

**TARIFF ADVISORY COMMITTEE**

Erection All Risks &  
Contractor's All Risks  
Database Reporting Manual

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# Table of Contents

## INTRODUCTION

### CHAPTER 1

- Frequency of Reporting 1.1
- Media for Submission of Data 1.2
- Technical Specifications 1.3

### CHAPTER 2

- General Rules 2.1
- Data Reconciliation 2.2
- Minimum Acceptance Criteria 2.3
- Data Control Slip 2.4

### CHAPTER 3

- Data Sets 3.1
- Date Format 3.2

### CHAPTER 4

<b>Code Master 1 Insurer Code Master (Registration number with IRDA)</b>
<b>Code Master 2 Underwriting Office Code Master - Insurer's own code master</b>
<b>Code Master 3 Endorsement Reason Code Master</b>
<b>Code Master 4 Cover Code Master</b>
<b>Code Master 5 Risk Code Master (CAR)</b>
<b>Code Master 6 Protection Type Code Master</b>
<b>Code Master 7 Recovery Code Master</b>
<b>Code Master 8 Cause of Loss Codes (Engineering)</b>
<b>Code Master 9 Claims Payments Head Master –Insurer's own code master</b>
<b>Code Master 10 Expenses Code Master</b>
<b>Code Master 11 Stage of Occurance Code Master</b>
<b>Code Master 12 Rejection Code Master</b>

## APPENDICES

- Data Control Slip - Appendix 1
- Data Reconciliation Slip - Appendix 2

# Introduction

The purpose of this manual is to provide a comprehensive reference guide for the reporting of EAR/CAR 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 EAR/CAR 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 1<sup>st</sup> revised submission etc.

E.g.

Insurer Code : 999 Form No = F4 (a) : Period = 2004-05 Submission = Original

**Filename : 999\_F4(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.)
15	In respect of changes made vide endorsements / revisions claims provisions etc. during subsequent periods of submission, only the incremental position should be submitted.)
16	Give your remarks, if any, only in the "Remarks" fields provided.
17	"N" - indicates fields that are 'non-mandatory' till u/w year 31-3-2006
18	<b>Premium:</b> The amount of premium on which the service tax is calculated may be given as "premium" for the purposes of this format.
19	<b>Premium:</b> 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	<b>Claims:</b> 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\_Policy\_Total\_Premium field must be reconciled to Gross Premiums – Direct business (less return premiums) submitted to IRDA.
- ii) The sum of Num\_Total\_Claim\_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

Data not meeting the minimum acceptance criteria 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 5 data set formats:-

- i) EAR/CAR Policy Data set –4a
- ii) EAR/CAR Location Data set – 4b
- iii) EAR/CAR Add-on Data Set – 4c
- iii) Ear/CAR Claim Data set – 4d
- v) EAR/CAR Claim Add-on Data set – 4e

## 3.2 Data Format

All data submitted must be in text format.

**DATA DICTIONARY FOR EAR/CAR DATA (SECTION 64 UE)**

EAR/ CAR POLICY / LOCATION/ ADD-ON/ CLAIMS/ CLAIMS ADD-ON TABLES      FORMAT NUMBER - F 4(a),(b),(c),(d)&(e)

SL. NO :	FIELD NAME			FIELD SIZE	Data Dictionary Number	TYPE	DEFINITION
1	Txt_Name_Insurer	abc		4	400001	Text	Refer Insurer Code Master
2	Txt_Reporting_Year	abc		9	400002	Text	Mention Year in yyyy/yyyy format
3	Txt_Reporting_Quarter_Code	abc		1	400003	Text	1' for First Qtr, '2' for Second Qtr, '3' for Third Qtr & '4' for Fourth Qtr.
4	Txt_Office_Code	abc		6	400004	Text	Unique Underwriting Office Code of Insurer
5	Txt_Policy_Number	abc		30	400005	Text	Give the Policy Number
6	Txt_Endt_Number	abc		30	400006	Text	Give the Endorsement Number
7	Txt_Endt_Reason_Code	ab		4	400007	Text	Give Code as per Endorsement Reason Code Master
8	Txt_Endt_Reason	ab		30	400008	Text	If Code not provided, give the Reasons for Policy level endorsement
9	Date_Policy_Year	abd		9	400009	Date	Indicate the Policy period in yyyy/yyyy format
10	Txt_Policy_Period	abd		10	400010	Text	Give period of the policy in months
11	Date_Endt_Year	a		9	400011	Date	Indicate the period of Policy level endorsement in yyyy/yyyy format
12	Txt_Endt_Period	a		10	400012	Text	Give the period in days if the policy is extended beyond the expiry date already reported.
13	Txt_Name_Contractor_or_Sub_Contractor		N	100	400013	Text	Give the name and address of the turnkey contractor /Main contractor
14	Num_of_Locations			2	400014	Number	Give number of locations
15	Boo_Pol_Locations_outside_India	a		1	400015	Boolean	'1' if any of the Locations are outside India, '0' if only locations in India are covered
16	Boo_Whether_ALOP_or_DSU_policy_was_availed		N	2	400016	Boolean	0 for 'no', 1 for 'yes'
17	Boo_Type_of_Earthquake_cover_availed			1	400017	Boolean	0 for Full Cover, 1 for First Loss
18	Num_Percentage_of_Earthquake_cover			5	400018	Nn.nn	In case of First Loss cover, state percentage of SI opted
19	Num_Whether_new_or_used_machinery_involved			1	400019	Number	1 for new 2 for old and 3 for mix

20	Boo_Whether_greenfield_project_or_expansion			1	400020	Boolean	0 for 'no', 1 for 'yes'
21	Num_Period_of_insurance_in_months			4	400021	Number	Period of insurance in months inclusive of testing period
22	Num_Period_of_testing			4	400022	Number	Give the testing period in months
23	Num_SI_on_civil_works			15	400023	Number	Give the sum insured on civil works - value of other currencies are to be rounded off & converted to INR
24	Num_SI_Landed_cost_of_imported_machinery_at_site			15	400024	Number	Give the sum insured on landed cost of imported machinery at site - value of other currencies are to be rounded off & converted to INR
25	Num_SI_Landed_cost_of_indigenou s_machinery_at_sit e			15	400025	Number	Give the sum insured on landed cost of indigenous machinery at site - value of other currencies are to be rounded off & converted to INR
26	Num_SI_towards_cost_of_erection			15	400026	Number	Give the sum insured towards cost of erection - value of other currencies are to be rounded off & converted to INR
27	Num_SI_towards_half_the_escalated_value			15	400027	Number	Give the sum insured towards half the escalated value, in cases where escalation is opted - value of other currencies are to be rounded off & converted to INR
28	Num_Total_sum_insured_-_Complete_erected_value_of_the_project			15	400028	Number	Give the total sum insured - Complete erected value of the project - value of other currencies are to be rounded off & converted to INR
29	Num_Premium_On_civil_works		N	15	400029	Number	Give the premium on civil works - value of other currencies are to be rounded off & converted to INR
30	Num_Premium_Landed_cost_of_imported_machinery_		N	15	400030	Number	Give the premium on landed cost of imported machinery- value of other currencies are to be rounded off & converted to INR
31	Num_Premium_Landed_cost_of_indigenous_machinery_		N	15	400031	Number	Give the premium on landed cost of indigenous machinery - value of other currencies are to be rounded off & converted to INR
32	Num_Premium_Cost_of_erection_		N	15	400032	Number	Give the premium - value of other currencies are to be rounded off & converted to INR
33	Num_Premium_towards_terrorism		N	15	400033	Number	Give the Premium towards terrorism cover - value of other currencies are to be rounded off & converted to INR
34	Num_Premium_towards_half_the_escalated_value		N	15	400034	Number	Give the Premium towards half the escalated value, in cases where escalation is opted - value of other currencies are to be rounded off & converted to INR

35	Num_Total_premium_Complete_erected_value_of_the_project			15	400035	Number	Give the net total premium including premium for Add-on covers & terrorism cover- value of other currencies are to be rounded off & converted to INR
36	Num_Pol_Number_of_Storage_Risks_at_Fabricators_Premises_or_Workshop_Covered			16	400036	Number	State the number of Storage Risks at Fabricators Premises or Workshop Covered under the policy
37	Num_Pol_SI_Deductible_Percentage_Storage_Risks_at_Fabricators_Premises_or_Workshop_Covered			16	400038	Nn.nn	Percentage of Deductible on Storage Risks at Fabricators Premises or Workshop Covered as per policy conditions - in case deductibles are specified as a percentage of the Sum Insured
38	Num_Pol_Claim_Deductible_Percentage_Storage_Risks_at_Fabricators_Premises_or_Workshop_Covered			16	400039	Nn.nn	Percentage of Deductible on Storage Risks at Fabricators Premises or Workshop as per policy conditions - in case deductibles are specified as a percentage of the Claim Amount
39	Num_Refund_of_Premium	b		16	400040	Number	If any premium is refunded, amount refunded with reason for refund and computation
40	Txt_Pol_Coinsurance_Status			1	400041	Text	0' for no coinsurance, '1' for outgoing coinsurance, '2' for incoming coinsurance
41	Num_Pol_Coinsurance_Share			5	400042	nn.nn	Mention your share in percentage
42	Boo_Is_Location_Outside_India	ab		1	400043	Boolean	If Location is outside India '1', if within India, '0'.
43	Txt_Loc_Serial_Number	b		20	400044	Text	Give Location Serial Number
44	Num_Loc_Risk_Pincode	b		6	400045	Number	Give Pin Code Number of the Risk where it is situated
45	Num_Loc_Covers_Opted	b		2	400046	Number	Total number of Covers Opted - Refer Cover Code Master
46	Txt_Loc_Risk_Code	b		4	400047	Text	Give details of predominant type of risk. Give Code as per Risk Code Master
47	Txt_Loc_Risk_Details	b	N	50	400048	Text	Give details of predominant type of risk. Mention only if not provided under Risk Code Master
48	Num_Loc_Whether_new_or_used_machinery_involved	b		1	400049	Number	1 for new 2 for old and 3 for mix
50	Boo_Loc_Whether_greenfield_project_or_expansion	b		1	400050	Boolean	If Yes '1', if no, '0'.
51	Txt_Loc_Type_Fire_Protection	b		10	400051	Text	Type of Fire Protection installed - Select from the list given below (TAC, NFPA, BIS, Individual Co. Standard) Not to go by Approving Authority, to go by "Protection Type" Refer Fire Protection Type Code Master

52	Boo_hydrant_hand_appliances_commissioned_before_Erection	b		1	400052	Boolean	If hydrant system and hand appliances were installed and commissioned before commencement of erection activity, '1', if not, '0'.
53	Boo_Whether_project_is_main_or_auxiliary	b	N	1	400053	Boolean	If the project is meant for erection of main occupancy, '0'. If project is meant for auxiliary facility, '1'.
54	Num_Loc_Period_of_insurance_in_Months	b		4	400054	Number	Period of insurance in months inclusive of testing
55	Num_Loc_Period_of_testing_in_months	b		4	400055	Number	Give the testing period in months
56	Num_Extension_erection_period	b		3	400056	Number	Extension sought for erection after project period. Give the period sought in months
57	Num_Extension_testing_period	b		4	400057	Number	Extension sought for testing after project period. Give the period sought in months
58	Txt_Reason_for_extension	b	N	50	400058	Text	Give the reasons for the extension as narration
59	Num_Loc_SI_on_civil_works	b		15	400059	Number	Give the sum insured on civil works - value of other currencies are to be rounded off & converted to INR
60	Num_Loc_SI_Landed_cost_of_imported_machinery_at_site	b		15	400060	Number	Give the sum insured on landed cost of imported machinery at site - value of other currencies are to be rounded off & converted to INR
61	Num_SI_Landed_cost_of_indigenous_machinery_at_site	b		15	400061	Number	Give the sum insured on landed cost of indigenous machinery at site - value of other currencies are to be rounded off & converted to INR
62	Num_SI_towards_cost_of_erection	b		15	400062	Number	Give the sum insured cost of erection - value of other currencies are to be rounded off & converted to INR
63	Num_SI_towards_half_the_escalated_value	b		15	400063	Number	Give the sum insured towards half the escalated value, in cases where escalation is opted - value of other currencies are to be rounded off & converted to INR
64	Num_Total_sum_insured_-Complete_erected_value_of_the_project	b		15	400064	Number	Give the total of col no.(19 to 22) - value of other currencies are to be rounded off & converted to INR
65	Num_Premium_On_civil_works	b	N	15	400065	Number	Give the premium on civil works- value of other currencies are to be rounded off & converted to INR
66	Num_Premium_Landed_cost_of_imported_machinery	b	N	15	400066	Number	Give the premium on landed cost of imported machinery at Num_Premium- value of other currencies are to be rounded off & converted to INR

67	Num_Premium_Landed_cost_of_indigenous_machinery	b	N	15	400067	Number	Give the premium landed cost of indigenous machinery - value of other currencies are to be rounded off & converted to INR
68	Num_Premium_Cost_of_erection	b	N	15	400068	Number	Give the premium Cost of erection - value of other currencies are to be rounded off & converted to INR
69	Num_Premium_towards_terrorism		N	15	400069	Number	Give the Premium towards terrorism cover - value of other currencies are to be rounded off & converted to INR
70	Num_Premium_towards_half_the_escalated_value	b	N	15	400070	Number	Give the Premium towards half the escalated value, in cases where escalation is opted - value of other currencies are to be rounded off & converted to INR
71	Num_Total_premium_Complete_erected_value_of_the_project	b		15	400071	Number	Give the net total premium including premium for Add-on covers & terrorism cover - value of other currencies are to be rounded off & converted to INR
72	Num_CPM_Sum_Insured_Amount	b		16	400072	Number	Give the CPM sum insured - rounded off in Indian rupees - value of other currencies are to be converted to INR
73	Num_CPM_Sum_Insured_Percent	b		16	400073	Number	Give the CPM sum insured Percentage
74	Num_CPM_Premium	b	N	16	400074	Number	Give the premium amount - value of other currencies are to be rounded off & converted to INR
75	Txt_Cov_Cover_Code	bd		2	400075	Text	Covers Opted - Refer Cover Code Master
76	Num_Cov_Sum_Insured	d		16	400076	Number	Give the sum insured - value of other currencies are to be rounded off & converted to INR
77	Num_Deductible	a			400077	Number	Deductible rounded off in Indian rupees - value of other currencies are to be converted to INR
78	Num_Per_Deductible	a		6	400078	Number	Deductible Percentage - rounded off nn.nn
79	Date_of_Loss			10	400079	Date	Date on which the loss/damage occurred
80	Num_Time_of_Losses			5	400080	hh.mm	Time at which the loss/damage occurred (24 hours basis - hours & minutes)
81	Date_of_Intimation			10	400081	Date	Date on which the loss/damage intimated
82	Date_final_survey_report_received			10	400082	Date	Date on which the loss/damage final survey report received
83	Date_first_claim_payment			10	400083	Date	Date on which the first payment of loss/damage was made
84	Txt_Damage_Details		N	30	400084	Text	Give brief description of the damage details
85	Txt_Cause_of_Loss_Code			2	400085	Text	Mention relevant "Cause of Loss Code Master"
86	Txt_Claims_Payments_Head_Code			4	400086	Text	Mention relevant head from "Claims Payments Head Master"

87	Txt_Expenses_ Code			4	400087	Text	Ref: "Expenses Code Master"
88	Num_Amount_ settled_Total_Loss			16	400088	Number	Give the amount settled on Total Loss basis for which the claim is settled rounded off in Indian rupees - value of other currencies are to be converted to INR
89	Num_Amount_ settled_ Partial_Loss_ Replacement_ spares		N	16	400089	Number	Give the amount settled on Partial Loss Replacement spares for which the claim is settled rounded off in Indian rupees - value of other currencies are to be converted to INR
90	Num_Amount_ settled_ Partial_loss_ (labour)		N	16	400090	Number	Amount settled on Partial Loss basis (labour) - rounded off in Indian rupees - value of other currencies are to be converted to INR
91	Num_Total_ expenses_ incurred_towards_ claim_ settlement			16	400091	Number	Give the expenses incurred in settling the claim rounded off in Indian rupees - value of other currencies are to be converted to INR
92	Num_Number of Add_On_Covers_ contributing to_Claim			2	400092	Text	Give Number of Add On Covers contributing to the Claim. For each Add On Cover give separate records in Add_On Cover Table
93	Txt_Stage under which the loss has occurred		N	2	400093	Text	Refer 'Stage of Occurrence Code Master' - <b>to be made mandatory from 1-4-2007</b>
94	Num_Claim_ Amount_On civil works			16	400094	Number	Give the amount claimed on civil works - value of other currencies are to be rounded off & converted to INR
95	Num_ Claim_Amount_on_ imported machinery at site			16	400095	Number	Give the amount claimed on imported machinery at site - value of other currencies are to be rounded off & converted to INR
96	Num_Claim_Amou nt_on_ indigenous machinery at site			16	400096	Number	Give the amount claimed on indigenous machinery at site - value of other currencies are to be rounded off & converted to INR
97	Num_Claims_ under terrorism_ cover			16	400097	Number	Give the amount claimed under terrorism cover - value of other currencies are to be rounded off & converted to INR
98	Boo_Whether the loss is partial/total/ Composite			1	400098	Boolean	'0' for Total, '1' for partial, '2' for composite
101	Num_Pol_ Deductible_non- AOG_Normal	a		16	400101	Number	Policy Level Deductible non- AOG Amount - rounded off in Indian rupees - value of other currencies are to be converted to INR
102	Num_Pol_Per_ Deductible_non- AOG_Normal	a		6	400102	nn.nn	Policy Level Deductible non- AOG Percentage

103	Num_Pol_Deductible_Testing	a		15	400103	Number	Policy Level Deductible Testing Amount - rounded off in Indian rupees - value of other currencies are to be converted to INR
104	Num_Pol_Per_Deductible_Testing	a		6	400104	Number	Policy Level Deductible Testing Percentage
105	Num_Pol_Deductible_AOG	a		16	400105	Number	Policy Level Deductible AOG Amount - rounded off in Indian rupees - value of other currencies are to be converted to INR
106	Num_Pol_Per_Deductible_AOG	a		6	400106	Number	Policy Level Deductible AOG Percentage
107	Num_Pol_Deductible_Fire_Protection	a	#		400107	Number	Policy Level Deductible Fire Protection Amount - - rounded off in Indian rupees - value of other currencies are to be converted to INR
108	Num_Pol_Per_Deductible_Fire_Protection	a	#		400108	Number	Policy Level Deductible Fire Protection Percentage
109	Txt_Claim_Reason_Rejection	d		30	400109	Text	If claim was rejected, give reasons for such rejection as per Rejection Code Master
110	Txt_Claims_Remarks	d	N	100	400110	Text	Free text entry - on claim settlement and peculiarity of the claim, if any.
111	Num_Opening_Claims_Provision			16	400111	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
112	Num_Closing_Claims_Provision			16	400112	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
113	Date_of_payment			9	400113	Date	Date on which the claim is settled
114	Num_Total_Claim_amount_paid_on_the_loss			16	400114	Number	Amount paid by the insurer towards the claim
115	Num_Amount_Underinsurance	c	N	16	400115	Number	Amount deducted due to underinsurance - rounded off in Indian rupees - value of other currencies are to be converted to INR
116	Num_Percent_Underinsurance	c	N	16	400116	Number	Percentage of deduction due to underinsurance -rounded off in Indian rupees - value of other currencies are to be converted to INR
117	Txt_Claim_Recovery_Code	d		16	400117	Number	Mention Code from Recovery Code Master where paid amount is negative
118	Num_Adjusted_Recovered	d		16	400118	Number	Total amount recovered after settlement rounded off in Indian rupees - value of other currencies are to be converted to INR. This figure need not be tallied with the Claims Paid
119	Txt_Expenses_Code	d		16	400119	Number	Give Code as per Expenses Code Master

120	Num_Total_amount_paid_towards_expenses			16	400120	Number	Amount paid towards Surveyors/ Investigation/ Advocates/ Arbitrator etc
122	Num_Cov_Claim_Paid	d		16	400121	Number	Give the Claim paid - value of other currencies are to be rounded off & converted to INR
123	Num_Cov_Deductible	b		6	400122	Number	Add On Cover Deductible Amount
124	Num_Cov_Per_Deductible	b		6	400123	Number	Add On Cover Deductible Percentage

**EAR/ CAR POLICY TABLE**

**FORMAT NUMBER - F 4(a)**

SL. NO :	FIELD NAME			FIELD SIZE	Data Dictionary Number	TYPE	DEFINITION
1	Txt_Name_Insurer	abc		4	400001	Text	Refer Insurer Code Master
2	Txt_Reporting_Year	abc		9	400002	Text	Mention Year in yyyy/yyyy format
3	Txt_Reporting_Quarter_Code	abc		1	400003	Text	'1' for First Qtr, '2' for Second Qtr, '3' for Third Qtr & '4' for Fourth Qtr.
4	Txt_Office_Code	abc		6	400004	Text	Unique Underwriting Office Code of Insurer
5	Txt_Policy_Number	abc		30	400005	Text	Give the Policy Number
6	Txt_Endt_Number	abc		30	400006	Text	Give the Endorsement Number
7	Txt_Endt_Reason_Code	ab		4	400007	Text	Give Code as per Endorsement Reason Code Master
8	Txt_Endt_Reason	ab		30	400008	Text	If Code not provided, give the Reasons for Policy level endorsement
9	Date_Policy_Year	abd		9	400009	Date	Indicate the Policy period in yyyy/yyyy format
10	Txt_Policy_Period	abd		10	400010	Text	Give period of the policy in months
11	Date_Endt_Year	a		9	400011	Date	Indicate the period of Policy level endorsement in yyyy/yyyy format
12	Txt_Endt_Period	a		10	400012	Text	Give the period in days if the policy is extended beyond the expiry date already reported.
13	Txt_Name_Contractor_or_Sub_Contractor		N	100	400013	Text	Give the name and address of the turnkey contractor /Main contractor
14	Num_of_Locations			2	400014	Number	Give number of locations
15	Boo_Pol_Locations_outside_India	a		1	400015	Boolean	'1' if any of the Locations are outside India, '0' if only locations in India are covered
16	Boo_Whether_ALOP_or_DSU_policy_was_Availed		N	2	400016	Boolean	0 for 'no', 1 for 'yes'
17	Boo_Type_of_Earthquake_cover_Availed			1	400017	Boolean	0 for Full Cover, 1 for First Loss
18	Num_Percentage_of_Earthquake_cover			5	400018	Nn.nn	In case of First Loss cover, state percentage of SI opted
19	Num_Whether_new_or_used_machinery_involved			1	400019	Number	0 for 'old' 1 for 'new' 2 for 'mix'

20	Boo_Whether_greenfield_project_or_expansion			1	400020	Boolean	0 for 'no', 1 for 'yes'
21	Num_Period_of_insurance_in_months			4	400021	Number	Period of insurance in months inclusive of testing period
22	Num_Period_of_testing			4	400022	Number	Give the testing period in months
23	Num_SI_on_civil_works			15	400023	Number	Give the sum insured on civil works - value of other currencies are to be rounded off & converted to INR
24	Num_SI_Landed_cost_of_imported_machinery_at_site			15	400024	Number	Give the sum insured on landed cost of imported machinery at site - value of other currencies are to be rounded off & converted to INR
25	Num_SI_Landed_cost_of_indigenous_machinery_at_site			15	400025	Number	Give the sum insured on landed cost of indigenous machinery at site - value of other currencies are to be rounded off & converted to INR
26	Num_SI_towards_cost_of_erection			15	400026	Number	Give the sum insured towards cost of erection - value of other currencies are to be rounded off & converted to INR
27	Num_SI_towards_half_the_escalated_value			15	400027	Number	Give the sum insured towards half the escalated value, in cases where escalation is opted - value of other currencies are to be rounded off & converted to INR
28	Num_Total_sum_insured_Complete_erection_value_of_the_project			15	400028	Number	Give the total sum insured - Complete erected value of the project - value of other currencies are to be rounded off & converted to INR
29	Num_Premium_On_civil_works		N	15	400029	Number	Give the premium on civil works - value of other currencies are to be rounded off & converted to INR
30	Num_Premium_Landed_cost_of_imported_machinery		N	15	400030	Number	Give the premium on landed cost of imported machinery- value of other currencies are to be rounded off & converted to INR
31	Num_Premium_Landed_cost_of_indigenous_machinery		N	15	400031	Number	Give the premium on landed cost of indigenous machinery - value of other currencies are to be rounded off & converted to INR
32	Num_Premium_Cost_of_erection		N	15	400032	Number	Give the premium - value of other currencies are to be rounded off & converted to INR
33	Num_Premium_towards_half_the_escalated_Value		N	15	400033	Number	Give the Premium towards half the escalated value, in cases where escalation is opted - value of other currencies are to be rounded off & converted to INR
34	Num_Premium_towards_terrorism		N	15	400034	Number	Give the Premium towards terrorism cover - value of other currencies are to be rounded off & converted to INR
35	Num_Pol_Number_of_Storage_Risks_at_Fabricators_Premises_or_Workshop_Covered			16	400035	Number	State the number of Storage Risks at Fabricators Premises or Workshop Covered under the policy

36	Num_Pol_SI_Deductible_Percentage_Storage_Risks_at_Fabricators_Premises_or_Workshop_Covered			16	400036	Nn.nn	Percentage of Deductible on Storage Risks at Fabricators Premises or Workshop Covered as per policy conditions - in case deductibles are specified as a percentage of the Sum Insured
37	Num_Pol_Total_Premium_Storage_Risks_at_Fabricators_Premises_or_Workshop_Covered		N	16	400037	Number	Total Premium of Storage Risks at Fabricators Premises or Workshop Covered under the policy. - value of other currencies are to be rounded off & converted to INR
38	Num_Pol_Total_Add-On_Cover_Premium			16	400038	Number	Total Premium of Add-On Covers . - value of other currencies are to be rounded off & converted to INR
39	Num_CPM_Sum_Insured_Amount	b		16	400039	Number	Give the CPM sum insured - rounded off in Indian rupees - value of other currencies are to be converted to INR
40	Num_CPM_Sum_Insured_Percent	b		16	400040	Number	Give the CPM sum insured Percentage
41	Num_CPM_Premium	b		16	400041	Number	Give the premium amount - value of other currencies are to be rounded off & converted to INR
42	Num_Policy_Total_premium_			15	400042	Number	Give the net total premium including premium for Add-on covers & terrorism cover- value of other currencies are to be rounded off & converted to INR
43	Num_Refund_of_Premium	b		16	400043	Number	If any premium is refunded, amount refunded with reason for refund and computation
44	Txt_Pol_Coinsurance_Status			1	400044	Text	0' for no coinsurance, '1' for outgoing coinsurance, '2' for incoming coinsurance
45	Num_Pol_Coinsurance_Share			5	400045	nn.nn	Mention your share in percentage

## EAR/ CAR LOCATION TABLES

FORMAT NUMBER - F 4(b)

SL. NO :	FIELD NAME			FIELD SIZE	Data Dictionary Number	TYPE	DEFINITION
1	Txt_Name_Insurer	abc		4	400001	Text	Refer Insurer Code Master
2	Txt_Reporting_Year	abc		9	400002	Text	Mention Year in yyyy/yyyy format
3	Txt_Reporting_Quarter_Code	abc		1	400003	Text	'1' for First Qtr, '2' for Second Qtr, '3' for Third Qtr & '4' for Fourth Qtr.
4	Txt_Office_Code	abc		6	400004	Text	Unique Underwriting Office Code of Insurer
5	Txt_Policy_Number	abc		30	400005	Text	Give the Policy Number
6	Txt_Loc_Endt_Number	abc		30	400006	Text	Give the Endorsement Number
7	Txt_Loc_Endt_Reason_Code	ab		4	400007	Text	Give Code as per Endorsement Reason Code Master
8	Txt_Loc_Endt_Reason	ab		30	400008	Text	If Code not provided, give the Reasons for Location level endorsement
9	Date_Policy_Year	abd		9	400009	Date	Indicate the Policy period in yyyy/yyyy format
10	Txt_Policy_Period	abd		10	400010	Text	Give period of the policy in months
11	Date_Endt_Year	ab		9	400011	Date	Indicate the period of Location level endorsement in yyyy/yyyy format
12	Txt_Endt_Period	ab		10	400012	Text	Give period of Location level endorsement in months
13	Boo_Is_Location_Outside_India	ab		1	400042	Boolean	If Location is outside India '1', if within India, '0'.
14	Txt_Loc_Serial_Number	b		20	400043	Text	Give Location Serial Number
15	Num_Loc_Risk_Pincode	b		6	400044	Number	Give Pin Code Number of the Risk where it is situated
16	Num_Loc_Covers_Opted	b		2	400045	Number	Total number of Covers Opted - Refer Cover Code Master
17	Txt_Loc_Risk_Code	b		4	400046	Text	Give details of predominant type of risk. Give Code as per Risk Code Master
18	Txt_Loc_Risk_Details	b	n	50	400047	Text	Give details of predominant type of risk. Mention only if not provided under Risk Code Master
19	Txt_Loc_Whether_new_or_used_machinery_involved	b		1	400048	Number	new, old or mix - 0,1 or 3
20	Txt_Loc_Whether_greenfield_project_or_expansion	b		1	400049	Boolean	If Yes '1', if no, '0'.
21	Txt_Loc_Type_Fire_Protection	b		10	400050	Text	Type of Fire Protection installed - Select from the list given below (TAC, NFPA, BIS, Individual Co. Standard) Not to go by Approving Authority, to go by "Protection Type" Refer Fire Protection Type Code Master
22	Boo_hydrant_hand_appliances_commissioned_before_erection	b		1	400051	Boolean	If hydrant system and hand appliances were installed and commissioned before commencement of erection activity, '1', if not, '0'.

23	Boo_Whether_project_is_main_or_auxiliary	b	n	1	400052	Boolean	If the project is meant for erection of main occupancy, '0'. If project is meant for auxiliary facility, '1'.
24	Num_Loc_Period_of_insurance_in_months	b		4	400053	Number	Period of insurance in months inclusive of testing
25	Num_Loc_Period_of_testing_in_months	b		4	400054	Number	Give the testing period in months
26	Num_Extension_erection_period	b		3	400055	Number	Extension sought for erection after project period. Give the period sought in months
27	Num_Extension_testing_period	b		4	400056	Number	Extension sought for testing after project period. Give the period sought in months
28	Txt_Reason_for_extension	b	n	50	400057	Text	Give the reasons for the extension as narration
29	Num_Loc_SI_on_civil_works	b		15	400058	Number	Give the sum insured on civil works - value of other currencies are to be rounded off & converted to INR
30	Num_Loc_SI_Landed_cost_of_imported_machinery_at_site	b		15	400059	Number	Give the sum insured on landed cost of imported machinery at site - value of other currencies are to be rounded off & converted to INR
31	Num_SI_Landed_cost_of_indigenous_machinery_at_site	b		15	400060	Number	Give the sum insured on landed cost of indigenous machinery at site - value of other currencies are to be rounded off & converted to INR
32	Num_SI_towards_cost_of_erection	b		15	400061	Number	Give the sum insured cost of erection - value of other currencies are to be rounded off & converted to INR
33	Num_SI_towards_half_the_escalated_value	b		15	400062	Number	Give the sum insured towards half the escalated value, in cases where escalation is opted - value of other currencies are to be rounded off & converted to INR
34	Num_Total_sum_insured_Complete_erected_value_of_the_project	b		15	400063	Number	Give the total of col no.(19 to 22) - value of other currencies are to be rounded off & converted to INR
35	Num_Premium_On_civil_works	b	N	15	400064	Number	Give the premium on civil works- value of other currencies are to be rounded off & converted to INR
36	Num_Premium_Landed_cost_of_imported_machinery	b	N	15	400065	Number	Give the premium on landed cost of imported machinery at Num_Premium- value of other currencies are to be rounded off & converted to INR
37	Num_Premium_Landed_cost_of_indigenous_machinery	b	N	15	400066	Number	Give the premium landed cost of indigenous machinery - value of other currencies are to be rounded off & converted to INR
38	Num_Premium_Cost_of_erection	b	N	15	400067	Number	Give the premium Cost of erection - value of other currencies are to be rounded off & converted to INR
39	Num_Premium_towards_terrorism		N	15	400068	Number	Give the Premium towards terrorism cover - value of other currencies are to be rounded off & converted to INR

40	Num_Premium_towards_half_the_escalated_value	b	N	15	400069	Number	Give the Premium towards half the escalated value, in cases where escalation is opted - value of other currencies are to be rounded off & converted to INR
41	Num_Total_premium_Complete_erected_value_of_the_project	b		15	400070	Number	Give the net total premium including premium for Add-on covers & terrorism cover - value of other currencies are to be rounded off & converted to INR
42	Num_CPM_Sum_Insured_Amount	b		16	400071	Number	Give the CPM sum insured - rounded off in Indian rupees - value of other currencies are to be converted to INR
43	Num_CPM_Sum_Insured_Percent	b		16	400072	Number	Give the CPM sum insured Percentage
44	Num_CPM_Premium	b	N	16	400073	Number	Give the premium amount - value of other currencies are to be rounded off & converted to INR

## EAR/ CAR ADD-ON COVER TABLE

FORMAT NUMBER - F 4(c)

SL. NO:	FIELD NAME			FIELD SIZE	Data Dictionary Number	TYPE	DEFINITION
1	Txt_Name_Insurer	abc		4	400001	Text	Refer Insurer Code Master
2	Txt_Reporting_Year	abc		9	400002	Text	Mention Year in yyyy/yyyy format
3	Txt_Reporting_Quarter_Code	abc		1	400003	Text	'1' for First Qtr, '2' for Second Qtr, '3' for Third Qtr & '4' for Fourth Qtr.
4	Txt_Office_Code	abc		6	400004	Text	Unique Underwriting Office Code of Insurer
5	Txt_Policy_Number	abc		30	400005	Text	Give the Policy Number
6	Date_Policy_Year	abd		9	400009	Date	Indicate the Policy period in yyyy/yyyy format
7	Txt_Loc_Serial_Number	b		20	400044	Text	Give Location Serial Number
8	Txt_Cov_Cover_Code	bd		2	400074	Text	Covers Opted - Refer Cover Code Master
9	Num_Cov_Sum_Insured	d		16	400075	Number	Give the sum insured - value of other currencies are to be rounded off & converted to INR
10	Num_Deductible	a		16	400076	Number	Deductible rounded off in Indian rupees - value of other currencies are to be converted to INR
11	Num_Per_Deductible	a		6	400077	Number	Deductible Percentage - rounded off nn.nn

## EAR/ CAR CLAIMS TABLE

FORMAT NUMBER - F 4(d)

SL. NO :	FIELD NAME			FIELD SIZE	Data Dictionary Number	TYPE	DEFINITION
1	Txt_Name_Insurer	abc		4	400001	Text	Refer Insurer Code Master
2	Txt_Reporting_Year	abc		9	400002	Text	Mention Year in yyyy/yyyy format
3	Txt_Reporting_Quarter_Code	abc		1	400003	Text	1' for First Qtr, '2' for Second Qtr, '3' for Third Qtr & '4' for Fourth Qtr.
4	Txt_Office_Code	abc		6	400004	Text	Unique Underwriting Office Code of Insurer
5	Txt_Policy_Number	abc		30	400005	Text	Give the Policy Number
6	Txt_Endt_Number	abc		30	400006	Text	Give the Endorsement Number
7	Txt_Endt_Reason_Code	ab		4	400007	Text	Give Code as per Endorsement Reason Code Master
8	Txt_Endt_Reason	ab		30	400008	Text	If Code not provided, give the Reasons for Policy level endorsement
9	Date_Policy_Year	abd		9	400009	Date	Indicate the Policy period in yyyy/yyyy format
10	Txt_Policy_Period	abd		10	400010	Text	Give period of the policy in number of days
11	Date_Endt_Year	a		9	400011	Date	Indicate the period of Policy level endorsement in yyyy/yyyy format
12	Txt_Endt_Period	a		10	400012	Text	Give period of Policy level endorsement in number of days
13	Txt_Name_Contractor_or_Sub_Contractor		N	100	400013	Text	Give the name and address of the turnkey contractor /Main contractor
14	Boo_Is_Location_Outside_India	ab		1	400043	Boolean	If Location is outside India '1', if within India, '0'.
15	Txt_Loc_Serial_Number	b		20	400044	Text	Give Location Serial Number
16	Date_of_Loss			10	400078	Date	Date on which the loss/damage occurred
17	Num_Time_of_Loss			5	400079	hh.mm	Time at which the loss/damage occurred (24 hours basis - hours & minutes)
18	Date_of_Intimation			10	400080	Date	Date on which the loss/damage intimated
19	Date_final_survey_report_received			10	400081	Date	Date on which the loss/damage final survey report received
20	Date_first_claim_payment			10	400082	Date	Date on which the first payment of loss/damage was made
21	Txt_Damage_Details		N	30	400083	Text	Give brief description of the damage details
22	Txt_Cause_of_Loss_Code			2	400084	Text	Mention relevant "Cause of Loss Code Master"
23	Txt_Claims_Payments_Head_Code			4	400085	Text	Mention relevant head from "Claims Payments Head Master"
24	Txt_Expenses_Code			4	400086	Text	Ref: "Expenses Code Master"

25	Num_Amount_settled_Total_Loss			16	400087	Number	Give the amount settled on Total Loss basis for which the claim is settled rounded off in Indian rupees - value of other currencies are to be converted to INR
26	Num_Amount_settled_Partial_Loss_Replacement_spare		N	16	400088	Number	Give the amount settled on Partial Loss Replacement spares for which the claim is settled rounded off in Indian rupees - value of other currencies are to be converted to INR
27	Num_Amount_settled_Partial_loss_(labour)		N	16	400089	Number	Amount settled on Partial Loss basis (labour) - rounded off in Indian rupees - value of other currencies are to be converted to INR
28	Num_Total_expenses_incurred_towards_claim_settlement			16	400090	Number	Give the expenses incurred in settling the claim rounded off in Indian rupees - value of other currencies are to be converted to INR
29	Num_Number_of_Add_On_Covers_contributing_to_Claim			2	400091	Text	Give Number of Add On Covers contributing to the Claim. For each Add On Cover give separate records in Add_On Cover Table
30	Txt_Stage under which the loss has occurred		N	2	400092	Text	Refer 'Stage of Occurance Code Master' - <b>to be made mandatory from 1-4-2007</b>
31	Num_Claim_Amount_On_civil_works			16	400093	Number	Give the amount claimed on civil works- value of other currencies are to be rounded off & converted to INR
32	Num_Claim_Amount_on_imported_machinery_at_site			16	400094	Number	Give the amount claimed on imported machinery at site - value of other currencies are to be rounded off & converted to INR
33	Num_Claim_Amount_on_indigenous_machinery_at_site			16	400095	Number	Give the amount claimed on indigenous machinery at site - value of other currencies are to be rounded off & converted to INR
34	Num_Claims_under_terrorism_cover			16	400096	Number	Give the amount claimed under terrorism cover - value of other currencies are to be rounded off & converted to INR
35	Boo_Whether_the_loss_is_partial/total/Composite			1	400097	Boolean	'0' for Total, '1' for partial, '2' for composite
36	Num_Opening_Claims_Provision			16	400098	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
37	Num_Closing_Claims_Provision			16	400099	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
38	Num_Pol_Deductible_non-AOG_Normal	a		16	400100	Number	Policy Level Deductible non- AOG Amount - rounded off in Indian rupees - value of other currencies are to be converted to INR

39	Num_Pol_Per_Deductible_non-AOG_Normal	a		6	400101	nn.nn	Policy Level Deductible non- AOG Percentage
40	Num_Pol_Deductible_Testing	a		16	400102	Number	Policy Level Deductible Testing Amount - rounded off in Indian rupees - value of other currencies are to be converted to INR
41	Num_Pol_Per_Deductible_Testing	a		6	400103	Number	Policy Level Deductible Testing Percentage
42	Num_Pol_Deductible_AOG	a		16	400104	Number	Policy Level Deductible AOG Amount - rounded off in Indian rupees - value of other currencies are to be converted to INR
43	Num_Pol_Per_Deductible_AOG	a		6	400105	Number	Policy Level Deductible AOG Percentage
44	Num_Pol_Deductible_Fire_Protection	a		16	400106	Number	Policy Level Deductible Fire Protection Amount - - rounded off in Indian rupees - value of other currencies are to be converted to INR
45	Num_Pol_Per_Deductible_Fire_Protection	a		6	400107	Number	Policy Level Deductible Fire Protection Percentage
46	Txt_Claim_Reason_Rejection	d		30	400108	Text	If claim was rejected, give reasons for such rejection as per Rejection Code Master
47	Txt_Claims_Remarks	d	N	100	400109	Text	Free text entry - on claim settlement and peculiarity of the claim, if any.
48	Num_Opening_Claims_Provision			16	400110	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
49	Num_Closing_Claims_Provision			16	400111	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
50	Date_of_payment			9	400112	Date	Date on which the claim is settled
51	Num_Total_Claim_amount_paid_on_the_loss			16	400113	Number	Amount paid by the insurer towards the claim
52	Txt_Claim_Recovery_Code	d		16	400114	Number	Mention Code from Recovery Code Master where paid amount is negative
53	Num_Adjusted_Recovered	d		16	400115	Number	Total amount recovered after settlement rounded off in Indian rupees - value of other currencies are to be converted to INR. This figure need not be tallied with the Claims Paid
54	Txt_Expenses_Code	d		16	400116	Number	Give Code as per Expenses Code Master
55	Txt_Claim_Reason_Rejection			30	10099	Text	If claim was rejected, give reasons for such rejection as per Rejection Code Master
56	Num_Amount_Underinsurance	c	N	16	400118	Number	Amount deducted due to underinsurance - rounded off in Indian rupees - value of other currencies are to be converted to INR

57	Num_Percent_Underinsurance	c	N	16	400119	Number	Percentage of deduction due to underinsurance -rounded off in Indian rupees - value of other currencies are to be converted to INR
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**EAR/ CAR CLAIMS ADD-ON TABLES**

**FORMAT NUMBER - F 4(e)**

SL. NO:	FIELD NAME		FIELD SIZE	Data Dictionary Number	TYPE	DEFINITION
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1	Txt_Policy_Number	abc	30	400005	Text	Give the Policy Number
2	Txt_Loc_Serial_Number	b	20	400044	Text	Give Location Serial Number
3	Txt_Cov_Cover_Code	bd	2	400075	Text	Covers Opted - Refer Cover Code Master
5	Num_Cov_Claim_Paid	d	16	400120	Number	Give the Claim paid - value of other currencies are to be rounded off & converted to INR
6	Num_Cov_Deductible	b	6	400121	Number	Add On Cover Deductible Amount
7	Num_Cov_Per_Deductible	b	6	400122	Number	Add On Cover Deductible Percentage

# Chapter 4

## Descriptor Fields

DATA DICTIONARY FOR EAR/ CAR DATA (SECTION 64 UE)		
EAR/ CAR : Policy/Location/Add On Cover/Claim/ Add On Claim		FORMAT NUMBER - F 4 (a) (b) (c) (d)(e)
S.No	Code Master Name	Sourcee/Status
1	Code Master 1 Insurer Code Master (Registration number with IRDA)	Provided
2	Code Master 2 Underwriting Office Code Master	Use Insurer's Own Codes
3	Code Master 3 Endorsement Reason Code Master	Provided
4	Code Master 4 Cover Code Master	Provided
5	Code Master 5 Risk Code Master (EARCAR)	Provided
6	Code Master 6 Protection Type Code Master	Provided
7	Code Master 7 Recovery Code Master	Provided
8	Code Master 8 Cause of Loss Codes (Engineering)	Provided
9	Code Master 9 Claims Payments Head Master	Use Insurer's Own Codes
10	Code Master 10 Expenses Code Master	Provided
11	Code Master 11 Stage of Occurance Code Master	Provided
12	Code Master 12 Rejection Code Master	Provided

Sl. No:	Code Master 1 - Non - Life Insurer	Company Code (Registration Number given by IRDA)
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

<b>Serial Number</b>	<b>Code Master 4 Cover Code Master</b>	<b>Code</b>
1	Professional Fees	201
2	Debris Removal Charges	202
3	Air Freight	203
4	Express Freight, Overtime and Holiday Wages	204
5	Additional Customs Duty Charges	205
6	Expediting Cost including Air and Express Freight	206
7	Loss Minimisation Expenses	207
8	Owners Surrounding Property - with FLEXA	208
9	Owners Surrounding Property - without FLEXA	209
10	Escalation Cost	210
11	Third Party Liability - with Cross Liability	211
12	Third Party Liability - without Cross Liability	212
13	Waiver of Contribution Clause	213
14	Waiver of Subrogation Clause	214
15	Offsite Storage Cover	215
16	Maintenance Visits	216
17	Extended Maintenance	217
18	Continuity of Cover pending Integral Testing	218
19	Design Defects Cover	219
20	Automatic Reinstatement Clause	220
21	Terrorism	221
22	Basic Cover	222
99	Additional Covers not specified above	999

<b>Sl.No:</b>	<b>Code Master 5: Risk Code Master - CAR</b>	<b>Code</b>
1	Residential and commercial buildings, Office buildings, Schools, Universities, Hotels, Motels, Restaurants, Hospitals, Airport buildings of Other than RCC and not more than 2 storeys	11011
2	Residential and commercial buildings, Office buildings, Schools, Universities, Hotels, Motels, Restaurants, Hospitals, Airport buildings of Other than RCC and exceeding 2 storeys and upto 5 storeys	12032
3	Residential and commercial buildings, Office buildings, Schools, Universities, Hotels, Motels, Restaurants, Hospitals, Airport buildings of RCC framed structure not more than 5 storeys	13022
4	Residential and commercial buildings, Office buildings, Schools, Universities, Hotels, Motels, Restaurants, Hospitals, Airport buildings of RCC Framed structure above 5 storeys and upto 10 storeys	14043
5	Residential and commercial buildings, Office buildings, Schools, Universities, Hotels, Motels, Restaurants, Hospitals, Airport buildings of RCC Framed structure above 10 storeys and upto 15 storeys	15043
6	Residential and commercial buildings, Office buildings, Schools, Universities, Hotels, Motels, Restaurants, Hospitals, Airport buildings of RCC Framed structure above 15 storeys and upto 25 storeys	16096
7	Residential and commercial buildings, Office buildings, Schools, Universities, Hotels, Motels, Restaurants, Hospitals, Airport buildings RCC Framed structure above 25 storeys and upto 30 storeys	17106

8	Residential and commercial buildings, Office buildings, Schools, Universities, Hotels, Motels, Restaurants, Hospitals, Airport buildings RCC Framed structure above 30 storeys and upto 40 storeys	18106
9	Residential and commercial buildings, Office buildings, Schools, Universities, Hotels, Motels, Restaurants, Hospitals, Airport buildings RCC Framed structure above 40 storeys and upto 50 storeys	19106
10	Residential and commercial buildings, Office buildings, Schools, Universities, Hotels, Motels, Restaurants, Hospitals, Airport buildings RCC Framed structure above 50 storeys and upto 60 storeys	20106
11	Theaters, Auditorium and Cinema Halls -Height not exceeding 22 m and span not exceeding 10 m	21041
12	Theaters, Auditorium and Cinema Halls -Height not exceeding 22 m and span exceeding 10 m	22043
13	Theaters, Auditorium and Cinema Halls -Height exceeding 22 m and span not exceeding 10 m	23063
14	Theaters, Auditorium and Cinema Halls -Height exceeding 22 m and span exceeding 10 m	24073
15	Factory sheds, Warehouses, Cold storages, Hangars – Other than RCC construction	31061
16	Factory sheds, Warehouses, Cold storages, Hangars – RCC	32041
17	Factory sheds, Warehouses, Cold storages, Hangars having walls of i) RCC or ii) Rolled steel in 50 mm thick concrete or 100 mm thick masonry with panel walls of RCC, burnt bricks, stone or concrete bonded in cement and/or lime mortar and having roof of combination of RCC and GI/ Aluminium/AC Sheets on steel/ RCC framework.	33051
18	Chimneys, Silos, Cooling Towers & TV Towers -Upto 15 m height and exceeding 10 m diameter.	41072
19	Chimneys, Silos, Cooling Towers & TV Towers -Exceeding 15 m height and exceeding 10 m diameter.	42115
20	Cooling Towers (other than hyperbolic or natural draught type)	43128
21	Roads – In townships only (inclusive of Bridges & Culverts not exceeding 20% of Contract value)	51042
22	Roads – In Plain Areas (inclusive of Bridges & Culverts not exceeding 20% of Contract value)	52073
23	Roads – In Hilly/Ghat areas (inclusive of Bridges & Culverts not exceeding 20% of Contract value)	53095
24	Interior decoration works	61097
25	Runways, Aprons and Air Taxiways at Airports.	71042
26	Subways on Land –Width not exceeding 15 m	91073
27	Subways on Land –Width exceeding 15 m	92095
28	Road / Railway bridges / Fly overs made of –Steel	101096
29	Road / Railway bridges / Fly overs made of –RCC or Pre-stressed concrete	102116
30	Road / Railway bridges / Fly overs on land made of –Other materials	103136
31	Bridges on rivers/creeks, dams/coffer dams, aqua ducts, via-ducts, barrages, Weir-cum-causeway, structures / works in water where both sub-structure and super-structure are covered	111127-1
32	Bridges on rivers/creeks, dams/coffer dams, aqua ducts, via-ducts, barrages, Weir-cum-causeway, structures / works in water where both sub-structure and super-structure are not covered	111127-2
33	Railway gauge conversion, Laying of Railway tracks	260000
34	Reservoirs/Tanks of materials (Other than steel) –Surface and under ground	121093
35	Reservoirs/Tanks of materials (Other than steel) –Overhead	122115

35	Reservoirs/Tanks of steel –Surface and under ground	123062
36	Reservoirs/Tanks of steel –Overhead	122115
	Refurbishment of existing sewage system	122116
37	Tunnels –Above sea level	131157
38	Tunnels –Below sea level	132167
39	Bridges on rivers/ ocean creeks, Dams, Cofferdams etc.	133147
42	Water supply -Installations for housing colonies including pump house with pumps, valves and piping and water supply lines but excluding water storage tanks	151043
43	Sewage disposal System for Housing Colonies including Pump house with pump, sewage treatment Plant, holding ponds, sewer/ drainage lines and storm water drains & Channels	161043
44	Sewage disposal System- Underground and overhead water storage tanks for residential/comm.- ercial buildings and housing colonies	171073
45	Sewage disposal System - Refurbishments of existing sewage systems	171043
46	Ground leveling and area reclamation work	181013
47	Fixing of pre-cast RCC Parts for buildings, construction of compound wall and weather sheds for existing building/ apartments	191011
48	Other sundry works for residential/ commercial buildings like water proofing plastering of walls	201011
49	Under ground cable ducting	221089
50	Natural Draught Cooling Towers	231128
51	Pile Foundations alone in respect of buildings & other structures	241116
52	Canals/ culverts (Not involving works under water)	251087
53	Acquaculture Project: Laying of HDPE Pipes/Accessories for Sea Water Intake Systems for Acquaculture Project	270000
54	All other risks not covered above	211999

Sl.No:	Code Master 5: Risk Code Master - EAR	Code
1	Air Compressors	010102
2	Air Conditioning Plant	010202
3	Aerial Ropeway Project	181010
4	Annealing Furnace	010303
5	Arc Furnace	010403
6	Asbestos Plant	010503
7	Ash Handling Plants	010601
8	Auto Cycles Assembling Plants	010701
9	Air Separation Plant	010802
10	a) Aluminium plants (Billets/ingots)	010901
11	a) Aluminium products Manufacturing	010902
12	Baby Food Plants	020101
13	Bakeries	020201
14	Battery Manufacturers.	020301

15	Belt Conveyor Systems	020401
16	Blast Furnace	020502
17	Boilers -	--
18	a) Industrial	021603
	b) Power Boilers -	
	▪ Upto120 MW	021604
19	▪ 210 MW	022606
20	▪ 300 MW	023607
21	c) Other than Power Boilers	024603
22	Bread Factories	020701
23	Breweries	020801
24	Brick Works	020901
25	Butter Plants	021001
26	Cable Works	030102
27	Cable laying *	030205
28	Canning Plants	030301
29	Cattle Feed Plants	030401
30	Cardboard Factories	030502
31	Cellular Telephone	034601
32	Cement Factories	030603
33	Cement Pipes Mfg.	030703
34	Ceramic Tiles Manufactu- ring Plants (Involving, pulverising drying & glazing process)	035901
35	Cereal Products	030801
36	Chalk Factories	030903
37	Chain/Chain links Mfg. Plants.	031001
38	Chilling Plants	031102
39	Cheese Plants	0031201
40	Chemical Plants	031303
41	Chemical Recovery Boilers	036163
42	Chocolate Factories	031501
43	Cigarette Factories	031601

44	Clinker Factories	031801
45	Coal Crusher	031901
46	Coal Handling Plants	031901
	Cold Storages -	
--	a) Potatoes	
--	b) Marine Products	
--	c) Others	
47	Coke Oven Plant	032101
	*Subject to Endorsements/Warranties nos. 110, 111, 112, 114. & 115	
48	Compact Disc	150503
49	Computers/Electronic equipments not otherwise provided for	032201
50	Confectionery Works	032301
51	Control Panels	032401
52	Continuous Casting Plants	032503
53	Cotton Seed Processing Plants	032601
54	Cranes	032703
55	Cycle Plants	032801
56	Cooling Towers (Induced Draught Type)	032901
57	Colliery Mine (Hopper, load cell, pneumatic cylinder and its control power, above/ under ground shaffing)	033203
--	Combined Cycle Power Plant :- Refer item 'Gas Turbines'	
58	Dairy Plants	040101
59	Dal Mills	040201
60	Dehydrated Foods (eggs, Onions, Potatoes, Vegetables etc.)	040301
61	Diagnostic Equipments	040401
62	Diesel Engines	040503
63	Diesel Generators <b>and</b> Diesel Power Houses upto 5 MW	040604
64	Diesel Generators <b>and</b> Diesel Power Houses above 5 MW	---
65	Distilleries	040801
66	Dyestuff Manufacturers	040903
67	Dyeing Works	041001

68	Edible Oil Factories	050101
69	Effluent Treatment Plants	050202
70	Electric Motors	050302
71	Electrification -	---
72	a) Of Roads/Factories/ Buildings	050402
73	b) Rural	051410
74	c) Railways	052410
75	Electroplating Plant	050501
76	Elevating Equipments	050501
77	Engineering workshop	050701
78	EOT Cranes	050803
79	Explosives Factories	050903
80	Electrostatic Precipitators	051002
81	Electronic equipment not otherwise provided for	--
82	Fire Fighting Systems	060101
83	Flour Mills	060201
84	Forging Shops	060301
85	Foundries	060401
86	Frozen Sea Food Plants	060502
87	Furnace (Oil/Gas Fired)	060603
88	Furnace Transformer	060703
89	Fertilizer plant (Coal, Naphtha/Oil/Gas based) <b>(Subject to Hydro Carbon Endorsement)</b>	060803
90	Fertilizer Plant not involving Hydrocarbon processing	060901
91	Fabrication on land of Drilling & Production Platforms or any sections thereof required in the exploration/ production of Oil and Gas	061006
92	Flight Simulator (Environmental & Visual)	061101
93	Gas Pipe lines *	070110
94	Gas receiving Terminal /metering Terminal	070203

95	i) Upto 30 MW	070306
96	ii) Above 30 MW and upto 50 MW	070307
97	iii) Above 50 MW and upto 100 MW	072308
98	iv) Above 100 MW and upto 150 MW	073310
99	v) Above 150 MW and upto 200 MW	
100	vi) Above 200 MW	
101	Gas Works	070501
102	Ghee Plants	070603
103	Glass Fibre Mfg. Plants	070603
104	Glass Works	070701
105	Glass lined/ Graphite/ Carbate/Glass vessels	070811
106	Graphite Electrodes Plant	70603
107	Hardboard Mfg. Plant	080101
108	Heat Treatment Plant	080203
109	Hospital Equipments Mfg	080301
110	HVDC Transmission system (excluding transmission lines)/ HVDC Back to Back Stations	080408
111	Hydrant System	080501
<b>112</b>	<b>Hydro Power Plants -</b>	
113	a) Upto 50 MW	080603
114	b) Above 50 MW and upto 100 MW	081603
115	c) Above 100 MW and upto 150 MW	082603
116	d) Above 150 MW and upto 250 MW	083603
117	e) Above 250 MW and upto 350 MW	084603
118	Hydrocarbon Processing Plant	080703
119	Ice-cream Plants	090102
120	Ice Works	090201
121	Induction Furnace	090303
122	Instrumentation (All types)	090401
123	Insulator Mfg. works	090501
124	Jib Hoist	100103
125	Jute Mills	100201

126	Laundries	110101
127	Leather Goods Factories	110201
128	Lifts	110301
129	LPG Bottling Plant, LPG Spheres	110401
130	LPG Plants/Gas Sweet - ening Plants/ LPG Bullets, Tank Farm	110503
131	Laying of Optical Fibre cable below the sea base	110800
132	Laying of Oil and Gas pipe lines on land	140001
133	Laying of Oil and Gas pipe lines under sea/river	140002
134	Laying of Water Pipelines*	110603
135	LPG Pipeline from Port to erection site	--
136	Machine Tools	120101
137	Marble Works	120201
138	Match Factories	120303
139	Material Handling Equip- ments (other than all types of cranes)	120401
140	Meat Processing Plants	120502
141	Medical Treatment Equipments	120601
142	Metal Fabrication	120701
143	Mica Products Mfg.	120801
144	Milk Powder Plants	120901
145	Mineral Water Works	121001
146	Mini Steel Plants	121103
147	Mobile Cranes	121203
148	Mushroom Units	121301
149	Nylon Plant	130102
150	Ore Preparation Plant <b>with</b> Smelters and Furnaces	140102
151	Ore Preparation Plant <b>without</b> Smelters and Furnaces	140201
152	Oil/ Liquid Chemical/ Liquid Petroleum products Pipelines	140308
153	Paint Factories	150103
154	Paper Factories	150202

155	Pharmaceuticals	150303
156	Photo Film Mfg.	150403
157	Plastic Products Factories	150503
158	Plywood Factories	150601
159	Polyester Fibre Plant	150702
160	Pottery	150801
161	Power Boilers	150907
162	Power Plants-	--
163	a) Diesel based	151004
164	b) Gas based	152010

165	c) Steam based	153006
166	d) Nuclear	15400
167	Precious metals (Platinum, Gold, Silver etc.) Refining and Fabrication Plant	140102
168	Printing Press	151102
169	Producer Gas Plants	151201
170	Pulp Factories	151302
171	Petrochemical Plants -	--
172	a) Involving Hydro- carbon processing	15403
173	b) Not involving Hydro-carbon Processing	152407
174	Petroleum Refineries -	---
175	a) Involving Hydro-carbon Processing	151503
176	b) Not involving Hydro- carbon Processing.	152501
177	Petroleum products Pumping station	151601
178	Pig Iron Plants	151703
179	Precious Metals (Platinum, Gold, Silver etc.) Refining & Fabrication Plants.	
180	Railway Electrification Works *	160110
181	Rayon Plant	160202
182	Refrigeration Plant/ Equipments	160302
183	Rice Mills	160401
184	Rinks Works	160501
185	Rolling Mills	160603

186	Rubber Factories	160703
187		
188	Rural Electrification *	160810
189	Saw Mill	170101
190	Slaughter Houses	170201
191	Smoke Detector System	170301
192	Soap Factories	170401
193	Soft Drinks Plant	170501
194	Solar Water Heating System	170601
195	Solvent Extraction Plant	170701
196	Spinning Mills	170801
197	Stationery Factories	170901
198	Sponge Iron Plants -	171003
199	b) Others	171013

200	Steam Power Plant*	171106
201	Steel Furniture Plant	171201
202	Steel Structure for Factories & Buildings.	171301
203	Stone Works	171401
204	Studio Equipments	171501
	Sub Station Equipments -	--
205	a) Excluding Transformers	171601
206	b) Including Transformers Upto 50 MVA	171601
207	c) Including Transformers Upto 150 MVA	171603
208	Sugar Factories	171701
209	Surgical Equipments Manufacturing Plant	171801
210	Switchgear-H.T.& L.T	171901
211	Synthetic Fibre Plant	172002
212	Sintering Plant	172101
213	Salt refinery plant	172203
214	Tanks	180103
215	Tanneries	180201

216	Tea Factory and Tea Packing/Blending Factory	180303
217	Telephone Exchange	180401
218	Textile Mills Machinery (excluding turbines, engines & electrical equipments)	180501
219	Tobacco Factories	180601
220	Tower Cranes	180703
221	Tractor Mfg. Plant	180801
222	Transformers -	--
	a) Upto 50 MVA	180902
223	a) Above 50 mVA Upto 150 mVA	180903
224	b) Above 150 mVA & upto 400 mVA	180905
225	c) Above 400 mVA & upto 500 mVA	180906
226	d) Above 500 mVA	180907
227	Transmission Lines *	181010
228	Turbines in Industries	181103
	Turbo Generator Sets -	--
	a) Upto 120 mW	181204
229	b) Upto 210 mW	181206
230	a) Upto 300 mW	181207
231	b) Above 300 mW	181217
232	Ultrasonic Non-destructive Testing Equipments	190101
233	Vanaspati Plant	200101
234	Varnish Factories	200203
235	Vehicle Assembly Plants	200301
236	Veneer Factories	200401
237	Video Tape & Pan Cakes Mfg. Plant	200501
238	Water Pumping Station	210101
239	Water Treatment Plant	210201
240	Water Works	210301
241	Weaving Mills	210401
242	Weigh Bridge	210501
	Wind Turbine Generators	--

243	a) Individual capacity not exceeding 250 kW	210606
244	b) Above 250 kW & upto 400 kW	210608
245	c) Above 400 kW	210610
246	Wire Drawing Units	210702
247	Wood Pulp Plants	210802
248	Wood Works	210901
249	X-Ray Equipments	220101

<b>Serial Number</b>	<b>Code Master 6: Protection Type Code Master</b>	<b>Code</b>
1	Portable Extinguishers	01
2	Small bore hose reels	02
3	Trailer Pumps/Fire Engines	03
4	Hydrant System	04
5	Sprinkler System	05
6	Fixed Water Spray System	06
7	Foam systems	07
8	Fire alarm systems	08
9	Gas flooding systems	09
10	Spot Protection	10
11	Any other	99

<b>Serial Number</b>	<b>Code Master 7 - Recovery Code Master</b>	<b>Code</b>
1	Sale of Salvage	1
2	Recovery through subrogation	2
3	Contribution from other policy	3
4	Other recoveries	4

<b>Serial Number</b>	<b>Code Master 8- Cause of Loss Code Master</b>	<b>Code</b>
1	Body Collision	4401
2	Carelessness, Negligence	4402
3	Casting Defects, Bad Workmanship	4403
4	Continuous action of running	4404
5	Erection error	4405
6	Leakage of Operating Media	4406
7	Excessive Voltage	4407
8	Excessive Current surge and Short Circuit	4408
9	Failure of control & safety devices	4409
10	Failure of Power Supply	4410
11	Improper Use	4411
12	Incomplete Technique	4412
13	Influence of previous disturbance	4413
14	Insufficient repairs in past	4414
15	Lack of attendance	4415
16	Lack of skill	4416
17	Operational Errors	4417
18	Overloading	4418
19	Unsuitable Material of Machine	4419
20	Unsuitable Material which the machine handles	4420
21	Merry GoRound Accidents	4421
22	Explosion of Boiler	4451
23	Explosion of Pressure Vessels	4452

24	Explosion of Steam Engines & Turbines	4453
25	Collapse of Boiler	4454
26	External Data Media	4461
27	Increased cost of Working	4462
28	Deterioration or Putrefaction	4463
29	Damage to Foundations	4481
30	Damage at Fabricators Premises/ Workshop	4482
31	Damage at Intermediate Premises	4483
32	Surrounding Property	4484
33	Damage during Dismantling	4485
34	Express Freight, Holiday and Over Time Wages	4486
35	Air Freight	4487
36	Additional Customs Duty	4488
37	Maintenance Visits - Loss during	4489
38	Extended Maintenance Visits - Loss during	4490
39	Contamination with Refrigerant	4491
40	Other Losses not mentioned above	4999

<b>Serial Number</b>	<b>Code Master 9 - Claim Payment Head Code Master</b>	<b>Code</b>
Insurer's own Code Master		

<b>Serial Number</b>	<b>Code Master 10 - Expenses Code Master</b>	<b>Code</b>
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

<b>Serial Number</b>	<b>Code Master 11: Stage of Occurance Code Master</b>	<b>Code</b>
1	Storage	<b>01</b>
2	Construction	<b>02</b>
3	Erection	<b>03</b>
4	Testing	<b>04</b>
5	Maintenance	<b>05</b>
6	Any Other	<b>99</b>

<b>Serial Number</b>	<b>Code Master 12- Rejection/ Repudiation Code Master</b>	<b>Code</b>
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

# APPENDIX 1

## EAR/CAR DATA CONTROL SLIP

Reporting of data under Sec 64 UE of Insurance Act 1938 (as amended) - EAR/CAR		
<b>INSURER</b>		
<b>IRDA LICENSCE NO</b>		
<b>REPORTING PERIOD</b>		
<b>DATE OF SUBMISSION</b>		
<b>DATASET</b>	<b>NUMBER OF RECORDS</b>	<b>DATA FIGURE*</b>
EAR/CAR POLICY DATA TABLE - F4 a		
EAR/CAR LOCATION DATA TABLE-F4 b		
EAR/CAR ADD-ON DATA TABLE- F4 c		
EAR/CAR ADD-CLAIM TABLE- F4 d		
EAR/CAR ADD-ON CLAIM DATA TABLE- F4 e		
<b>REPORTING DETAILS</b>		
<b>TICK ONE</b>	<b>ORIGINAL</b>	<b>REVISED</b>
<b>IF REVISED</b>	DATE OF ORIGINAL SUBMISSION	REF: TAC QUERY CODE
<b>SUBMISSION MEDIA</b>	<b>NUMBER</b>	<b>SENT DATE</b>
CD		
EMAIL		
<b>Submitted by:</b>		
Name		
Designation		
Address		
Telephone number		
Fax number		
Mobile number		
Signature		
Date		
Remarks if any:		
<b>N. B. *</b>		
1. Data Figures for 'Policy Data Table' is equal to sum of " Num_ Total_ premium_ Complete_ erected_ value_ of_ the_ project " column		
2. Data Figures for ' Claims Data Table' is equal to sum of " Num_ Total_ Claim_ amount_ paid_ on_ the_ loss " 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\_EAR/CAR\_Premium column
2. Where data figure does not reconcile with TAC figure, please reconcile using Appendix 2

## **APPENDIX 2**

### **BPP 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: