)	2209
237	Electric Generation Stations Others	2210
238	Textile Mills Composite mills	2211
239	Analytical / Quality Control Laboratories	3001
240	Boiler House	3002
241	Dams	3003
242	Effluent /Sewage Treatment Plants	3004
243	Electric Sub-Stations	3005
244	Electric Transmission / Distribution Lines	3006
245	Pipe lines (carrying water only)	3007
246	Pipe lines (others)	3008
247	Pump Houses (Water)	3009
248	Pump Houses (Others)	3010
249	Railway tracks	3011
250	Roads	3012
251	Water Treatment Plants	3013
252	Wireless Transmitting Stations	3014
253	Storage of Non-hazardous goods subject to warranty that hazardous goods of Category I, II, III , Coir waste, Coir fibre and Caddies are not stored therein.	4001
254	Storage of Category I hazardous Goods subject to warranty that goods listed in Category II, III, Coir waste, Coir fibre and Caddies are not stored therein.	4002
255	Storage of hazardous Goods listed in Category II subject to warranty that goods listed in Category III, Coir waste, Coir fibre and Caddies are not stored therein.	4003

256	Storage of hazardous Goods listed in Category III subject to warranty that Coir waste, Coir fibre and , Caddies are not stored therein.	4004
257	Transporter's godowns & Godowns of clearing and forwarding agents.	4005
258	Storage of Coir Waste ,Coir Fibre, Caddies	4006
259	Cold Storage premises	4007
260	Gas Holders/ Bullets/spheres and storages for liquified gases except for Nitrogen, Carbon dioxide and inert gases	4008
261	Gas Holders/ Vessels for Nitrogen, Carbon dioxide and inert gases	4009
262	Tanks containing liquids flashing at 32 °C and below	4010
263	Tanks (others)	4011
264	Others	4999

Sl. Number	Code Master 9 - Nature of Loss Code Master	Code
1	Fire	1101
2	Forest Fire	1102
3	Bush Fire	1103
4	Subterranean Fire	1104
5	Spontaneous Combustion	1105
6	Implosion	1106
7	Explosion - Non Nuclear	1107
8	Nuclear Explosion, Radiation, Breakdown	1108
9	Leakage	1109
10	Sprinkler Leakage	1110
11	Bursting of Water Tanks, Apparatus and Pipes	1111
12	Overflowing of Water Tanks, Apparatus and Pipes	1112
13	Contamination	1113
14	Spoilage Material Damage	1114
15	Missile Testing Operations	1115
16	Short Circuit Fire	1116
17	Impact by Own Vehicle	1117
18	Lightning	1118
19	Aircraft Damage	1119
20	Riot	1120
21	Strike	1121
22	Malicious Damage	1122
23	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado	1123
24	Flood, Inundation	1124
25	Impact Damage	1125
26	Subsidence	1126
27	Landslide including Rock slide	1127
28	Deterioration of Stock in Cold Storage - Accident Power Failure	1128
29	Deterioration of Stock in Cold Storage - Changes in Temperature	1129
30	Molten Material Damage	1130
31	Earthquake (Fire)	1131
32	Earthquake (Shock)	1132
33	Terrorism Damage	1133
34	Accidental Damage	1134
35	Other Losses not mentioned above	1199

Serial Number	Code Master 10- Rejection/ Repudiation Code Master	Code
1	Policy Not in force on Loss Date	01
2	Peril/Cause of Loss not covered in the Policy	02
3	Violation of Policy Conditions	03
4	Insufficient balance in Sum Insured for the Insured Person/Property	04
5	Claim within the excess/deductibles	05
6	Claim intimated after unreasonable delay	06
7	Claim documents submitted after unreasonable delay	07
8	Claim not supported by valid documents/information	08
9	Claim not pursued by the Claimant	09
10	Claim withdrawn by Insured	10
11	Claimant diseased and no legal heir certificate	11
12	War and war like perils	12
13	Nuclear explosions and related perils	13
14	Fraud	14
15	Non disclosure of Material Information	15
16	Duplicate Claim Number/Double registration	16
17	All Other caused not specifically mentioned	99

Serial Number	Code Master 11 - Expenses Code Master	Code
1	Expenses on Surveyors	1
2	Expenses on Investigations	2
3	Legal Expenses	3
4	Expenses on Fire Fighting	4
5	Expenses on Salvage and protection expenses	5
6	Expenses on other accounts	6

Serial Number	Code Master 12 - Claim Payment Head Code Master	Code
01	Standard Fire & Special Perils	101
02	Standard Fire & Special Perils minus RSMD	102
03	Standard Fire & Special Perils minus STFI	103
04	Standard Fire & Special Perils minus RSMD & STFI	104
05	Fire	105
06	Lightning	106
07	Explosion/Implosion	107
08	Aircraft Damage	108
09	Riot, Strike and Malicious Damage	109
10	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation	110
11	Impact Damage	111
12	Subsidence and Landslide including Rock slide	112
13	Bursting and/or overflowing of Water Tanks, Apparatus and Pipes	113
14	Missile Testing operations	114
15	Leakage from Automatic Sprinkler Installations	115
16	Bush Fire	116
17	Forest Fire	117
18	Spontaneous Combustion	118
19	Spoilage Material Damage	119
20	Leakage and Contamination	120
21	Deterioration of Stock in Cold Storage - Accident Power Failure	121
22	Deterioration of Stock in Cold Storage - Changes in Temperature	122
23	Molten Material Damage	123
24	Earthquake (Fire and Shock)	124
25	Terrorism Damage	125
26	Accidental Damage	126
99	Other perils not specified above	127
01	Architects, Surveyors and Consulting Fees	201
02	Debris Removal Charges	202
03	Start Up Expenses	203
04	Loss of Rents	204
05	Rent for alternate accommodation	205
06	Temporary Removal of Stocks	206
07	Omission to insure additions, alterations	207
08	Additional Exps under Local Authorities Clause	208
99	Additional Covers not specified above	209

Serial Number	Code Master 13 - Recovery Code Master	Code
1	Sale of Salvage	1
2	Recovery through subrogation	2
3	Contribution from other policy	3
4	Other recoveries	4

APPENDIX 1

CL (FIRE) DATA CONTROL SLIP

Reporting of data under Sec 64 UE of Insurance Act 1938 (as amended) - CL (FIRE)		
INSURER		
IRDA LICENSCE NO		
REPORTING PERIOD		
DATE OF SUBMISSION		
DATASET	NUMBER OF RECORDS	DATA FIGURE*
CL(FIRE)POLICY DATA TABLE - F 61 a		
CL (FIRE) OCCUPANCY DATA TABLE-f61(b)		
CL (FIRE) CLAIM, DATA TABLE- F61(c)		
REPORTING DETAILS		
TICK ONE	ORIGINAL	REVISED
IF REVISED	DATE OF ORIGINAL SUBMISSION	REF: TAC QUERY CODE
SUBMISSION MEDIA	NUMBER	SENT DATE
CD		
EMAIL		
Submitted by:		
Name		
Designation		
Address		
Telephone number		
Fax number		
Mobile number		
Signature		
Date		
Remarks if any:		
N. B. *		
1. Data Figures for 'Policy Data Table' is equal to sum of "Num_Pol_Premium" column		
2. Data Figures for 'Occupancy Data Table' is equal to sum of "Num_Occ_Level_Total_Premium" column		
2 Data Figures for Claims Data Table' is equal to sum of "Num_Claim_Total_Amount_Paid" column		

For Internal Use Only

DATASET Number of Records Data Figure * **NO. RECORDS** Data Figure Recon Errors
POLICY
CLAIMS

SUBMISSION MEDIA NUMBER SENT DATE RECEIVED UPLOAD RETURNED Back-up
CD

E-MAIL

Submitted By:

Uploaded by:

Name Follow-up:

Designation

Signature Checked by:

Date

Notes:

1. Data Figures for Policy are equal to sum of Num_Net_CL (Fire)_Premium column
2. Where data figure does not reconcile with TAC figure, please reconcile using Appendix 2

APPENDIX 2

CL (FIRE) DATABASE RECONCILIATION SHEET

Company: Code:

Submission for Period

Policy & Endorsement Files

Data Figure:
Policy Premiums
Others (Pls Specify)
Total

TAC Figure
Unbooked Premium

Claims Paid Files

Data Figure:
Claims Paid
Adjustments
Others (Please Specify)
Total

TAC Figure

I hereby confirm the above figures to be correct. I hereby confirm that the above adjustments to the data figures are correct and reconcile the data amounts to our Balance sheet figures.

Compliance Officer
Name:
Signature:
Date:

Accounts-In-Charge
Name:
Signature:
Date: