

TARIFF ADVISORY COMMITTEE

**Machinery Breakdown Loss of
Profit Database Reporting
Manual**

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Introduction

The purpose of this manual is to provide a comprehensive reference guide for the reporting of MLOP 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 MLOP 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 = MLOP31 (a) : Period = 2004-05 Submission = Original

Filename : 999_MLOP31(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

1 3	Details of all "Non-Nil" changes in claims payments or provisions have to be submitted in the claims table
1 4	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.)
1 5	In respect of changes made vide endorsements / revisions claims provisions etc. during subsequent periods of submission, only the incremental position should be submitted.)
1 6	Give your remarks, if any, only in the "Remarks" fields provided.
1 7	"N" - indicates fields that are 'non-mandatory' till u/w year 31-3-2006
1 8	Premium: The amount of premium on which the service tax is calculated may be given as "premium" for the purposes of this format.
1 9	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.
2 0	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 sum of Num_Net_Total_Premium field must be reconciled to Gross Premiums – Direct business (less return premiums) submitted to IRDA.
- ii) The sum of 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

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 3 data set formats:-

- i) MLOP Policy Data set
- ii) MLOP Equipment Data set
- iii) MLOP Claim Data set

3.2 Data Format

All data submitted must be in text format.

**DATA DICTIONARY FOR MACHINERY BREAKDOWN LOSS OF PROFIT DATA
(SECTION 64 UE)**

MLOP: Policy/Equipment/Claim

**FORMAT NUMBER -
MLOP-31 (a) (b) (c)**

SL. NO :	FIELD NAME		FIELD SIZE	Data Dictionary Number	TYPE	DEFINITION
1	Txt_Name_Insurer	abc	4	310001	Text	Refer Insurer Code Master
2	Txt_Reporting_Year	abc	9	310002	Text	Mention Year in yyyy/yyyy format
3	Txt_Reporting_Quarter_Code	abc	1	310003	Text	1' for First Qtr, '2' for Second Qtr, '3' for Third Qtr & '4' for Fourth Qtr.
4	Txt_Office_Code	abc	6	310004	Text	Unique Underwriting Office Code of Insurer
5	Txt_Policy_Number	abc	30	310005	Text	Give the Policy Number
6	Txt_Endt_Number	abc	30	310006	Text	Give the Endorsement Number
7	Txt_Endt_Reason_Code	ab	4	310007	Text	Give Code as per Endorsement Reason Code Master
8	Txt_Endt_Reason	ab	30	310008	Text	If Code not provided, give the Reasons for Policy level endorsement
9	Date_Policy_Year	abd	9	310009	Date	Indicate the Policy period in yyyy/yyyy format
10	Txt_Policy_Period	abd	10	310010	Text	Give period of the policy in number of days
11	Date_Endt_Year	a	9	310011	Date	Indicate the period of Policy level endorsement in yyyy/yyyy format
12	Txt_Endt_Period	a	10	310012	Text	Give period of Policy level endorsement in number of days
13	Boo_Basis_of_Policy	a	1	310013	Boolean	Give '1' for turnover and '2'for Output basis
14	Txt_Indemnity_Period_Opted	a	16	310014	Text	Give period of Indemnity in months as per MLOP period of indemnity code master
15	Num_Industry Code	a	3	310015	Text	Give the code number from the Industry Code Master
16	Txt_time excess_opted		2	310016	Number	Give the time excess opted in days
17	Num_Total MB_ SI	bd	6	310017	Number	Givethe total sum insured under MB policy(ies)
18	Txt_Nature of_Power_Plant		1	310018	Text	(1) Gas Based (2) Combined Cycle (3) Hydel and (4) Bio-Mass based Power Plant (5) Any other
19	Txt_capacity of _individual generating sets	a	10	310019		Give the capacity of individual generating sets in MSW.
20	Num_Pol_Gross_Profit _SI	ac	16	310020	Number	Total Sum Insured at Policy level - for Gross Profit rounded offin Indian rupees - value of other currencies are to be converted to INR

21	Num_Pol_insured Standing Charges _ SI	ac		16	310021	Number	Total Sum Insured - select the standing charges from the code master. The sum rounded off in Indian rupees - value of other currencies are to be converted to INR
22	Num_Pol_Wages_SI	ac		16	310022	Number	Total Sum Insured at Policy level - for Wages rounded off in Indian rupees - value of other currencies are to be converted to INR
23	Num_Pol_SI_auditors fees	ac		16	310023	Number	Total Sum Insured at Policy level - -(cost incurred in the preparation of claims) for auditors rounded off in Indian rupees - value of other currencies are to be converted to INR
24	Num_Pol_Gross_Profit _Premium	ac	N	16	310024	Number	Premium on Gross Profit SI at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
25	Num_Pol_Standing_ Charges_Premium	ac	N	16	310025	Number	Premium on SI for Standing Charges at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
26	Num_Pol_Wages _Premium	ac	N	16	310026	Number	Premium on SI for Wage at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
27	Num_auditors fess_Premium	ac	N	16	310027	Number	Premium on SI for auditors fess at Policy level -off in Indian rupees - value of other currencies are to be converted to INR
28	Num_Net Total_Premium	ac		16	310028	Number	Total Net Premium at Policy level excluding Service Tax - rounded off in Indian rupees - value of other currencies are to be converted to INR
29	Txt_Pol_Coinsurance_S tatus			1	310029	Text	0' for no coinsurance, '1' for outgoing coinsurance, '2' for incoming coinsurance
30	Num_Pol_Coinsurance _Share			5	310030	nn.nn	Mention your share in percentage
31	Txt_Equip_Endt_ Reason_Code	b		4	310031	Text	Give Code as per Endorsement Reason Code Master
32	Txt_Equip_Endt_ Reason	b		30	310032	Text	If Code not provided, give the Reasons for Equipment level endorsement
33	Date_Equip_Endt_Year	b		9	310033	Date	Indicate the period of Equipment level endorsement in yyyy/yyyy format
34	Txt_Equip_Endt_Period	b		10	310034	Text	Give period of Equipment level endorsement in number of days
35	Num_Equip_Risk_ Pincode	bd		6	310035	Number	Give Pin Code Number of the Risk where it is situated
36	Txt_Equip_Serial_ Number_Equipment			20	310036	Number	Give the Schedule serial number of the Equipment
37	Num_Equip_capacity	b		4	310037	Number	Equipment capacity in number
38	Num_Equip_capacity_ unit	b		4	310038	Number	Equipment capacity unit as per Unit Code Master

39	Txt_Equip_Equipment_Code	bd		4	310039	Text	Give details of type of Equipment. Give Company's Equipment Code Master
40	Txt_Equip_Equipment_Type	bd	n	50	310040	Text	Give details of type of Equipment. Mention only if not provided under Equipment Code Master
41	Num_Equip_Age_Equipment	b	n	3	310041	Number	State the age of the equipment in years
42	Txt_Equip_Whether_Standstill_Period	b		1	310042	Text	Are any of the equipment under stand still period. '0' for yes, '1' for no
43	Boo_Equipment_Imported	b		1	310043	Boolean	0 for imported and 1 for indogenous
44	Num_%_dependency	b		2	310044	Number	Give the % of dependency of the machine
45	Boo_whether_Standby machine	b		1	310045	Boolean	'1' for yes and '0' for no
46	Txt_details_spare_available	b		30	310046	Text	Gives details of spares available for Critical equipment
47	Boo_Fire_Protection_System	b		1	310047	Boolean	1' for yes and '0' for no
48	Num_Type_of_Fire_Protection_System			1	310048	Number	Give the type of Fire Protection System from the Fire Protection Code Master
49	Num_No_of_shifts			1	310049	Number	Give the number of working shifts
50	Boo_Equip_Whether_Standby_machines_covered	b		1	310050	Boolean	Are any standby equipment covered, '1' for yes and '0' for no,
51	Boo_Equip_Whether_Spare_of_machines_covered	b		1	310051	Boolean	Are spares of equipment covered, '0' for no, '1' for yes
52	Num_Total_Sum_Insured	ac		16	310052	Number	Total Sum Insured at Equipment level - rounded off in Indian rupees - value of other currencies are to be converted to INR
53	Num_Equip_Time Excess	b		5	310053	Number	Time excess applicable at Equipment level in number of days.
54	Num_Equipment_Level_Net_Total_Premium	b		16	310054	Number	Total Premium at Equipment level for all Covers- rounded off in Indian rupees - value of other currencies are to be converted to INR
55	Txt_Claim_Number	c		30	310055	Text	Give the Claim Number (unique number for the claim)
56	Txt_Claim_Child_Number	c	n	30	310056	Text	Give the Claim Child Number (unique number to be combined with Claim Number)
57	Txt_Claim_Time_Loss	c		2	310057	Text	Give the approximate time of the loss/damage (in 24 hour format)
58	Date_Claim_Date_Loss	c		10	310058	Date	Give the date on which the loss took place in dd/mm/yyyy format
59	Date_Claim_Date_Intimation	c		10	310059	Date	Give the date on which the loss was intimated in dd/mm/yyyy format
60	Date_final_survey_report_received				310060	Date	Date on which the loss/damage final survey report received

61	Date_first_claim_payment			310061	Date	Date on which the first payment of loss/damage was made
62	Date_Claim_Date_Registration_Reopen	c	10	310062	Date	Give the date on which the loss was registered / reopened in the books - in dd/mm/yyyy format.
63	Num_Interruption period	c	10	310063	Number	Indicate reinstatement period in days
64	Num_Claim_Total_First_Provision	c	16	310064	Number	Total First Provision amount of claim rounded off in Indian rupees - value of other currencies are to be converted to INR
65	Txt_Cause_Interruption	c	30	310065	Text	Use Nature of Loss Code as per Fire Format
66	Num_claim settled due to reduction in turn over/output	c	16	310066	Number	Amount of claim settled due to reduction in turn over/output rounded off in Indian rupees - value of other currencies are to be converted to INR
67	Num_claim settled due to increased cost of working	c	16	310067	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
68	Num_claim settled towards Auditors' fees	c	16	310068	Number	Amount of claim settled for Auditors' fees rounded off in Indian rupees - value of other currencies are to be converted to INR
69	Num_claim settled towards solicitors and professional mens' fees	c	16	310069	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
70	Num_Claim_Total_Amount_Paid	c	16	310070	Number	Total amount paid/recovered by the insurer on the Claim rounded off in Indian rupees - value of other currencies are to be converted to INR
71	Date_Claim_Date_settlement	c	10	310071	Date	Date on which the claim was settled
72	Num_Claim_Opening_Claims_Provision	c	16	310072	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
73	Num_Claim_Closing_Claims_Provision	c	16	310073	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
74	Num_Equip_Time Excess	b	5	310074	Number	Time excess applicable at Equipment level in number of days.
75	Num_Claim_Deductible	c	16	310075	Number	Amount deducted from Claim
76	Num_Claim_Deductible	c	16	310076	Number	% of claim deducted the claim amount deducted
77	Txt_Claim_Reason_Expenses	c	16	310077	Number	Mention Code from Expenses Code Master (Give additional Records for each Expenses Head Code)
78	Boo_whether_claim_partially_settled	c	1	310078	Boolean	0' if fully settled, '1' if partially settled.

79	Date_Claim_Date_part_settlement	c		10	310079	Date	Date on which the claim was patly settled earlier
81	Num_Claim_Total_Claim_Amount_Expenses	c		16	310080	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
82	Txt_Claim_Recovery_Code	c		16	310081	Number	Mention Code from Recovery Code Master where paid amount is negative
83	Txt_Claim_Reason_Rejection	c		30	310082	Text	If claim was rejected, give reasons for such rejection as per Rejection Code Master
84	Num_Amount_Underinsurance	c	N	16	310083	Number	Amount deducted due to underinsurance - under 'turnover/ output' or 'standing charges' - rounded off in Indian rupees - value of other currencies are to be converted to INR
85	Num_Percent_Underinsurance	c	N	16	310084	Number	Percentage of deduction due to underinsurance - under 'turnover/ output' or 'standing charges' - rounded off in Indian rupees - value of other currencies are to be converted to INR
86	Txt_Claims_Remarks	c	N	100	310085	Text	Free text entry

MLOP: Policy Data Table
FORMAT NUMBER - MLOP-31 (a)

SL. NO :	FIELD NAME		FIELD SIZE	Data Dictionary Number	TYPE	DEFINITION
1	Txt_Name_Insurer	abc	4	310001	Text	Refer Insurer Code Master
2	Txt_Reporting_Year	abc	9	310002	Text	Mention Year in yyyy/yyyy format
3	Txt_Reporting_Quarter_Code	abc	1	310003	Text	'1' for First Qtr, '2' for Second Qtr, '3' for Third Qtr & '4' for Fourth Qtr.
4	Txt_Office_Code	abc	6	310004	Text	Unique Underwriting Office Code of Insurer
5	Txt_Policy_Number	abc	30	310005	Text	Give the Policy Number
6	Txt_Endt_Number	abc	30	310006	Text	Give the Endorsement Number
7	Txt_Endt_Reason_Code	ab	4	310007	Text	Give Code as per Endorsement Reason Code Master
8	Txt_Endt_Reason	ab	30	310008	Text	If Code not provided, give the Reasons for Policy level endorsement
9	Date_Policy_Year	abd	9	310009	Date	Indicate the Policy period in yyyy/yyyy format
10	Txt_Policy_Period	abd	10	310010	Text	Give period of the policy in number of days
11	Date_Endt_Year	a	9	310011	Date	Indicate the period of Policy level endorsement in yyyy/yyyy format
12	Txt_Endt_Period	a	10	310012	Text	Give period of Policy level endorsement in number of days
13	Boo_Basis_of_Policy	a	1	310013	Boolean	Give '1' for turnover and '2' for Output basis
14	Txt_Indemnity_Period_Opted	a	16	310014	Text	Give period of Indemnity in months as per MLOP period of indemnity code master
15	Num_Industry Code	a	3	310015	Text	Give the code number from the Industry Code Master
16	Txt_Time excess		2	310016	Number	Give the time excess in days
17	Num_Total MB_ SI	bd	6	310017	Number	Give the total sum insured under MB policy(ies)
18	Txt_Nature of_Power_Plant		1	310018	Text	Give "1" for Gas Based, "2" Combined Cycle, "3" for Hydel, "4" for Bio-Mass based Power Plants and "0" for any other
19	Txt_capacity of _individual generating sets	a	10	310019	Text	Give the capacity of _individual generating sets in MW.
20	Num_Pol_Gross_Profit_SI	ac	16	310020	Number	Total Sum Insured at Policy level - for Gross Profit rounded off in Indian rupees - value of other currencies are to be converted to INR
21	Num_Pol_insured Standing Charges _ SI	ac	16	310021	Number	Total Sum Insured - select the standing charges from the code master. The sum rounded off in Indian rupees - value of other currencies are to be converted to INR

22	Num_Pol_Wages_SI	ac		16	310022	Number	Total Sum Insured at Policy level - for Wages rounded off in Indian rupees - value of other currencies are to be converted to INR
23	Num_Pol_SI_auditors_fees	ac		16	310023	Number	Total Sum Insured at Policy level - - (cost incurred in the preparation of claims) for auditor rounded off in Indian rupees - value of other currencies are to be converted to INR
24	Num_Pol_Gross_Profit_Premium	ac	N	16	310024	Number	Premium on Gross Profit SI at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
25	Num_Pol_Standing_Charges_Premium	ac	N	16	310025	Number	Premium on SI for Standing Charges at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
26	Num_Pol_Wages_Premium	ac	N	16	310026	Number	Premium on SI for Wage at Policy level - rounded off in Indian rupees - value of other currencies are to be converted to INR
27	Num_auditors_fess_Premium	ac	N	16	310027	Number	Premium on SI for auditors fess at Policy level -off in Indian rupees - value of other currencies are to be converted to INR
28	Num_Net_Total_Premium	ac		16	310028	Number	Total Net Premium at Policy level excluding Service Tax - rounded off in Indian rupees - value of other currencies are to be converted to INR
29	Txt_Pol_Coinsurance_Status			1	310029	Text	0' for no coinsurance, '1' for outgoing coinsurance, '2' for incoming coinsurance
30	Num_Pol_Coinsurance_Share			5	310030	nn.nn	Mention your share in percentage

MLOP : Equipment Data Table
FORMAT NUMBER - MLOP-31 (b)

SL. NO :	FIELD NAME			Field Size	Data Dictionary Number	TYPE	DEFINITION
1	Txt_Name_Insurer	abc		4	310001	Text	Refer Insurer Code Master
2	Txt_Reporting_Year	abc		9	310002	Text	Mention Year in yyyy/yyyy format
3	Txt_Reporting_Quarter_Code	abc		1	310003	Text	'1' for First Qtr, '2' for Second Qtr, '3' for Third Qtr & '4' for Fourth Qtr.
4	Txt_Office_Code	abc		6	310004	Text	Unique Underwriting Office Code of Insurer
5	Txt_Policy_Number	abc		30	310005	Text	Give the Policy Number
6	Date_Policy_Year	abc		9	310009	Date	Indicate the Policy period in yyyy/yyyy format
7	Txt_Policy_Period	abc		10	310010	Text	Give period of the policy in number of days
8	Txt_Indemnity_Period			16	310014	Text	Give period of Indemnity as per MLOP Indemnity Period Code Master
9	Txt_Endt_Number	abc		30	310006	Text	Give the Endorsement Number
10	Txt_Equip_Endt_Reason_Code	b		4	310031	Text	Give Code as per Endorsement Reason Code Master
11	Txt_Equip_Endt_Reason	b		30	310032	Text	If Code not provided, give the Reasons for Equipment level endorsement
12	Date_Equip_Endt_Year	b		9	310033	Date	Indicate the period of Equipment level endorsement in yyyy/yyyy format
13	Txt_Equip_Endt_Period	b		10	310034	Text	Give period of Equipment level endorsement in number of days
14	Num_Equip_Risk_Pincode	bd		6	310035	Number	Give Pin Code Number of the Risk where it is situated
15	Txt_Equip_Serial_Number_Equipment			20	310036	Number	Give the Schedule serial number of the Equipment
16	Num_Equip_capacity	b		4	310037	Number	Equipment capacity in number
17	Num_Equip_capacity_unit	b		4	310038	Number	Equipment capacity unit as per Unit Code Master
18	Txt_Equip_Equipment_Code	bd		4	310039	Text	Give details of type of Equipment. Give Code as per Equipment Code Master
19	Txt_Equip_Equipment_Type	bd	n	50	310040	Text	Give details of type of Equipment. Mention only if not provided under Equipment Code Master
20	Num_Equip_Age_Equipment	b	n	3	310041	Number	State the age of the equipment in years
21	Txt_Equip_Whether_Standstill_Period	b		1	310042	Text	Are any of the equipment under stand still period. '0' for yes, '1' for no
22	Boo_Equipment_imported	b		1	310043	Boolean	0 for imported and 1 for indogenous
23	Num_%_dependency	b		2	310044	Number	Give the % of dependency of the machine

24	Boo_whether_Standby machine	b		1	310045	Boolean	'1' for yes and '0' for no
25	Txt_details_spares_available	b		30	310046	Text	Gives details of spares available for Critical equipment
26	Boo_Fire_Protection_System	b		1	310047	Boolean	'1' for yes and '0' for no
27	Num_Type_of_Fire_Protection_System			1	310048	Number	Give the type of Fire Protection System from the Fire Protection Code Master
28	Num_No._of_shifts			1	310049	Number	Give the number of working shifts
29	Boo_Equip_Whether_Standby_machines_covered	b		1	310050	Boolean	Are any standby equipment covered, '1' for yes and '0' for no,
30	Boo_Equip_Whether_Spares_of_machines_covered	b		1	310051	Boolean	Are spares of equipment covered, '0' for no, '1' for yes
31	Num_Total_Sum_Insured	ac		16	310052	Number	Total Sum Insured at Equipment level - rounded off in Indian rupees - value of other currencies are to be converted to INR
32	Num_Equip_Time Excess	b		5	310053	Number	Time excess applicable at Equipment level in number of days.
33	Num_Equipment_Level_Net_Total_Premium	b		16	310054	Number	Total Premium at Equipment level for all Covers- rounded off in Indian rupees - value of other currencies are to be converted to INR

MLOP : Claims Data Table

FORMAT NUMBER - MLOP-31 (c)

SL. NO :	FIELD NAME			Field Size	Data Dictionary Number	TYPE	DEFINITION
1	Txt_Name_Insurer	abc		4	310001	Text	Refer Insurer Code Master
2	Txt_Reporting_Year	abc		9	310002	Text	Mention Year in yyyy/yyyy format
3	Txt_Reporting_Quarter_Code	abc		1	310003	Text	1' for First Qtr, '2' for Second Qtr, '3' for Third Qtr & '4' for Fourth Qtr.
4	Txt_Office_Code	abc		6	310004	Text	Unique Underwriting Office Code of Insurer
5	Txt_Policy_Number	abc		30	310005	Text	Give the Policy Number
6	Txt_Endt_Number	abc		30	310006	Text	Give the Endorsement Number
7	Date_Policy_Year	abd		9	310007	Date	Indicate the Policy period in yyyy/yyyy format
8	Txt_Policy_Period	abd		10	310008	Text	Give period of the policy in number of days
9	Txt_MB_Policy_Number	abc		30	310009	Text	Give the Policy Number of the MB Policy of the risk
10	Txt_Indemnity_Period	ac		3	310014	Text	Refer Indemnity Period Code Master
11	Txt_Serial_Number_equipement	bc		20	310029	Text	Give equipment Serial Number
12	Num_Risk_Pincode	bc		6	310034	Number	Give Pin Code Number of the Risk where it is situated
13	Num_Industry Code	a		3	300015	Text	Give the code number from the Industry Code Master
14	Txt_Claim_Number	c		30	310055	Text	Give the Claim Number (unique number for the claim)
15	Txt_Claim_Child_Number	c	N	30	310056	Text	Give the Claim Child Number (unique number to be combined with Claim Number)
16	Txt_Claim_Time_Loss	c		2	310057	Text	Give the approximate time of the loss/damage (in 24 hour format)
17	Date_Claim_Date_Loss	c		10	310058	Date	Give the date on which the loss took place in dd/mm/yyyy format
18	Date_Claim_Date_Intimation	c		10	310059	Date	Give the date on which the loss was intimated in dd/mm/yyyy format
19	Date_final_survey_report_received				310060	Date	Date on which the loss/damage final survey report received
20	Date_first_claim_payment				310061	Date	Date on which the first payment of loss/damage was made
21	Date_Claim_Date_Registration_Reopen	c		10	310062	Date	Give the date on which the loss was registered / reopened in the books - in dd/mm/yyyy format.
22	Num_Interruption period	c		10	310063	Number	Indicate reinstatement period in days
23	Num_Claim_Total_First_Provision	c		16	310064	Number	Total First Provision amount of claim rounded off in Indian rupees - value of other currencies are to be converted to INR
24	Txt_Cause_Interruption	c		30	310065	Text	Use Nature of Loss Code as per Fire Format

25	Num_claim_settled_due_to reduction in turn over/output	c	16	310066	Number	Amount of claim settled due to reduction in turn over/output rounded off in Indian rupees - value of other currencies are to be converted to INR
26	Num_claim settled due to increased cost of working	c	16	310067	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
27	Num_claim settled towards Auditors' fees	c	16	310068	Number	Amount of claim settled for Auditors' fees rounded off in Indian rupees - value of other currencies are to be converted to INR
28	Num_claim settled towards solicitors and professional mens' fees	c	16	310069	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
29	Num_Claim_Total_Amount_Paid	c	16	310070	Number	Total amount paid/recovered by the insurer on the Claim rounded off in Indian rupees - value of other currencies are to be converted to INR
30	Date_Claim_Date_settlement	c	10	310071	Date	Date on which the claim was settled
31	Num_Claim_Opening_Claims_Provision	c	16	310072	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
32	Num_Claim_Closing_Claims_Provision	c	16	310073	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
33	Num_Equip_Time Excess	b	5	310074	Number	Time excess applicable at Equipment level in number of days.
34	Num_Claim_Deductible	c	16	310075	Number	Amount deducted from Claim
35	Num_Claim_Deductible	c	16	310076	Number	% of claim deducted the claim amount deducted
36	Txt_Claim_Reason_Expenses	c	16	310077	Number	Mention Code from Expenses Code Master (Give additional Records for each Expenses Head Code)
37	Boo_whether_claim_partially_settled	c	1	310078	Boolean	0' if fully settled, '1' if partially settled.
38	Date_Claim_Date_part_settlement	c	10	310079	Date	Date on which the claim was partly settled earlier
40	Num_Claim_Total_Claim_Amount_Expenses	c	16	310080	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
41	Txt_Claim_Recovery_Code	c	16	310081	Number	Mention Code from Recovery Code Master where paid amount is negative
42	Txt_Claim_Reason_Rejection	c	30	310082	Text	If claim was rejected, give reasons for such rejection as per Rejection Code Master

43	Num_Amount_Underinsurance	c	N	16	310083	Number	Amount deducted due to underinsurance - under 'turnover/ output' or 'standing charges' - rounded off in Indian rupees - value of other currencies are to be converted to INR
44	Num_Percent_Underinsurance	c	N	16	310084	Number	Percentage of deduction due to underinsurance - under 'turnover/ output' or 'standing charges' - rounded off in Indian rupees - value of other currencies are to be converted to INR
45	Txt_Claims_Remarks	c	N	100	310085	Text	Free text entry

Chapter 4

Descriptor Fields

DATA DICTIONARY FOR MLOP DATA (SECTION 64 UE)		
	Policy/Equipment/Claim	19/09/2006
		FORMAT NUMBER - MLOP-31 (a) (b) ('c)
Code Master Number	Code Master Name	
1	Insurer Code Master	PROVIDED
2	Underwriting offices Code Master	Use Insurer's own Code Master
2	Insured Standing Charges Code Master	PROVIDED
3	Endorsement Reason Code Master	PROVIDED
4	Industry Code Master	PROVIDED
6	Equipment Code Master	Use Insurer's own Code Master
7	Equipment Capacity - Unit Code Master	PROVIDED
8	Claims - Nature of Loss Code Master	PROVIDED
9	Claims - Expenses Code Master	PROVIDED
10	Claims - Rejection Code Master	PROVIDED
11	Claims – Payment Head Code Master	PROVIDED
12	Claims -Recovery 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	ECCG 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

Sl. No:	Code Master 3 - Insured Standing Charges	Short Form	Code
1	Interest on Debentures Motor upkeep and licenses	Prof Fees	1
2	Mortgages, Loans and lightning healing power and Bank Overdrafts	Debris	2
3	Water Charges	Air Freight	3
4	Director's fee and office expenses	Express Freight	4
5	Remuneration	Addl Cust Duty	5
6	Rents and Rates	Expediting Cost	6
7	Loss Minimisation Expenses	Loss Min Exps	7
11	Salaries including State Insurance Contribution	Sur + FLEXA	8
12	Taxes other than those chargeable on profits	Sur - FLEXA	9
13	Insurance premium	Escalation	10
14	Contribution to pension fund	TPL + Cross	11
15	Telephone rentals	TPL - Cross	12
16	Miscellaneous charges (not travelling expenses) exceeding 5% of the total amount of the afore said Standing Charges	Contb Waiver	13
17	Traveling charges	Subro Waiver	14
21	Advertising Cost	Offsite	15
22	Auditor's and Legal costs	Maintn Visits	16
23	Trade and Charitable subscriptions	Extend Maint	17
24	Repairs and renewals chargeable to revenue account	Continuity Cover	18
25	Depreciations of buildings/machinery plant and moto vehicles	Design Defects	19
26	Any Other Standing Charges not specified above		99

Serial Number	Code Master 4 - 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

Code Master 5: MLOP Industry Code Master		
Sl. No:	Industry Description	Code
1	Soybean Farming	11111101
2	Wheat Farming	11111401
3	Corn Farming	11111501
4	Rice Farming	11111601
5	All Other Grain Farming	11111991
6	Potato Farming	11112111
7	Apple Orchards	11113311
8	Grape Vineyards	11113321
9	Strawberry Farming	11113331
10	Other Noncitrus Fruit Farming	11113392
11	Food Crops Grown Under Cover	11114191
12	Nursery and Tree Production	11114211
13	Floriculture Production	11114221
14	Tobacco Farming	11119101
15	Cotton Farming	11119201
16	Sugarcane Farming	11119301
17	Peanut Farming	11119921
18	All Other Crop Farming	11119991
19	Dairy Cattle and Milk Production	11121201
20	Poultry Hatcheries	11123401
21	Sheep Farming	11124101
22	Goat Farming	11124201
23	Animal Aquaculture	11125191
24	Other Animal Production	11129993
25	Forestry and Logging	11139991
26	Fishing	11141191
27	Cotton Ginning	11151111
28	Farm Management Services	11151161
29	Agriculture, Forestry, Fishing and Hunting	11199991
30	Oil and Gas Extraction	12111191
31	Coal Mining	12121191
32	Iron Ore Mining	12122101
33	Gold Ore Mining	12122211
34	Silver Ore Mining	12122221
35	Copper, Nickel, Lead, and Zinc Mining	12122391
36	Metal Ore Mining	12122992
37	Stone Mining and Quarrying	12123192
38	Industrial Sand Mining	12123221
39	Other Nonmetallic Mineral Mining and Quarrying	12123993
40	Hydroelectric Power Generation	12211111
41	Nuclear Electric Power Generation	12211131
42	Electric Power Generation	12211191
43	Electric Power Distribution	12211221

44	Electric Power Transmission, Control, and Distribution	12211291
45	Natural Gas Distribution	12212101
46	Water Supply and Irrigation Systems	12213101
47	Sewage Treatment Facilities	12213201
48	Water, Sewage and Other Systems	12213991
49	Construction of Buildings	12369991
50	Highway, Street, and Bridge Construction	12373101
51	Heavy and Civil Engineering Construction	12379991
52	Electrical Contractors	12382101
53	Specialty Trade Contractors	12389993
54	Animal Food Manufacturing	13111191
55	Flour Milling	13112111
56	Rice Milling	13112121
57	Grain and Oilseed Milling	13112991
58	Sugarcane Mills	13113111
59	Sugar Manufacturing	13113191
60	Sugar and Confectionery Product Manufacturing	13113991
61	Frozen Food Manufacturing	13114191
62	Dairy Product Manufacturing	13115991
63	Poultry Processing	13116151
64	Seafood Canning	13117111
65	Retail Bakeries	13118111
66	Snack Food Manufacturing	13119192
67	Coffee and Tea Manufacturing	13119201
68	All Other Food Manufacturing	13119991
69	Soft Drink Manufacturing	13121111
70	Bottled Water Manufacturing	13121121
71	Ice Manufacturing	13121131
72	Breweries	13121201
73	Distilleries	13121401
74	Beverage Manufacturing	13121991
75	Cigarette Manufacturing	13122211
76	Tobacco Product Manufacturing	13122292
77	Yarn Spinning Mills	13131111
78	Thread Mills	13131131
79	Fabric Mills	13132991
80	Textile Mills	13139991
81	Textile Furnishings Mills	13141991
82	Textile Product Mills	13149994
83	Hosiery and Sock Mills	13151191
84	Apparel Knitting Mills	13151991
85	Apparel Manufacturing	13159993
86	Rubber and Plastics Footwear Manufacturing	13162111
87	Luggage Manufacturing	13169911
88	Leather and Allied Product Manufacturing	13169992
89	Sawmills	13211131
90	Veneer, Plywood, and Engineered Wood Product Manufacturing	13212192
91	Other Wood Product Manufacturing	13219993

92	Pulp Mills	13221101
93	Newsprint Mills	13221221
94	Paper Mills	13221291
95	Paperboard Mills	13221301
96	Stationery Product Manufacturing	13222391
97	Paper Manufacturing	13229991
98	Digital Printing	13231151
99	Other Commercial Printing	13231191
100	Petroleum Refineries	13241101
101	Petroleum and Coal Products Manufacturing	13241993
102	Petrochemical Manufacturing	13251101
103	Industrial Gas Manufacturing	13251201
104	Inorganic Dye and Pigment Manufacturing	13251311
105	Synthetic Dye and Pigment Manufacturing	13251391
106	Alkalies and Chlorine Manufacturing	13251811
107	Carbon Black Manufacturing	13251821
108	Other Basic Inorganic Chemical Manufacturing	13251891
109	Gum and Wood Chemical Manufacturing	13251911
110	Synthetic Rubber Manufacturing	13252121
111	Cellulosic Organic Fiber Manufacturing	13252211
112	Artificial and Synthetic Fibers and Filaments Manufacturing	13252291
113	Fertilizer Manufacturing	13253191
114	Pesticide, Fertilizer, and Other Agricultural Chemical Manufacturing	13253991
115	Pharmaceutical and Medicine Manufacturing	13254191
116	Paint and Coating Manufacturing	13255101
117	Adhesive Manufacturing	13255201
118	Soap and Other Detergent Manufacturing	13256111
119	Printing Ink Manufacturing	13259101
120	Explosives Manufacturing	13259201
121	Photographic Film, Paper, Plate, and Chemical Manufacturing	13259921
122	All Other Chemical Product and Preparation Manufacturing	13259991
123	Chemical Manufacturing	13259992
124	Plastics Bag Manufacturing	13261111
125	Plastics Bottle Manufacturing	13261601
126	Other Plastics Product Manufacturing	13261992
127	Tire Manufacturing (except Retreading)	13262111
128	Tire Retreading	13262121
129	Rubber Product Manufacturing	13262993
130	Pottery, Ceramics, and Plumbing Fixture Manufacturing	13271191
131	Ceramic Wall and Floor Tile Manufacturing	13271221
132	Clay Refractory Manufacturing	13271241
133	Glass and Glass Product Manufacturing	13272191
134	Cement Manufacturing	13273101
135	Cement and Concrete Product Manufacturing	13273991
136	Lime Manufacturing	13274101
137	Gypsum Product Manufacturing	13274201

138	Abrasive Product Manufacturing	13279101
139	Other Nonmetallic Mineral Product Manufacturing	13279994
140	Iron and Steel Mills	13311111
141	Alumina Refining	13313111
142	Alumina and Aluminum Production and Processing	13313191
143	Copper Rolling, Drawing, Extruding, and Alloying	13314291
144	Nonferrous Metal (except Copper and Aluminum) Rolling, Drawing, Extruding, and Alloying	13314992
145	Iron Foundries	13315111
146	Ferrous Metal Foundries	13315191
147	Foundries	13315991
148	Cutlery and Handtool Manufacturing	13322191
149	Sheet Metal Work Manufacturing	13323221
150	Power Boiler and Heat Exchanger Manufacturing	13324101
151	Other Metal Container Manufacturing	13324392
152	Hardware Manufacturing	13325101
153	Machine Shops	13327101
154	Industrial Valve Manufacturing	13329111
155	Metal Valve Manufacturing	13329191
156	Small Arms Manufacturing	13329941
157	All Other Miscellaneous Fabricated Metal Product Manufacturing	13329992
158	Agriculture, Construction, and Mining Machinery Manufacturing	13331991
159	Industrial Machinery Manufacturing	13332991
160	Office Machinery Manufacturing	13333131
161	All Other Miscellaneous General Purpose Machinery Manufacturing	13339992
162	Electronic Computer Manufacturing	13341111
163	Computer Storage Device Manufacturing	13341121
164	Computer and Peripheral Equipment Manufacturing	13341191
165	Telephone Apparatus Manufacturing	13342101
166	Communications Equipment Manufacturing	13342991
167	Audio and Video Equipment Manufacturing	13343101
168	Electron Tube Manufacturing	13344111
169	Other Electronic Component Manufacturing	13344191
170	Electric Lighting Equipment Manufacturing	13351991
171	Household Vacuum Cleaner Manufacturing	13352121
172	Household Cooking Appliance Manufacturing	13352211
173	Major Appliance Manufacturing	13352291
174	Household Appliance Manufacturing	13352991
175	Motor and Generator Manufacturing	13353121
176	Switchgear and Switchboard Apparatus Manufacturing	13353131
177	Electrical Equipment Manufacturing	13353191
178	Battery Manufacturing	13359191
179	Fiber Optic Cable Manufacturing	13359211
180	Motor Vehicle Manufacturing	13361991
181	Motor Vehicle Body Manufacturing	13362111
182	Motor Vehicle Parts Manufacturing	13363992

183	Aircraft Manufacturing	13364111
184	Aerospace Product and Parts Manufacturing	13364191
185	Ship Building and Repairing	13366111
186	Boat Building	13366121
187	Mattress Manufacturing	13379101
188	Furniture and Related Product Manufacturing	13379991
189	Laboratory Apparatus and Furniture Manufacturing	13391111
190	Dental Equipment and Supplies Manufacturing	13391141
191	Ophthalmic Goods Manufacturing	13391151
192	Dental Laboratories	13391161
193	Jewelry and Silverware Manufacturing	13399191
194	Doll and Stuffed Toy Manufacturing	13399311
195	Pen and Mechanical Pencil Manufacturing	13399411
196	Carbon Paper and Inked Ribbon Manufacturing	13399441
197	Sign Manufacturing	13399501
198	Musical Instrument Manufacturing	13399921
199	Miscellaneous Manufacturing	13399993
200	Automobile and Other Motor Vehicle Merchant Wholesalers	14231101
201	Furniture Merchant Wholesalers	14232101
202	Lumber and Other Construction Materials Merchant Wholesalers	14233991
203	Office Equipment Merchant Wholesalers	14234201
204	Computer and Computer Peripheral Equipment and Software Merchant Wholesalers	14234301
205	Other Commercial Equipment Merchant Wholesalers	14234401
206	Medical, Dental, and Hospital Equipment and Supplies Merchant Wholesalers	14234501
207	Ophthalmic Goods Merchant Wholesalers	14234601
208	Metal and Mineral (except Petroleum) Merchant Wholesalers	14235991
209	Electrical and Electronic Goods Merchant Wholesalers	14236991
210	Hardware Merchant Wholesalers	14237101
211	Industrial Supplies Merchant Wholesalers	14238401
212	Machinery, Equipment, and Supplies Merchant Wholesalers	14238991
213	Toy and Hobby Goods and Supplies Merchant Wholesalers	14239201
214	Jewelry, Watch, Precious Stone, and Precious Metal Merchant Wholesalers	14239401
215	Merchant Wholesalers, Durable Goods	14239991
216	Stationery and Office Supplies Merchant Wholesalers	14241201
217	Industrial and Personal Service Paper Merchant Wholesalers	14241301
218	Paper and Paper Product Merchant Wholesalers	14241991
219	Drugs and Druggists' Sundries Merchant Wholesalers	14242101

220	Piece Goods, Notions, and Other Dry Goods Merchant Wholesalers	14243101
221	Footwear Merchant Wholesalers	14243401
222	Poultry and Poultry Product Merchant Wholesalers	14244401
223	Confectionery Merchant Wholesalers	14244501
224	Fish and Seafood Merchant Wholesalers	14244601
225	Meat and Meat Product Merchant Wholesalers	14244701
226	Grocery and Related Product Wholesalers	14244991
227	Livestock Merchant Wholesalers	14245201
228	Other Farm Product Raw Material Merchant Wholesalers	14245901
229	Petroleum Bulk Stations and Terminals	14247101
230	Beer, Wine, and Distilled Alcoholic Beverage Merchant Wholesalers	14248991
231	Merchant Wholesalers, Nondurable Goods	14249991
232	Automobile Dealers	14411991
233	Boat Dealers	14412221
234	Automotive Parts and Accessories Stores	14413101
235	Tire Dealers	14413201
236	Motor Vehicle and Parts Dealers	14419991
237	Furniture Stores	14421101
238	Home Furnishings Stores	14422992
239	Household Appliance Stores	14431111
240	Radio, Television, and Other Electronics Stores	14431121
241	Computer and Software Stores	14431201
242	Camera and Photographic Supplies Stores	14431301
243	Electronics and Appliance Stores	14431991
244	Hardware Stores	14441301
245	Other Building Material Dealers	14441901
246	Nursery, Garden Center, and Farm Supply Stores	14442201
247	Building Material and Garden Equipment and Supplies Dealers	14449991
248	Convenience Stores	14451201
249	Grocery Stores	14451991
250	Meat Markets	14452101
251	Fish and Seafood Markets	14452201
252	Baked Goods Stores	14452911
253	Confectionery and Nut Stores	14452921
254	Specialty Food Stores	14452993
255	Beer, Wine, and Liquor Stores	14453101
256	Food and Beverage Stores	14459991
257	Pharmacies and Drug Stores	14461101
258	Cosmetics, Beauty Supplies, and Perfume Stores	14461201
259	Optical Goods Stores	14461301
260	Food (Health) Supplement Stores	14461911
261	Health and Personal Care Stores	14461992
262	Petrol, Diesel, Gasoline Stations	14471992
263	Men's Clothing Stores	14481101
264	Women's Clothing Stores	14481201
265	Children's and Infants' Clothing Stores	14481301

266	Other Clothing Stores	14481901
267	Shoe Stores	14482101
268	Jewelry Stores	14483101
269	Luggage and Leather Goods Stores	14483201
270	Clothing and Clothing Accessories Stores	14489991
271	Hobby, Toy, and Game Stores	14511201
272	Musical Instrument and Supplies Stores	14511401
273	Sporting Goods, Hobby, and Musical Instrument Stores	14511991
274	Book Stores	14512111
275	News Dealers and Newsstands	14512121
276	Department Stores	14521191
277	Florists	14531101
278	Office Supplies and Stationery Stores	14532101
279	Gift, Novelty, and Souvenir Stores	14532201
280	Art Dealers	14539201
281	Manufactured (Mobile) Home Dealers	14539301
282	Miscellaneous Store Retailers	14539992
283	Electronic Auctions	14541121
284	Mail-Order Houses	14541131
285	Vending Machine Operators	14542101
286	Other Direct Selling Establishments	14543901
287	Scheduled Air Transportation	14811191
288	Nonscheduled Air Transportation	14812191
289	Rail Transportation	14821191
290	Deep Sea Freight Transportation	14831111
291	Deep Sea Passenger Transportation	14831121
292	Coastal and Great Lakes Freight Transportation	14831131
293	Coastal and Great Lakes Passenger Transportation	14831141
294	Inland Water Freight Transportation	14832111
295	Inland Water Passenger Transportation	14832121
296	Water Transportation	14839991
297	Truck Transportation	14849991
298	Bus and Other Motor Vehicle Transit Systems	14851131
299	Taxi Service	14853101
300	Charter Bus Industry	14855101
301	Other Transit and Ground Passenger Transportation	14859992
302	Pipeline Transportation of Crude Oil	14861101
303	Pipeline Transportation of Natural Gas	14862101
304	Other Pipeline Transportation	14869992
305	Other Airport Operations	14881192
306	Port and Harbor Operations	14883101
307	Marine Cargo Handling	14883201
308	Support Activities for Transportation	14889994
309	Postal Service	14911101
310	Couriers	14921101
311	Newspaper Publishers	15111101
312	Periodical Publishers	15111201
313	Book Publishers	15111301

314	All Other Publishers	15111991
315	Software Publishers	15112101
316	Motion Picture and Video Production	15121101
317	Motion Picture and Video Distribution	15121201
318	Motion Picture and Video Exhibition	15121391
319	Other Motion Picture and Video Industries	15121992
320	Music Publishers	15122301
321	Sound Recording Studios	15122401
322	Radio Broadcasting	15151191
323	Television Broadcasting	15151201
324	Internet Publishing and Broadcasting	15161101
325	Wired Telecommunications Carriers	15171101
326	Paging	15172111
327	Cellular and Other Wireless Telecommunications	15172121
328	Telecommunications Resellers	15173101
329	Satellite Telecommunications	15174101
330	Cable and Other Program Distribution	15175101
331	Internet Service Providers	15181111
332	Web Search Portals	15181121
333	Libraries and Archives	15191201
334	Other Information Services	15191992
335	Monetary Authorities - Central Bank	15211101
336	Commercial Banking	15221101
337	Nondepository Credit Intermediation	15222991
338	Investment Banking and Securities Dealing	15231101
339	Securities Brokerage	15231201
340	Commodity Contracts Brokerage	15231401
341	All Other Financial Investment Activities	15239991
342	Direct Life Insurance Carriers	15241131
343	Reinsurance Carriers	15241301
344	Insurance Carriers	15241991
345	Insurance Agencies and Brokerages	15242101
346	Claims Adjusting	15242911
347	Third Party Administration of Insurance and Pension Funds	15242921
348	Agencies, Brokerages, and Other Insurance Related Activities	15242991
349	Pension Funds	15251101
350	Insurance and Employee Benefit Funds	15251991
351	Activities Related to Real Estate	15313991
352	Real Estate	15319991
353	Passenger Car Rental	15321111
354	Passenger Car Leasing	15321121
355	Consumer Goods Rental	15322992
356	General Rental Centers	15323101
357	Rental and Leasing Services	15329991
358	Real Estate and Rental and Leasing	15399991
359	Offices of Lawyers	15411101
360	Offices of Notaries	15411201
361	All Other Legal Services	15411991

362	Accounting, Tax Preparation, Bookkeeping, and Payroll Services	15412191
363	Architectural Services	15413101
364	Engineering Services	15413301
365	Drafting Services	15413401
366	Testing Laboratories	15413801
367	Architectural, Engineering, and Related Services	15413991
368	Interior Design Services	15414101
369	Industrial Design Services	15414201
370	Specialized Design Services	15414992
371	Custom Computer Programming Services	15415111
372	Computer Facilities Management Services	15415131
373	Other Computer Related Services	15415192
374	Human Resources and Executive Search Consulting Services	15416121
375	Marketing Consulting Services	15416131
376	Management Consulting Services	15416191
377	Environmental Consulting Services	15416201
378	Advertising Agencies	15418101
379	Public Relations Agencies	15418201
380	Advertising and Related Services	15418991
381	Photography Studios, Portrait	15419211
382	Photographic Services	15419291
383	Translation and Interpretation Services	15419301
384	Veterinary Services	15419401
385	Professional, Scientific, and Technical Services	15419993
386	Employment Placement Agencies	15613101
387	Business Service Centers	15614391
388	Business Support Services	15614992
389	Travel Agencies	15615101
390	Tour Operators	15615201
391	Investigation Services	15616111
392	Security Guards and Patrol Services	15616121
393	Security Systems Services	15616291
394	Administrative and Support Services	15619991
395	Waste Collection	15621192
396	Waste Treatment and Disposal	15622192
397	Elementary and Secondary Schools	16111101
398	Junior Colleges	16112101
399	Colleges, Universities, and Professional Schools	16113101
400	Business and Secretarial Schools	16114101
401	Computer Training	16114201
402	Automobile Driving Schools	16116921
403	Other Schools and Instruction	16116993
404	Offices of Physicians	16211191
405	Offices of Dentists	16212101
406	Offices of Optometrists	16213201
407	Offices of Mental Health Practitioners (except Physicians)	16213301

408	Offices of Physical, Occupational and Speech Therapists, and Audiologists	16213401
409	Offices of Podiatrists	16213911
410	Offices of Other Health Practitioners	16213993
411	Kidney Dialysis Centers	16214921
412	Other Outpatient Care Centers	16214991
413	Medical Laboratories	16215111
414	Diagnostic Imaging Centers	16215121
415	Medical and Diagnostic Laboratories	16215191
416	Ambulance Services	16219101
417	Blood and Organ Banks	16219911
418	Hospitals	16229991
419	Nursing Care Facilities	16231101
420	Homes for the Elderly	16233121
421	Nursing and Residential Care Facilities	16239991
422	Emergency and Other Relief Services	16242301
423	Vocational Rehabilitation Services	16243101
424	Child Day Care Services	16244101
425	Performing Arts, Spectator Sports, and Related Industries	17119991
426	Museums	17121101
427	Zoos and Botanical Gardens	17121301
428	Amusement and Theme Parks	17131101
429	Golf Courses and Country Clubs	17139101
430	Amusement, Gambling, and Recreation Industries	17139992
431	Full-Service Restaurants	17221101
432	Limited-Service Restaurants	17222111
433	Cafeterias	17222121
434	Caterers	17223201
435	Mobile Food Services	17223301
436	Food Services and Drinking Places	17229991
437	General Automotive Repair	18111111
438	Car Washes	18111921
439	Automotive Repair and Maintenance	18111991
440	Consumer Electronics Repair and Maintenance	18112111
441	Computer and Office Machine Repair and Maintenance	18112121
442	Communication Equipment Repair and Maintenance	18112131
443	Electronic and Precision Equipment Repair and Maintenance	18112191
444	Repair and Maintenance	18119991
445	Personal Care Services	18121993
446	Funeral Homes and Funeral Services	18122101
447	Cemeteries and Crematories	18122201
448	Drycleaning and Laundry Services (except Coin-Operated)	18123201
449	Drycleaning and Laundry Services	18123991
450	Parking Lots and Garages	18129301
451	Other Personal Services	18129992
452	Religious Organizations	18131101

453	Voluntary Health Organizations	18132121
454	Human Rights Organizations	18133111
455	Environment, Conservation and Wildlife Organizations	18133121
456	Business Associations	18139101
457	Professional Organizations	18139201
458	Labor Unions and Similar Labor Organizations	18139301
459	Political Organizations	18139401
460	Private Households	18141101
461	Executive Offices	19211101
462	Other General Government Support	19211901
463	Courts	19221101
464	Police Protection	19221201
465	Legal Counsel and Prosecution	19221301
466	Fire Protection	19221601
467	Justice, Public Order, and Safety Activities	19221991
468	Space Research and Technology	19271101
469	National Security	19281101

Serial Number	Code Master 7 - Equipment Capacity Code Master	Code
1	Rating of equipment in HP	01
2	Rating of equipment in KW	02
3	Rating of equipment in PSI	03
4	Rating of equipment in KVA	04
5	Rating of equipment in RPM	05

Serial Number	Code Master 7- Cause of Loss Code Master	Code
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

Serial Number	Code Master 9 - 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 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 - Claim Payment Head Code Master	Code
1	Insurer's own Code Master	

Serial Number	Code Master 12 - 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

MLOP DATA CONTROL SLIP

Reporting of data under Sec 64 UE of Insurance Act 1938 (as amended) - MLOP		
INSURER		
IRDA LICENSCE NO		
REPORTING PERIOD		
DATE OF SUBMISSION		
DATASET	NUMBER OF RECORDS	DATA FIGURE*
MLOP POLICY DATA TABLE - F 31 a		
MLOP EQUIPMENT DATA TABLE-F 31(b)		
MLOP CLAIM, DATA TABLE- F31(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_Net_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_MLOP_Premium column
2. Where data figure does not reconcile with TAC figure, please reconcile using Appendix 2

APPENDIX 2

MLOP 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: