

**TARIFF ADVISORY COMMITTEE**

# Motor Database Reporting Manual

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Tariff Advisory Committee(TAC)

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# Introduction

The purpose of this manual is to provide a comprehensive reference guide for the reporting of motor 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 Motor 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
- v) 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 insured 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 financial 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 = F12A : Period = 2004-05 Submission = Original

**Filename : 999\_F12A\_0405\_0.txt**

# Chapter 2

## 2.1 General Rules

- I. Data should be submitted in text files only
- II. All fields should be delimited by "double tilde" sign (~~)
- III. File Name should indicate name of the insurer and period
- IV. All amounts should be in actuals and rounded off to the nearest rupee.
- V. Enter '0' in all blank 'numerical' fields and enter 'nil' in all blank 'text' fields..
- VI. All date entries should be in dd/mm/yyyy format
- VII. No Boolean entry should be left blank
- VIII. Wherever TAC codes have been provided (in the Tariff or in the Annexures), please use TAC codes only.
- IX. 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.
- X. Where TAC codes have not been provided, please use your codes and append your "Code Masters"
- XI. Database Control Slip attached may be filled up and signed by the Authorised Signatory
- XII. Give your remarks, if any, in the fields provided.
- XIII. All applicable fields for each data record must be coded
- XIV. Each risk must be coded separately. Therefore for Fleet policies, group policies, motor trade risks or any other policies that insure more than one vehicle, Engine No & Chasis No of each vehicle insured must be captured and submitted.
- XV. All figures should be gross of any reinsurance premiums or recoveries, net of deductibles or excess and net of agency commission.

- XVI. A single reminder notice will be issued to those failing to submit data by the required deadline. If data is still not submitted following the reminder, a show cause letter will be sent to the CEO of the respective company.
- XVII. Companies that anticipate temporary problems in data submissions due to system changes or enhancement are required to notify TAC in advance and also make adequate provisions to ensure that required data may be submitted following the enhancement.
- XVIII. In the case of co-insurance business entire data will be submitted by Leading Insurer only.

## **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\_TP\_Premium field and Num\_Net\_OD\_Premium must be reconciled to Gross Premiums – Direct business (less return premiums) submitted to IRDA.
- ii) The sum of Num\_TP\_Claims\_paid & Num\_OD\_Claims\_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).
- iv) Where the data does not reconcile to a company's financials including co-insurance, 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) Vehicle Registration Number
- iii) Type of Claim
- iv) Policy Inception Date
- v) 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) Policy Data set
- ii) OD Claims Paid Data set
- iii) TP Claims Data set

## 3.2 Data Format

All data submitted must be in ASCII format.

<b>DATA DICTIONARY FOR MOTOR DATA (SECTION 64 UE)</b>					
<b>MOTOR POLICY / OD CLAIMS / TP-MACT CLAIMS FORMATS</b>				<b>APPLICABLE FOR FORMAT NUMBERS – F-12a / F-12b / F 12 c</b>	
<b>SL. NO</b>	<b>FIELD NAME</b>	<b>FIELD SIZE</b>	<b>TYPE</b>	<b>DATA DICTIONARY REFERENCE</b>	<b>DEFINITION</b>
1	Txt_Insurer	4	Text	120001	Refer Insurer Code Master
2	Txt_Office_Code	6	Text	120002	Unique Underwriting Office Code of Insurer
3	Txt_Policy_Year	7	Text	120003	To be shown in starting year - ending year format, e.g.: 2000-01
4	Txt_Policy_Number	20	Text	120004	Unique number to be given in all records
5	Boo_Endorsement	1	Boolean	120005	Y for Endorsement, otherwise N
6	Txt_Endorsement_Number	20	Text	120006	Endorsement Number where endorsement details are given - For only "non-nil" endorsements only
7	Txt_Location_RTA	20	Text	120007	Location of the registering RTA
8	Txt_RTA_Code	20	Text	120008	Code of the registering RTA Code Master
9	Txt_Policy_Code	2	Text	120009	Type of the Policy - Refer IMT Policy Code master
10	Txt_Class_Code	2	Text	120010	Type of vehicle - Refer IMT Class Code master
11	Txt_TAC_Make_Code	6	Text	120011	Vehicle Specific - Refer IMT Make Code master
12	Txt_Insurer_Make_Code	10	Text	120012	Vehicle Specific - Submit Company specific Make Code master
13	Txt_Zone_Code	2	Text	120013	Refer IMT Zone Code master

14	Num_Vehicle_Age	2	Number	120014	Vehicle Age in completed years on inception/ renewal
15	Txt_CC_PCC_GVW_Code	2	Text	120015	Refer IMT CC/ PCC/ GVW Code master
16	Txt_Reg_Number_Vehicle	12	Text	120016	Unique number to be given in all records
17	Txt_Chassis_Number	12	Text	120017	Unique number to be given in all records
18	Txt_Engine_Number	12	Text	120018	Unique number to be given in all records
19	Txt_Colour_Vehicle	20	Text	120019	Descriptive entry
20	Num_IDV	12	Number	120020	Sum insured rounded off to rupees
21	Txt_Permit_Code	2	Text	120021	Refer Permit Code Master
22	Txt_Nature_Goods_Code	2	Text	120022	Refer Nature of Goods Code Master
23	Txt_Road_Type_Code	2	Text	120023	Refer Road Type Code Master
24	Txt_Vehicle_Driven_By_Code	2	Text	120024	Refer Driver Type Code Master
25	Txt_Driver_Age_Code	2	Text	120025	Refer Driver Age Code Master
26	Txt_Driver_Exp_Code	2	Text	120026	Refer Driver Experience Code Master
27	Txt_Claims_History_Code	2	Text	120027	Claims History Code Master
28	Txt_Driver_Qualification_Code	2	Text	120028	Refer Driver Education Code Master
29	Txt_Incurred_Claims_Code	3	Text	120029	Claims Experience of previous years based on which premium is loaded
30	Boo_TPPD Statutory Cover only	1	Boolean	120030	If opted for restricted cover - "Y". If Wider cover applicable - "N"
31	Boo_AntiTheft	1	Boolean	120031	Y if Antitheft discount given, otherwise N
32	Boo_AutoAssociation	1	Boolean	120032	Y if Auto Association discount given, otherwise N
33	Boo_Voluntary_Excess	1	Boolean	120033	Y if Voluntary Excess discount given, otherwise N
34	Boo_Vintage_Car	1	Boolean	120034	Y if Vintage Car discount given, otherwise N
35	Boo_Own_Premises	1	Boolean	120035	Y if operating in own premises only discount given, otherwise N
36	Boo_Spl_Design	1	Boolean	120036	Y if Specially Designed Vehicle for blind, physically or mentally challenged user discount given, otherwise N
37	Boo_Side_Car	1	Boolean	120037	Y if discount for Side Car given, otherwise N
38	Boo_Spl_Rating	1	Boolean	120038	Y if Special rating discount given, otherwise N -applicable only for Trade Policies
39	Boo_NCB	1	Boolean	120039	Y if NCB discount given, otherwise N
40	Num_NCB	7	Number	120040	Amount of NCB given
41	Num_Gross_Basic_OD_Premium	10	Number	120041	Gross Basic OD Premium rounded off to rupees

42	Num_Gross_Elec_OD_Premium	10	Number	120042	Gross Premium for Electronic Fittings rounded off to rupees
43	Num_Gross_Bifuel_OD_Premium	10	Number	120043	Gross Premium for Bi-fuel rounded off to rupees
44	Num_Gross_Trailers_OD_Premium	10	Number	120044	Gross Premium for Trailers rounded off to rupees
45	Num_Net_OD_Premium	10	Number	120045	Net OD Premium on which service tax is calculated rounded off to rupees
46	Num_Gross_Basic_TP_Premium	7	Number	120046	Total Gross Basic TP Premium calculated and rounded off to rupees
47	Num_Gross_Trailers_TP_Premium	7	Number	120047	Total Gross Trailers TP Premium rounded off to rupees
48	Num_Gross_Bifuel_TP_Premium	7	Number	120048	Total Gross Bi-fuel TP Premium rounded off to rupees
49	Num_Gross_Driver_LL_TP_Premium	7	Number	120049	Total Gross Driver Wider Legal Liability TP Premium rounded off to rupees
50	Num_Gross_Cleaner_TP_Premium	7	Number	120050	Total Gross Cleaner Wider Legal Liability Premium TP Premium rounded off to rupees
51	Num_Gross_Coolies_TP_Premium	7	Number	120051	Total Gross Coolies Wider Legal Liability Premium TP Premium rounded off to rupees
52	Num_Gross_Conductor_TP_Premium	7	Number	120052	Total Gross Conductor's Wider Legal Liability Premium TP Premium rounded off to rupees
53	Num_Gross_Owner_PA_Premium	7	Number	120053	Total Gross Owner PA Premium rounded off to rupees
54	Num_Gross_Other_PA_Premium	7	Number	120054	Total Gross Personal Accident Premium for Others rounded off to rupees
55	Num_Gross_Other_TP_Premium	7	Number	120055	Gross of other TP Premium not specifically provided, rounded off to rupees
56	Num_Net_TP_Premium	7	Number	120056	Total Net TP Premium on which service tax is calculated rounded off to rupees
57	Txt_Policy_Remarks	100	Text	120057	Free text entry
58	Txt_Claim_Year	7	Text	120058	To be shown in starting year - ending year format, e.g.: 2000-01
59	Txt_Claim_Number	20	Text	120059	Unique Master Claim Number

60	Txt_Child_Claim_Number	4	Text	120060	Unique Child Claim Number under a master claim number. To be filled if insurer follows system of allotting multiple child claim numbers under the same master claim number for same accident
61	Date_Accident_Loss	10	Date	120061	DD/MM/YYYY- Date of accident or loss
62	Txt_Place_Accident	20	Text	120062	Name the place of accident
63	Txt_Pincode	6	Text	120063	PIN Code of place of accident
64	Date_Claim_Intimation	10	Date	120064	DD/MM/YYYY - Date of intimation of accident or loss
65	Txt_TAC_NOL_Code	2	Text	120065	Refer IMT Nature of Loss Code Master
66	Txt_Insurer_NOL_Code	4	Text	120066	Submit Company specific Nature of Loss Code master, if any
67	Date_Disbursement	10	Date	120067	DD/MM/YYYY- Date of final disbursement of claim amount
68	Boo_OD_Total_Loss	1	Boolean	120068	Y if Total Loss, otherwise, N
69	Num_OD_Amount_Claimed	7	Number	120069	Amount of OD Claims made rounded off to rupees
70	Num_OD_Claims_Paid	7	Number	120070	Amount of OD Claims paid rounded off to rupees
71	Num_OD_Expenses_Paid	11	Number	120071	Amount of Survey fees, Advocate fees, Investigators fees, court costs paid rounded off to rupees on OD claim
72	Num_OD_Interest_Paid	11	Number	120072	Amount of interest/ compensation paid to insured through courts / consumer forums rounded off to rupees on OD claim
73	Boo_On_Account	1	Boolean	120073	Y if payment is on account, otherwise N
74	Txt_Settlement_Basis_Code	2	Text	120074	Settlement basis as per Settlement Codes Master maintained by the insurer
76	Num_Closing_Provision	11	Number	120076	Outstanding OD Claims at the end of the year
77	Txt_Summons_Type	20	Text	120077	'Civil Court' for OD Claims in Civil Suit and 'Consumer Forum' in CF cases
78	Txt_OD_Claims_Remarks	100	Text	120078	Free text entry
79	Boo_Fatal_NonFatal	1	Boolean	120079	Y if claim is fatal, otherwise N
80	Num_TP_Amount_Claimed	11	Number	120080	Amount claimed in the petition / claim
81	Num_TP_Claims_Paid	7	Number	120081	Amount of TP /MACT Claims paid rounded off to rupees
82	Num_TP_Awards_Paid	7	Number	120082	Amount of MACT Award paid rounded off to rupees

83	Num_TP_Expenses_Paid	11	Number	120083	Amount of Survey fees, Advocate fees, Investigators fees, court costs paid rounded off to rupees on TP/ MACT claim
84	Num_TP_Interest_Paid	11	Number	120084	Amount of interest/ compensation paid to insured through courts / consumer forums rounded off to rupees on TP MACT claim
85	Num_Amount_Wider_Legal_Liability	11	Number	120085	Amount paid on account of Wider legal Liability
86	Num_Amount_PA_Owner_Driver	11	Number	120086	Amount paid to insured on account of PA Owner Driver
87	Num_Amount_PA_Others	11	Number	120087	Amount paid to insured on account of PA Others
88	Txt_Nature_Of_Injury	3	Text	120088	Refer Injury Code Master
89	Boo_Interim_Award	1	Boolean	120089	Y if payment is on account of interim awards, otherwise N
90	Txt_Settlement_Basis_Code	2	Text	120090	Settlement basis as per Settlement Codes Master maintained by the insurer
91	Num_Open_Provision_Main	11	Number	120091	Outstanding TP / MACT Claims at the beginning of the year for Award / Compensation
92	Num_Open_Provision_Expenses	11	Number	120092	Outstanding TP / MACT Claims at the beginning of the year for Expenses, fees, costs
93	Num_Open_Provision_Interest	11	Number	120093	Outstanding TP / MACT Claims at the beginning of the year for interest on award / compensation
94	Num_Closing_Provision_Main	11	Number	120094	Outstanding TP / MACT Claims at the end of the year for Award / Compensation
95	Num_Closing_Provision_Expenses	11	Number	120095	Outstanding TP / MACT Claims at the end of the year for Expenses, fees, costs
96	Num_Closing_Provision_Interest	11	Number	120096	Outstanding TP / MACT Claims at the end of the year for interest on award / compensation
97	Txt_Court_Location_Code	6	Text	120097	6 digit code for court location as per Court Master of the insurer
98	Txt_Case_Year	7	Text	120098	7 digit year in which case was filed in the court Eg: 2000-01
99	Txt_Case_Number	6	Text	120099	6 digit case number allotted by the court
100	Txt_Case_Title	50	Text	120100	Court case title for reference to the case

101	Date_Petition_Filed_On	10	Date	120101	DD/MM/YYYY - Date of filing of the petition by the claimant
102	Txt_Summons_Type_Code	2	Text	120102	2 digit code for type of summons
103	Num_Age	3	Number	120103	Age of the claimant in case of injury cases, age of deceased in case of death cases and blank in case of TPPD cases
104	Txt_Sex	1	Text	120104	Sex of the claimant in case of injury cases, sex of deceased in case of death cases and blank in case of TPPD cases M - Male, F - Female, O - Other
105	Num_Cur_Annual_Income	11	Number	120105	Annual Income of the claimant in case of injury cases, Annual Income of deceased in case of death cases and blank in case of TPPD cases
106	Num_Provision_Annual_Income	11	Number	120106	Annual Income of the claimant considered for provision in case of injury cases, Annual Income of deceased considered for provision in case of death cases and blank in case of TPPD cases
107	Num_Occupation_Code	5	Number	120107	Occupation of the claimant in case of injury cases, Occupation of deceased in case of death cases and blank in case of TPPD cases as per Occupation Codes Master
108	Txt_Nature_Of_Injury	50	Text	120108	Nature of injury in free text
109	Num_Disability_Percentage	3	Number	120109	Percentage of disability suffered by the claimant
110	Num_Income_Loss_Days	4	Number	120110	Number of days of loss of income claimed for injury cases only
111	Txt_Reason_Hearing_Code	3	Text	120111	3 digit reason code for the case next posted for hearing as per master maintained by insurer
112	Boo_Children_under_25	1	Boolean	120112	Y in case children are below 25 years, otherwise N
113	Boo_Children_above_25	1	Boolean	120113	Y in case children are above 25 years, otherwise N
114	Txt_Damaged_Property	100	Text	120114	Free text entry - details of damaged property
115	Num_Number_Of_Dependents	2	Number	120115	Number of dependents
116	Boo_Is_WS_Filed	1	Boolean	120116	Y in case written statement filed, otherwise N
117	Date_WS_Filed_On	10	Date	120117	DD/MM/YYYY- Date of filing written statement
118	Boo_Is_Policy_Filed	1	Boolean	120118	Y in case policy copy is filed, otherwise N

119	Boo_Is_Compromise_Fit	1	Boolean	120119	Y in case claim is fit for compromise, otherwise N
120	Boo_Is_CC_Filed	1	Boolean	120120	Y in case Criminal Court Records filed, otherwise N
121	Date_CC_Filed_On	10	Date	120121	DD/MM/YYYY- Date of filing Criminal Court Records
122	Boo_Is_Insured_Defended	1	Boolean	120122	Y in case advocate has been allowed to defend the insured, otherwise N
123	Date_Section_170_Filed	10	Date	120123	DD/MM/YYYY- Date of filing application under Section 170
124	Date_Section_170_Court_Order	10	Date	120124	DD/MM/YYYY- Date of Court Order under Section 170
125	Date_Co_Evidence_Date	10	Date	120125	DD/MM/YYYY- Date of conducting Company's evidence
126	Date_Driver_Evidence_Date	10	Date	120126	DD/MM/YYYY- Date of conducting Driver's evidence
127	Boo_Is_Petitioner_in_CS	1	Boolean	120127	Y in case claimant is included in charge sheet in case of injury cases, deceased is included in the charge sheet in case of death cases, otherwise N
128	Date_Of_Post_Mortem	10	Date	120128	DD/MM/YYYY- Date of post mortem for death claims only
129	Txt_Reason_for_Death	50	Text	120129	Reason for death in free text
130	Num_Interest_Rate	5	Number	120130	Rate of interest in percentage considered for payment or provision
131	Txt_TP_Claims_Remarks	100	Text	120131	Free text entry

**POLICY DATA TABLE FOR MOTOR DATA (SECTION 64 UE)**

FORMAT NUMBER - F 12 a				
SL NO	FIELD NAME	FIELD SIZE	TYPE	DEFINITION
1	Txt_Insurer	4	Text	Refer Insurer Code Master
2	Txt_Office_Code	6	Text	Unique Underwriting Office Code of Insurer
3	Txt_Policy_Year	7	Text	To be shown in starting year - ending year format, e.g.: 2000-01
4	Txt_Policy_Number	20	Text	Unique number to be given in all records
5	Boo_Endorsement	1	Boolean	Y for Endorsement, otherwise N
6	Txt_Endorsement_Number	20	Text	Endorsement Number where endorsement details are given - For only "non-nil" endorsements only
7	Txt_Location_RTAA	20	Text	Location of the registering RTA
8	Txt_RTAA_Code	20	Text	Code of the registering RTA Code Master
9	Txt_Policy_Code	2	Text	Type of the Policy - Refer IMT Policy Code master
10	Txt_Class_Code	2	Text	Type of vehicle - Refer IMT Class Code master
11	Txt_TAC_Make_Code	6	Text	Vehicle Specific - Refer IMT Make Code master
12	Txt_Insurer_Make_Code	10	Text	Vehicle Specific - Submit Company specific Make Code master
13	Txt_Zone_Code	2	Text	Refer IMT Zone Code master
14	Num_Vehicle_Age	2	Number	Vehicle Age in completed years on inception/ renewal
15	Txt_CC_PCC_GVW_Code	2	Text	Refer IMT CC/ PCC/ GVW Code master
16	Txt_Reg_Number_Vehicle	12	Text	Unique number to be given in all records
17	Txt_Chassis_Number	12	Text	Unique number to be given in all records
18	Txt_Engine_Number	12	Text	Unique number to be given in all records
19	Txt_Colour_Vehicle	20	Text	Descriptive entry
20	Num_IDV	12	Number	Sum insured rounded off to rupees
21	Txt_Permit_Code	2	Text	Refer Permit Code Master
22	Txt_Nature_Goods_Code	2	Text	Refer Nature of Goods Code Master
23	Txt_Road_Type_Code	2	Text	Refer Road Type Code Master
24	Txt_Vehicle_Driven_By_Code	2	Text	Refer Driver Type Code Master
25	Txt_Driver_Age_Code	2	Text	Refer Driver Age Code Master
26	Txt_Driver_Exp_Code	2	Text	Refer Driver Experience Code Master
27	Txt_Claims_History_Code	2	Text	Claims History Code Master
28	Txt_Driver_Qualification_Code	2	Text	Refer Driver Education Code Master
29	Txt_Incurred_Claims_Code	3	Text	Claims Experience of previous years based on which premium is loaded
30	Boo_TPPD Statutory Cover only	1	Boolean	If opted for restricted cover - "Y". If Wider cover applicable - "N"
31	Boo_AntiTheft	1	Boolean	Y if Antitheft discount given, otherwise N
32	Boo_AutoAssociation	1	Boolean	Y if Auto Association discount given, otherwise N
33	Boo_Voluntary_Excess	1	Boolean	Y if Voluntary Excess discount given, otherwise N+
34	Boo_Vintage_Car	1	Boolean	Y if Vintage Car discount given, otherwise N

35	Boo_Own_Premises		1	Boolean	Y if operating in own premises only discount given, otherwise N
36	Boo_Spl_Design		1	Boolean	Y if Specially Designed Vehicle for blind, physically or mentally challenged user discount given, otherwise N
37	Boo_Side_Car		1	Boolean	Y if discount for Side Car given, otherwise N
38	Boo_Spl_Rating		1	Boolean	Y if Special rating discount given, otherwise N -applicable only for Trade Policies
39	Boo_NCB		1	Boolean	Y if NCB discount given, otherwise N
40	Num_NCB		7	Number	Amount of NCB given
41	Num_Gross_Basic_OD_Premium		10	Number	Gross Basic OD Premium rounded off to rupees
42	Num_Gross_Elec_OD_Premium		10	Number	Gross Premium for Electronic Fittings rounded off to rupees
43	Num_Gross_Bifuel_OD_Premium		10	Number	Gross Premium for Bi-fuel rounded off to rupees
44	Num_Gross_Trailers_OD_Premium		10	Number	Gross Premium for Trailers rounded off to rupees
45	Num_Net_OD_Premium		10	Number	Net OD Premium on which service tax is calculated rounded off to rupees
46	Num_Gross_Basic_TP_Premium		7	Number	Total Gross Basic TP Premium calculated and rounded off to rupees
47	Num_Gross_Trailers_TP_Premium		7	Number	Total Gross Trailers TP Premium rounded off to rupees
48	Num_Gross_Bifuel_TP_Premium		7	Number	Total Gross Bi-fuel TP Premium rounded off to rupees
49	Num_Gross_Driver_LL_TP_Premium		7	Number	Total Gross Driver Wider Legal Liability TP Premium rounded off to rupees
50	Num_Gross_Cleaner_TP_Premium		7	Number	Total Gross Cleaner Wider Legal Liability Premium TP Premium rounded off to rupees
51	Num_Gross_Coolies_TP_Premium		7	Number	Total Gross Coolies Wider Legal Liability Premium TP Premium rounded off to rupees
52	Num_Gross_Conductor_TP_Premium		7	Number	Total Gross Conductor's Wider Legal Liability Premium TP Premium rounded off to rupees
53	Num_Gross_Owner_PA_Premium		7	Number	Total Gross Owner PA Premium rounded off to rupees
54	Num_Gross_Other_PA_Premium		7	Number	Total Gross Personal Accident Premium for Others rounded off to rupees
55	Num_Gross_Other_TP_Premium		7	Number	Gross of other TP Premium not specifically provided, rounded off to rupees
56	Num_Net_TP_Premium		7	Number	Total Net TP Premium on which service tax is calculated rounded off to rupees
57	Txt_Policy_Remarks		100	Text	Free text entry

**O. D. CLAIMS DATA TABLE FOR MOTOR DATA (SECTION 64 UE)**

**FORMAT NUMBER - F 12 b**

SL. NO:	FIELD NAME	FIELD SIZE	TYPE	DEFINITION
1	Txt_Insurer	4	Text	Refer Insurer Code Master
2	Txt_Office_Code	6	Text	Unique Underwriting Office Code of Insurer
3	Txt_Policy_Year	7	Text	To be shown in starting year - ending year format, eg: 2000-01
4	Txt_Policy_Number	20	Text	Unique number to be given in all records
5	Boo_Endorsement	1	Boolean	Y for Endorsement, otherwise N
6	Txt_Endorsement_Number	20	Text	Endorsement Number where endorsement details are given - For "non-nil" endorsements only
7	Txt_Location_RTA	20	Text	Location of the registering RTA
8	Txt_RTA_Code	20	Text	Code of the registering RTA Code Master
9	Txt_Policy_Code	2	Text	Type of the Policy - Refer IMT Policy Code master
10	Txt_Class_Code	2	Text	Type of vehicle - Refer IMT Class Code master
11	Txt_TAC_Make_Code	6	Text	Vehicle Specific - Refer IMT Make Code master
12	Txt_Insurer_Make_Code	10	Text	Vehicle Specific - Submit Company specific Make Code master
13	Txt_Zone_Code	2	Text	Refer IMT Zone Code master
14	Num_Vehicle_Age	2	Number	Vehicle Age in completed years on inception/renewal
15	Txt_CC_PCC_GVW_Code	2	Text	Refer IMT CC/ PCC/ GVW Code master
16	Txt_Reg_Number_Vehicle	12	Text	Unique number to be given in all records
17	Txt_Chassis_Number	12	Text	Unique number to be given in all records
18	Txt_Engine_Number	12	Text	Unique number to be given in all records
19	Txt_Colour_Vehicle	20	Text	Descriptive entry
20	Num_IDV	12	Number	Sum insured rounded off to rupees
21	Txt_Permit_Code	2	Text	Refer Permit Code Master
22	Txt_Nature_Goods_Code	2	Text	Refer Nature of Goods Code Master
23	Txt_Road_Type_Code	2	Text	Refer Road Type Code Master
24	Txt_Vehicle_Driven_By_Code	2	Text	Refer Driver Type Code Master
25	Txt_Driver_Age_Code	2	Text	Refer Driver Age Code Master
26	Txt_Driver_Exp_Code	2	Text	Refer Driver Experience Code Master
27	Txt_Claims_History_Code	2	Text	Claims History Code Master
28	Txt_Driver_Qualification_Code	2	Text	Refer Driver Education Code Master

29	Txt_Incurred_Claims_Code	3	Text	Claims Experience of previous years based on which premium is loaded
30	Boo_TPPD Statutory Cover only	1	Boolean	If opted for restricted cover - "Y". If Wider cover applicable - "N"
31	Txt_Claim_Year	7	Text	To be shown in starting year - ending year format, eg: 2000-01
32	Txt_Claim_Number	20	Text	Unique Master Claim Number
33	Txt_Child_Claim_Number	4	Text	Unique Child Claim Number under a master claim number. To be filled if insurer follows system of allotting multiple child claim numbers under the same master claim number for same accident
34	Date_Accident_Loss	10	DATE	DD/MM/YYYY- Date of accident or loss
35	Txt_Place_Accident	20	Text	Name the place of accident
36	Txt_Pincode	6	Text	PIN Code of place of accident
37	Date_Claim_Intimation	10	DATE	DD/MM/YYYY - Date of intimation of accident or loss
38	Txt_TAC_NOL_Code	2	Text	Refer IMT Nature of Loss Code Master
39	Txt_Insurer_NOL_Code	4	Text	Submit Company specific Nature of Loss Code master, if any
40	Date_Disbursement	10	DATE	DD/MM/YYYY- Date of final disbursement of claim amount
41	Boo_OD_Total_Loss	1	Boolean	Y if Total Loss, otherwise, N
42	Num_OD_Amount_Claimed	7	Number	Amount of OD Claims made rounded off to rupees
43	Num_OD_Claims_Paid	7	Number	Amount of OD Claims paid rounded off to rupees
44	Num_OD_Expenses_Paid	11	Number	Amount of Survey fees, Advocate fees, Investigators fees, court costs paid rounded off to rupees on OD claim
45	Num_OD_Interest_Paid	11	Number	Amount of interest/ compensation paid to insured through courts / consumer forums rounded off to rupees on OD claim
46	Boo_On_Account	1	Boolean	Y if payment is on account, otherwise N
47	Txt_Settlement_Basis_Code	2	Text	Settlement basis as per Settlement Codes Master maintained by the insurer
48	Num_Open_Provision	11	Number	Outstanding OD Claims at the beginning of the year
49	Num_Closing_Provision	11	Number	Outstanding OD Claims at the end of the year
50	Txt_Summons_Type_Code	2	Text	2 digit code for type of summons
51	Txt_OD_Claims_Remarks	100	Text	Free text entry

**T. P. / M.A.C.T. CLAIMS DATA TABLE FOR MOTOR DATA**  
**(SECTION 64 UE)**

**FORMAT NUMBER - F 12 c**

SL. NO:	FIELD NAME	FIELD SIZE	TYPE	DEFINITION
1	Txt_Insurer	4	Text	Refer Insurer Code Master
2	Txt_Office_Code	6	Text	Unique Underwriting Office Code of Insurer
3	Txt_Policy_Year	7	Text	To be shown in starting year - ending year format, e.g.: 2000-01
4	Txt_Policy_Number	20	Text	Unique number to be given in all records
5	Boo_Endorsement	1	Boolean	Y for Endorsement, otherwise N
6	Txt_Endorsement_Number	20	Text	Endorsement Number where endorsement details are given - For only "non-nil" endorsements only
7	Txt_Location_RTA	20	Text	Location of the registering RTA
8	Txt_RTA_Code	20	Text	Code of the registering RTA Code Master
9	Txt_Policy_Code	2	Text	Type of the Policy - Refer IMT Policy Code master
10	Txt_Class_Code	2	Text	Type of vehicle - Refer IMT Class Code master
11	Txt_TAC_Make_Code	6	Text	Vehicle Specific - Refer IMT Make Code master
12	Txt_Insurer_Make_Code	10	Text	Vehicle Specific - Submit Company specific Make Code master
13	Txt_Zone_Code	2	Text	Refer IMT Zone Code master
14	Num_Vehicle_Age	2	Number	Vehicle Age in completed years on inception/ renewal
15	Txt_CC_PCC_GVW_Code	2	Text	Refer IMT CC/ PCC/ GVW Code master
16	Txt_Reg_Number_Vehicle	12	Text	Unique number to be given in all records
17	Txt_Chassis_Number	12	Text	Unique number to be given in all records
18	Txt_Engine_Number	12	Text	Unique number to be given in all records
19	Txt_Colour_Vehicle	20	Text	Descriptive entry
20	Num_IDV	12	Number	Sum insured rounded off to rupees
21	Txt_Permit_Code	2	Text	Refer Permit Code Master
22	Txt_Nature_Goods_Code	2	Text	Refer Nature of Goods Code Master
23	Txt_Road_Type_Code	2	Text	Refer Road Type Code Master
24	Txt_Vehicle_Driven_By_Code	2	Text	Refer Driver Type Code Master
25	Txt_Driver_Age_Code	2	Text	Refer Driver Age Code Master
26	Txt_Driver_Exp_Code	2	Text	Refer Driver Experience Code Master
27	Txt_Claims_History_Code	2	Text	Refer Claims History Code Master
28	Txt_Driver_Qualification_Code	2	Text	Refer Driver Education Code Master

29	Txt_Incurred_Claims_Code		3	Text	Claims Experience of previous years based on which premium is loaded
30	Boo_TPPD Statutory Cover only		1	Boolean	If opted for restricted cover - "Y". If Wider cover applicable - "N"
31	Txt_Claim_Year		7	Text	To be shown in starting year - ending year format, eg: 2000-01
32	Txt_Claim_Number		20	Text	Unique Master Claim Number
33	Txt_Child_Claim_Number		4	Text	Unique Child Claim Number under a master claim number. To be filled if insurer follows system of allotting multiple child claim numbers under the same master claim number for same accident
34	Date_Accident_Loss		10	Date	DD/MM/YYYY- Date of accident or loss
35	Txt_Place_Accident		20	Text	Name the place of accident
36	Txt_Pincode		6	Text	PIN Code of place of accident
37	Date_Claim_Intimation		10	Date	DD/MM/YYYY - Date of intimation of accident or loss
38	Txt_TAC_NOL_Code		2	Text	Refer IMT Nature of Loss Code Master
39	Txt_Insurer_NOL_Code		4	Text	Submit Company specific Nature of Loss Code master, if any
40	Date_Disbursement		10	Date	DD/MM/YYYY- Date of final disbursement of claim amount
41	Boo_Fatal_NonFatal		1	Boolean	Y if claim is fatal, otherwise N
42	Num_TP_Amount_Claimed		11	Number	Amount claimed in the petition / claim
43	Num_TP_Claims_Paid		7	Number	Amount of TP /MACT Claims paid rounded off to rupees
44	Num_TP_Awards_Paid		7	Number	Amount of MACT Award paid rounded off to rupees
45	Num_TP_Expenses_Paid		11	Number	Amount of Survey fees, Advocate fees, Investigators fees, court costs paid rounded off to rupees on TP/ MACT claim
46	Num_TP_Interest_Paid		11	Number	Amount of interest/ compensation paid to insured through courts / consumer forums rounded off to rupees on TP MACT claim
47	Num_Amount_Wider_Legal_Liability		11	Number	Amount paid on account of Wider legal Liability
48	Num_Amount_PA_Owner_Driver		11	Number	Amount paid to insured on account of PA Owner Driver
49	Num_Amount_PA_Others		11	Number	Amount paid to insured on account of PA Others
50	Txt_Nature_Of_Injury		3	Text	Refer Injury Code Master
51	Boo_Interim_Award		1	Boolean	Y if payment is on account of interim awards, otherwise N
52	Txt_Settlement_Basis_Code		2	Text	Settlement basis as per Settlement Codes Master maintained by the insurer
53	Num_Open_Provision_Main		11	Number	Outstanding TP / MACT Claims at the beginning of the year for Award / Compensation
54	Num_Open_Provision_Expenses		11	Number	Outstanding TP / MACT Claims at the beginning of the year for Expenses, fees, costs

55	Num_Open_Provision_Interest	11	Number	Outstanding TP / MACT Claims at the beginning of the year for interest on award / compensation
56	Num_Closing_Provision_Main	11	Number	Outstanding TP / MACT Claims at the end of the year for Award / Compensation
57	Num_Closing_Provision_Expenses	11	Number	Outstanding TP / MACT Claims at the end of the year for Expenses, fees, costs
58	Num_Closing_Provision_Interest	11	Number	Outstanding TP / MACT Claims at the end of the year for interest on award / compensation
59	Txt_Court_Location_Code	6	Text	6 digit code for court location as per Court Master of the insurer
60	Txt_Case_Year	7	Text	7 digit year in which case was filed in the court Eg: 2000-01
61	Txt_Case_Number	6	Text	6 digit case number allotted by the court
62	Txt_Case_Title	50	Text	Court case title for reference to the case
63	Date_Petition_Filed_On	10	Date	DD/MM/YYYY - Date of filing of the petition by the claimant
64	Txt_Summons_Type_Code	2	Text	2 digit code for type of summons
65	Num_Age	3	Number	Age of the claimant in case of injury cases, age of deceased in case of death cases and blank in case of TPPD cases
66	Txt_Sex	1	Text	Sex of the claimant in case of injury cases, sex of deceased in case of death cases and blank in case of TPPD cases M - Male, F - Female, O - Other
67	Num_Cur_Annual_Income	11	Number	Annual Income of the claimant in case of injury cases, Annual Income of deceased in case of death cases and blank in case of TPPD cases
68	Num_Provision_Annual_Income	11	Number	Annual Income of the claimant considered for provision in case of injury cases, Annual Income of deceased considered for provision in case of death cases and blank in case of TPPD cases
69	Num_Occupation_Code	5	Number	Occupation of the claimant in case of injury cases, Occupation of deceased in case of death cases and blank in case of TPPD cases as per Occupation Codes Master
70	Txt_Nature_Of_Injury	50	Text	Nature of injury in free text
71	Num_Disability_Percentage	3	Number	Percentage of disability suffered by the claimant
72	Num_Income_Loss_Days	4	Number	Number of days of loss of income claimed for injury cases only
73	Txt_Reason_Hearing_Code	3	Text	3 digit reason code for the case next posted for hearing as per master maintained by insurer
74	Boo_Children_under_25	1	Boolean	Y in case children are below 25 years, otherwise N
75	Boo_Children_above_25	1	Boolean	Y in case children are above 25 years, otherwise N

76	Txt_Damaged_Property	100	Text	Free text entry - details of damaged property
77	Txt_Property_Pincode	6	Text	Pin code of damaged property
78	Num_Number_Of_Dependents	2	Number	Number of dependents
79	Boo_Is_WS_Filed	1	Boolean	Y in case written statement filed, otherwise N
80	Date_WS_Filed_On	10	Date	DD/MM/YYYY- Date of filing written statement
81	Boo_Is_Policy_Filed	1	Boolean	Y in case policy copy is filed, otherwise N
82	Boo_Is_Compromise_Fit	1	Boolean	Y in case claim is fit for compromise, otherwise N
83	Boo_Is_CC_Filed	1	Boolean	Y in case Criminal Court Records filed, otherwise N
84	Date_CC_Filed_On	10	DATE	DD/MM/YYYY- Date of filing Criminal Court Records
85	Boo_Is_Insured_Defended	1	Boolean	Y in case advocate has been allowed to defend the insured, otherwise N
86	Date_Section_170_Filed	10	Date	DD/MM/YYYY- Date of filing application under Section 170
87	Date_Section_170_Court_Order	10	Date	DD/MM/YYYY- Date of Court Order under Section 170
88	Date_Co_Evidence_Date	10	Date	DD/MM/YYYY- Date of conducting Company's evidence
89	Date_Driver_Evidence_Date	10	Date	DD/MM/YYYY- Date of conducting Driver's evidence
90	Boo_Is_Petitioner_in_CS	1	Boolean	Y in case claimant is included in charge sheet in case of injury cases, deceased is included in the charge sheet in case of death cases, otherwise N
91	Date_Of_Post_Mortem	10	Date	DD/MM/YYYY- Date of post mortem for death claims only
92	Txt_Reason_for_Death	50	Text	Reason for death in free text
93	Num_Interest_Rate	5	Number	Rate of interest in percentage considered for payment or provision
94	Txt_TP_Claims_Remarks	100	Text	Free text entry

# Chapter 4

## Descriptor Fields

### 4.1 Insurer Code Master

<b>Company Code (Registration Number given by IRDA)</b>	<b>Non - Life Insurer</b>
126	AGRICULTURAL INSURANCE CORPORATION OF INDIA
113	BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD.
123	CHOLAMANADALAM MS GENERAL INSURANCE
124	ECGC OF INDIA LTD.
125	HDFC-CHUBB GENERAL INSURANCE
115	ICICI LOMBARD GENERAL INSURANCE CO. LTD.
106	IFFCO TOKIO GENERAL INSURANCE CO. LTD.
58	NATIONAL INSURANCE CO.LTD.
90	THE NEW INDIA ASSURANCE CO. LTD.
103	RELIANCE GENERAL INSURANCE CO.LTD.
102	ROYAL SUNDARAM ALLIANCE INSURANCE CO. LTD
108	TATA AIG GENERAL INSURANCE CO. LTD.
556	THE ORIENTAL INSURANCE CO. LTD.
545	UNITED INDIA INSURANCE CO. LTD.

### 4.2 Policy Code Master

<b><u>Policy Code</u></b>	<b><u>Description</u></b>
1	Liability Only
2	Package Policy
3	Fire Only
4	Theft Only
5	Fire and Theft Only
6	Liability Only with Fire
7	Liability Only with Theft
8	Liability Only with Fire and Theft

#### 4.3 Class Code Master

<b><u>Class code</u></b>	<b><u>Description of Vehicle Class</u></b>
11	Private Car
12	Private Car (only three wheelers with 750 to 1000cc)
13	Private Car (only three wheelers less than 750 )
14	Two wheelers
15	Two wheelers with side car
16	Three wheeler invalid carriage with side car -treated as two wheeler
17	Goods Carrying vehicles other than three wheelers - Public
18	Goods Carrying vehicles other than three wheelers - Private
19	Goods Carrying motorised three wheelers and pedal cycles – Public
20	Goods Carrying motorised three wheelers and pedal cycles – Private
21	Passenger Carrying four wheeled vehicles
22	Passenger Carrying motorised three wheeled vehicles
23	Special type of vehicles
24	Two wheelers - hire or reward
25	Motor Trade Road transit Risk only
26	Motor Trade Road Risk only
27	Motor Trade internal Risk only

#### 4.4 Zone Code Master

<b><u>Zone code</u></b>	<b><u>Description</u></b>
35	Zone A - Sections 2 ,3,4.C.1 and 4.C.4
36	Zone B - Sections 2 ,3,4.C.1 and 4.C.4
37	Zone A - Sections 4.A, 4.C.2,4.C.3 and 4.D
38	Zone B - Sections 4.A, 4.C.2,4.C.3 and 4.D
39	Zone C - Sections 4.A, 4.C.2,4.C.3 and 4.D
40	No Zone - Sections 4.B,4.E,4.F and 4.G

#### 4.5 MAKE CODE MASTER

<u>Vehicle Make Code</u>	<u>Vehicle Make / Model Description</u>
<b>01</b>	<b>Daewoo</b>
01001	Cielo
01002	Cielo CNG
01003	Nexia
01004	Matiz SS
01005	Matiz SD
01006	Matiz SG
01007	Matiz SA
01008	Any Other
<b>02</b>	<b>Daimlerchrysler</b>
02001	C 200 CDI Classic (Diesel)
02002	C 200 CDI Elegance (Diesel)
02003	C 180 Classic (Petrol)
02004	C 180 Elegance (Petrol)
02005	E 240 VG
02006	E 240 VG AT
02007	E 220 CDI
02008	E 220 CDI AT
02009	S 320L
02010	Any Other
<b>03</b>	<b>Fiat</b>
03001	Uno 1.2 Trend
03002	Uno 1.2 Trend AC
03003	Uno 1.7 Trend Diesel
03004	Uno 1.7 Trend Diesel AC
03005	Palio 1.2 EL
03006	Palio 1.2 EL PS
03007	Palio 1.2 ELX PS
03008	Palio 1.6 GTX PS
03009	Siena ED
03010	Siena EL PS
03011	Siena ELX SP (Euro II)
03012	Siena 1.6 ELX PS
03013	Siena 1.6 ELX PS SP
03014	Siena Diesel EL PS (Euro II)
03015	Siena Diesel ELX PS (Euro II)
03016	Siena Diesel ELX SP
03017	Siena Diesel ELX PS SP
03018	Siena Weekend ELX PS
03019	Siena Weekend ELX SP PS
03020	Siena Weekend Diesel ELX
03021	Siena Weekend Diesel ELX SP
03022	Any Other

<b>04</b>	<b>Ford</b>
04001	Ikon 1.3 CLXi Manual steering
04002	Ikon 1.3 CLXi PSA+PW
04003	Ikon 1.3 EXi Petrol
04004	Ikon 1.6 ZXi
04005	Ikon 1.6 SXi Petrol
04006	Ikon 1.8 ZXi (Diesel)
04007	Ikon 1.8 SXi (Diesel)
04008	Mondeo Ghia Petrol
04009	Mondeo Ghia Diesel
04010	Mondeo Turbo Diesel
04011	Any Other
<b>05</b>	<b>General Motors</b>
05001	Opel Astra - 1.6 Petrol
05002	Opel Astra - 1.7 Diesel
05003	Opel Astra - 1.6 Petrol Advantage
05004	Opel Astra 1.7 Diesel Advantage
05005	Opel Astra- Gli 1.6 Petrol
05006	Opel Astra - Gli 1.7 Diesel
05007	Opel Astra Gl 1.6 Petrol
05008	Opel Astra - Gl 1.7 Diesel
05009	Opel Astra Club 1.6 Petrol
05010	Opel Astra Club 1.7 Diesel
05011	Opel Astra- 1.6 Petrol
05012	Opel Corsa - 1.4 Petrol
05013	Opel Corsa Gl 1.6 Petrol
05014	Opel Corsa Gl - 1.4 Petrol
05015	Opel Corsa- GLS 1.6 Petrol
05016	Opel Corsa - GLS 1.4 Petrol
05017	Opel Corsa - GSI 1.6 Petrol
05018	Opel Corsa GSI 1.4 Petrol
05019	Opel Corsa - Riyale1.6 Petrol
05020	Opel Corsa Riyale 1.4 Petrol
05021	Opel Swing ( Station Wagon) 1.4. Petrol
05022	Opel Swing ( Station Wagon) 1.6 Petrol
05023	Opel Swing - GL 1.6 Petrol
05024	Opel Swing GL 1.4 Petrol
05025	Opel Swing - GLS 1.6 Petrol
05026	Opel Swing - GLS 1.4 Petrol
05027	Opel Swing GLI 1.6 Petrol
05028	Opel Swing GLI 1.4 Petrol
05029	Any Other

<b>06</b>	<b>Hindustan Motors</b>
06001	Ambassador Nova Diesel (Deluxe)
06002	Ambassador 1800 MPFI
06003	Ambassador 1800 CNG Bifuel
06004	Ambassador 2000 DSL (BE/TG/RDL)
06005	Ambassador Classic - 1.5 Diesel
06006	Ambassador Classic 1800 ISZ MPFI
06007	Ambassador Classic 2.0 DSZ
06008	Ambassador Classic 1500 CNG
06009	Ambassador Classic 1800 CNG
06010	Ambassador Classic 1500 LPG
06011	Ambassador Classic 1800 LPG
06012	Contessa Classic 1.8 GLX MPFI
06013	Contessa Classic 2.0 DSL DLX
06014	Contessa Classic 1.8 GLX (AC)
06015	Contessa Diesel 2.0 DL (TG/RDL)
06016	Mitsubishi Lancer GLi (Petrol) Symphonic Silver
06017	Mitsubishi Lancer GLd (Diesel) Symphonic Silver
06018	Mitsubishi Lancer GLXi(Petrol) Symphonic Silver
06019	Mitsubishi Lancer GLX (Diesel) Symphonic Silver
06020	Mitsubishi Lancer GLXd (Diesel) Symphonic Silver
06021	Mitsubishi Lancer SLXi (Petrol) Symphonic Silver
06022	Mitsubishi Lancer SLXd (Diesel ) Symphonic Silver
06023	Mitsubishi Lancer SFXi (Petrol) Symphonic Silver
06024	Mitsubishi Lancer Lei (Petrol) Luxury Ed Symphonic Silver
06025	Mitsubishi Lancer LEd (Diesel) Luxury Ed Symphonic Silver
06026	Mitsubishi Lancer SFXd (Diesel) Symphonic Silver
06027	Any Other
<b>07</b>	<b>Honda</b>
07001	City 1.3 Lxi
07002	City 1.3 Exi
07003	City 1.5 Exi
07004	City 1.5 Exi AT
07005	City 1.5 Exi (S)

07006	City 1.5 VTEC
07007	Accord VTi MT
07008	Accord VTi AT
07009	Accord VTi L MT
07010	Accord VTi L AT
07011	Any Other
<b>08</b>	<b>Hyundai</b>
08001	Santro LE (EURO- II)
08002	Santro LP (EURO -II)
08003	Santro LS (EURO -II)
08004	Santro GS (EURO- II)
08005	Accent GLE 1
08006	Accent GVS
08007	Accent GLS
08008	Accent GLX
08009	Accent GTX Tornado
08010	Accent DLS
08011	Sonata GLS
08012	Sonata Gold
08013	Sonata Gold (air bag)
08014	Any Other
<b>09</b>	<b>Mahindra</b>
09001	Commander 750 DP 2wd ST
09002	Commander 750 DP 2wd HT (3- dr)
09003	Commander 650 MDI
09004	MM550 DP 2wd (8- seater) ST
09005	MM550 DP 2wd FRP
09006	Marshal Deluxe
09007	Voyager AC
09008	Bolero GLX 2 WD
09009	Bolero GLX 4 WD
09010	Bolero GLX 2 WD (7- seater)
09011	Bolero GLX 4 WD (7- seater )
09012	Any Other
<b>10</b>	<b>Maruti</b>
10001	Maruti 800
10002	Maruti 800 DX
10003	Maruti 800 DX Htr
10004	Maruti 800 DX Metallic
10005	Maruti 800 DX Metallic, Htr
10006	Maruti 800 EX
10007	Maruti 800 EX Htr
10008	Maruti 800 EX Met.
10009	Maruti 800 EX Met.Htr
10010	800 Std.Euro-II
10011	800 Std.Euro-II Htr.

10012	800 Std. Euro-II Met.
10013	800 Std. Euro-II Met.Htr
10014	800 EX Euro-II
10015	800 AC/TG Deluxe Euro -II
10016	Omni 5
10017	Omni 5 Met
10018	Omni (8 seater) Euro -II
10019	Omni XL (8 seater) Euro -II
10020	Omni XL MPFI Euro -II (5 seater)
10021	Omni CNG
10022	Omni CNG Met
10023	Omni E
10024	Omni E Met.
10025	Omni E XL
10026	Omni E XL Met
10027	Gypsy King ST
10028	Gypsy King ST Metallic
10029	Gypsy King HT
10030	Gypsy King HT Metallic
10031	Zen LX Euro-II
10032	Zen LX Euro-II Metallic
10033	Zen LXi
10034	Zen LXi Metallic
10035	Zen LXi Euro-II
10036	Zen VX Euro-II
10037	Zen VXi PS Euro II
10038	Zen VXi
10039	Zen VXi Metallic
10040	Zen AT
10041	Zen AT Metallic
10042	Zen D
10043	Zen D Metallic
10044	Zen D EPS
10045	Zen D EPS Metallic
10046	Wagon R LX
10047	Wagon R LX Metallic
10048	Wagon R LXi
10049	Wagon R LXi Metallic
10050	Wagon R VXi
10051	Wagon R VXi Metallic
10052	Wagon R AX
10053	Wagon R AX Metallic
10054	Alto LX Euro-II
10055	Alto VX Euro-II
10056	Alto VXi Euro-II
10057	Alto LX

10058	Alto LX Metallic
10059	Alto VX
10060	Alto VX Metallic
10061	Alto VXi
10062	Alto VXi Metallic
10063	Alto AX
10064	Esteem LX Euro-II
10065	Esteem VX Euro-II
10066	Esteem VX Limited
10067	Esteem AX
10068	Esteem AX Euro-II
10069	Baleno (Modified)
10070	Baleno Altura
10071	Versa DX
10072	Versa DX Metallic
10073	Versa DX2
10074	Versa DX2 Metallic
10075	Versa SDX
10076	Versa SDX Metallic
10077	Any Other
<b>11</b>	<b>TELCO</b>
11001	Sierra Turbo 4x2
11002	Sierra Turbo 4x4
11003	Sumo SE
11004	Sumo EZI
11005	Sumo (Standard)
11006	Sumo Deluxe (Non metallic)
11007	Sumo Turbo
11008	Spacio
11009	Safari LX (4x2)
11010	Safari LX (4x4)
11011	Indica LEI MPFI
11012	Indica LSI MPFI
11013	Indica LXI MPFI
11014	Indica DL
11015	Indica DLE
11016	Indica DLS
11017	Indica DLX
11018	Any Other
<b>12</b>	<b>Toyota</b>
12001	Qualis FS B4 10 seater
12002	Qualis GS C5 10 seater
12003	Qualis GST D6 8 seater
12004	Qualis GST Super (Petrol)
12005	Any Other

<b>Motorised Two wheelers</b>	
<b>31</b>	<b>Bajaj</b>
31001	Sunny Spice (E/S)
31002	Spirit (Auto start)
31003	M80
31004	M80(4 stroke)
31005	Saffire UG
31006	Super (Metallic)
31007	Classic SL
31008	Chetak (Ordinary)
31009	Chetak (Metallic)
31010	Chetak 4 -stroke
31011	Legend
31012	Legend NXT2
31013	Caliber
31014	Caliber UG
31015	Caliber Croma
31016	Boxer AT
31017	Boxer CT
31018	Aspire
31019	Pulsar 150 (Kick start)
31020	Pulsar 150 (Electric start)
31021	Pulsar 180
31022	Eliminator
31023	Any Other
<b>32</b>	<b>Hero</b>
32001	Winner
32002	Any Other
<b>33</b>	<b>Hero Honda</b>
33001	CD 100 Deluxe
33002	CD 100 SS
33003	Joy
33004	Splendor
33005	Passion
33006	Street Smart (Kick- start)
33007	Street Smart (Electric-start)
33008	CBZ (Disc)
33009	CBZ Gold (Disc)
33010	Any Other
<b>34</b>	<b>Honda Motorcycle</b>
34001	Activa
34002	Any Other

<b>35</b>	<b>Kinetic Engg</b>
35001	Style
35002	K4 -80 ZX
35003	Challenger
35004	GF 125
35005	GF 125 (Disc)
35006	Any Other
<b>36</b>	<b>Kinetic Motor</b>
36001	DX
36002	ZX
36003	AX
36004	Marvel
36005	ZX Zoom
36006	Any Other
<b>37</b>	<b>LML</b>
37001	Trendy (Scootterette)
37002	Pulse 75 (Kick-start)
37003	Pulse 75 (Electric-start)
37004	Pulse 125 (Kick- start)
37005	Pulse 125 (Electric-start)
37006	Star X Press
37007	Star (Electric-start )X Press
37008	Supremo (Kick-start)
37009	Supremo (Electric-start)
37010	Select II (Kick-start)
37011	Select II (Electric-start)
37012	Prithvi
37013	Prithvi TS
37014	Prithvi WSE
37015	Energy FX
37016	Energy FX ES
37017	Adreno FX (Drum)
37018	Adreno FX (Disc)
37019	Adreno FX DB
37020	Adreno FX DBES
37021	Adreno FX DRES
37022	N V SPL
37023	N V ESPL
37024	Any Other
<b>38</b>	<b>Royal Enfield</b>
38001	Bullet standard

38002	Bullet 350 cc
38003	Bullet Deluxe
38004	Bullet 500 cc
38005	Machismo A350 AVL
38006	Bullet Machismo
38007	Thunder Bird
38008	Lightning 535
38009	Bullet Electra
38010	Any Other
<b>39</b>	<b>TVS</b>
39001	XL50
39002	XL Super (STD)
39003	Sport
39004	Scooty (Kick-start)
39005	Scooty (Electric-start)
39006	Spectra EX
39007	Max 100
39008	Max 100 R
39009	Samurai
39010	Victor
39011	Fiero (Kick-start)
39012	Fiero (Electric-start)
39013	Any Other
<b>40</b>	<b>Yamaha</b>
40001	RD 154
40002	ACE 175
40003	Crux
40004	Crux R
40005	RX 135
40006	RX 135 (5- speed)
40007	YBX
40008	VD 125
40009	RXZ
40010	RXZ (5-speed)
40011	Any Other
<b>Commercial Vehicles</b>	
<b>Vehicle Make Code</b>	<b>Vehicle Description</b>
<b>61</b>	<b>Ashok Leyland</b>
61001	Viking with reveler suspension Euro I

61002	Viking - CNG (Bus)- 6000Kgs ALPSV - 5/4
61003	Viking - Euro-I GVW 15,660 (Bus) - Max. Seating capacity 67 ( ALPSV 4/19)
61004	Viking - Euro -I GVW 15,660 (Bus) - Max. Seating capacity 62 ( ALPSV 1/40)
61005	Viking - Euro -I GVW 15,660 (Bus)- Max. Seating capacity 67 ( ALPSV 1/38)
61006	Viking - Euro-I GVW 15,660 (Bus) - Max. Seating capacity 62 ( ALPSV 4/38)
61007	Cheetah - Euro- I GVW 15,660 Kgs. (Bus) Max. Seating capacity 57 ( ALPSV 1/17)
61008	Cheetah - Euro-I GVW 15,660 Kgs. (Bus) Max. Seating capacity 57 ( ALPSV 4/21)
61009	Cheetah - Euro-I GVW 15,660 Kgs. (Bus) Max. Seating capacity 53 ( ALPSV 4/11)
61010	Cheetah - Euro-I GVW 15,660 Kgs (Bus). Max. Seating capacity 53 ( ALPSV 1/30)
61011	Comet Euro-I 4 x 2 Truck - GVW 16,200 Kgs (CO 1611)
61012	Comet Euro-I 4 x 2 Goods Chassis - GVW 16,200 Kgs ( CG 1611 )
61013	Comet Euro- I - 4 x 2 Goods chassis - GVW 16,200 Kgs ( CG 1613 )
61014	Comet Tractor 2614 Euro-1
61015	Comet Tipper -Euro-1 ( 4 x 2 ) Tipper chassis GVW 16200 Kgs ( ALCO 3/3)
61016	Comet Coal Carrier - Euro-1 GVW - 16200 Kgs (ALCO 3/10)
61017	Comet Gold CG-1613
61018	Bison Haulage Euro-I NC 1611 / 3
61019	Bison Tipper Euro -1, Box Type NC 1611 / 2S
61020	Tusker Super Euro-I - 1616 - 4 x 2 Goods chasis - GVW 16,200Kgs
61021	Tusker Turbo - Tractor 3516 Euro-1
61022	Tusker - Gold - 2214

61023	Taurus 2516 Euro-I 6 x 4 Truck - GVW - 25,000Kgs
61024	Taurus - Euro-I ( 6 X 2 ) Chassis
61025	Taurus Tipper Euro-1 GVW 25000Kgs ( 2516/2)
61026	Cargo 759 Euro-1
61027	Cargo 759/1 Euro-1
61028	Cargo - 909 Euro-1
61029	Cargo - 909 / 3 Euro-1
61030	Cargo 100 - 12 Euro-1
61031	Cargo - 909 - Tipper Euro-1
61032	CG 1611 -COMET
61033	2516/T
61034	2516/1T
61035	NC 1611/3 BISON
61036	2214/1
61037	2614 TRACTRO
61038	5-S COMET TR.
61039	2514/1
61040	2214/1S
61041	2516 TC AC
61042	2516/198 WB
61043	2516/1- 180 WB
61044	2516/2-150 WB
61045	35165 AC
61046	NC 1611
61047	NC 1611 (P)
61048	ALPSV 1/38
61049	ALPSV 1/30
61050	ALPSV 1/6
61051	ALPSV 1/40
61052	ALPSV 1/17
61053	ALPSV 1/44
61054	ALPSV 1/53
61055	ALPSV 4/38
61056	Aluminum High Deck WT 49-ALSHD
61057	ALPSV 4/12
61058	ALPSV 1/3
61059	With cargo Box WT 49- LWB
61060	ALPSV 4/19
61061	ALPSV 4/2
61062	ALPSV 4/40
61063	ALPSV 4/12
61064	ALPSV 4/42
61065	ALPSV 4/37
61066	ALPSV 4/23

61067	ALPSV 4/11
61068	Ambulance WT 49 -ESD
61069	ALPSV 4/21
61070	Maxi Cab 12 Super Dix. seats WT 49 -ESD
61071	Dumper WT 49 -ES- DP
61072	ALCO 3/3
61073	ALCO 3/3 S
61074	ALCO 3/21T
61075	ALCO 3/21
61076	ALCO 3/10-S
61077	ALCO 3/10
61078	3/5-SPL GPOODS
61079	4/32-VIKING SUPER
61080	3/8 -222 WB PANTHER
61081	3/10 - 210 WB PANTHER
61082	3/5 - 222" WB PANTHER
61083	9/4 -142" WB ST AG
61084	1/4 150" WB HIPPO
61085	1/20-150"WB
61086	1/ - 204" HAULAGE
61087	EURO II 4/51-222"WB VIKING
61088	EURO II 4/52-210" WB VIKING SUPER
61089	EURO II 4/53-222" WB VIKING
61090	EURO II 4/54-203" WB CHEETAH
61091	EURO II 4/55-210" WB CHEETAH
61092	EURO II 4/56-210" WB VIKING
61093	CARGO 909/1
61094	CARGO 909/2
61095	CARGO 909/3
61096	CARGO 1512
61097	CARGO 759/2
61098	CARGO 759/3
61099	ALPSV 3/5 ST AG
61100	1616 TUSKER
61101	3516 TTT
61102	3/11 REFULLER
61103	Any other
<b>62</b>	<b>M/s.Bajaj Tempo Ltd. Pune</b>
62001	Minidor Autorickshaw (6+1)
62002	Minidor Pickup
62003	Delivery van
62004	Chassis with cab
62005	Chassis with cowl

62006	Minidor pickup comfort cab
62007	Tempo Excel -2 pick up
62008	Chassis with cabin
62009	Chassis with cowl
62010	Tempo Excel -2 chassis with cowl
62011	Tempo Excel- 3 pick up
62012	Chassis with cabin
62013	Chassis with cowl
62014	Tempo Excel -3 chassis with cowl
62015	Tempo Excel -4 pick up
62016	Chassis with cabin
62017	Chassis with cowl
62018	Tempo Excel -4 chassis with cowl
62019	Tempo Traveller Minibus (14+D)
62020	Tempo Traveller Microbus (11+D) (Tpt./Non-Tpt.)
62021	Tempo Traveller Megabus (13+D)Tpt.
62022	Tempo Traveller Station wagon (6+D) (Non -Tpt.)
62023	Tempo Traveller Ambulance short (7+D+P)
62024	Tempo Traveller Ambulance long (8+D+P)
62025	Tempo Traveller Delivery van
62026	Tempo Trax-Judo
62027	Tempo Trax -Judo DXT (with AC & PS)
62028	Tempo Trax -Soft top (8+D)
62029	Soft top (10+D)
62030	Hard top (10+D)
62031	T & C Soft top (9+D)
62032	T & C Hard top (9+D)
62033	T & C 5 Door Soft top (9+D)
62034	T & C 5 Door Hard top (9+D)
62035	Challenger Soft top (9+D)
62036	Tempo Trax -Soft top (8+D)
62037	Soft top (10+D)
62038	Hard top (10+D)
62039	Tempo Trax GAMA (9+D)
62040	Challenger soft top (9+D)
62041	Trax Judo Taxi (5+D)
62042	Trax Gama Taxi (5+D)
62043	Tempo Trax Pick up
62044	Any Other

<b>63</b>	<b>Hindustan Motors</b>
63001	Hindustan Trekker 5 ISZ DSL
63002	HM - Pushpak
63003	HT-5 ISZ Pushpak
63004	HT - MCV HM Porter
63005	HM Porter Plus
63006	Hindustan Chassis J6 - 179 Dsl NC
63007	Hindustan Chassis T - 155 Dsl FC
63008	Hindustan Chassis T - 480 Dsl FC
63009	Passenger Vehicles - HM RTV CNG
63010	School Bus - HM RTV CNG
63011	Ambulance - HM - RTV CNG
63012	Distribution Vehicle - HM RTV CNG
63013	Passenger Vehicle - HM RTV S4
63014	School Bus - HM RTV S4
63015	Goods Vehicle - HM RTV S4
63016	Distribution Vehicle - HM RTV S4
63017	Passenger Vehicle - HM RTV ISZ
63018	School Bus - HM RTV ISZ
63019	Ambulance - HM RTV ISZ
63020	RTV CNG (14+1)
63021	RTV - 2K Cargo Carrier
63022	RTV - 2K Driveaway chassis with cabin (Cargo Carrier)
63023	RTV - CNG Cargp
63024	RTV Land Ranger 335 full Hard top (S.C.14 +1) Transverse seats
63025	RTV Land Ranger 335 full Hard top (S.C.14 +1) Longitudial seats
63026	RTV Land Ranger 335 Load Body (3+D)
63027	RTV Staff Ranger Transverse (14+D)
63028	RTV Staff Ranger Longitudial seats (14+D)
63029	Any Other
<b>64</b>	<b>Piaggio</b>
64001	APE Cargo D 600 - Pick up
64002	APE Cargo D 600 - Delivery Van
64003	APE Cargo D 600 - Drive - away Chassis
64004	APE Auto D 3S - Passenger application

64005	APE Auto D 3S- Passenger application drive - away chassis
64006	Any Other
<b>65</b>	<b>M/s.Tata Engg.&amp; Locomotive Co.Ltd.</b>
65001	Tata SFC 407/31 Truck Chassis with cab & loadbody
65002	SFC 407/31 Truck Chassis without cab & loadbody
65003	SFC 407/31 Truck Chassis with cowl & with windshield
65004	SFC 407/31 Bus chassis with cowl & windshield
65005	Tata SFC 407/31 Truck chassis with cab & loadbody
65006	Tata SFC 407 - 4x4 Truck Chassis with cab & loadbody
65007	SFC 407 -4x4 Truck Chassis with cowl
65008	Tata LPT 407/31 full forward control truck chassis with cab
65009	Tata LP 407 full forward control bus chassis with cowl
65010	Tata LP 407/31 with twin tyre rear axel full forward control bus chassis with cowl & without windshield
65011	Tata 607
65012	Tata 608
65013	Tata 609
65014	Tata 709
65015	Tata 709 Turbo D' Van
65016	Tata SFC 709/38 semi forward control truck chassis cab & loadbody (normal & highdeck)
65017	Tata SFC 709/38 Truck chassis with cowl & wind shield
65018	SFC 709/38 Bus chassis with cowl & windshield
65019	TATA LPT 909/36 full forward control truck chassis cab & load body.
65020	Tata LPT 909/36 Truck chassis with cab
65021	Tata LPT 1109/36 truck chassis with cab & load body
65022	Tata LPT 1109/36 truck chassis with cab

65023	LP 1109/36 Bus chassis with cowl & wind shield
65024	LP 1109/36 Bus chassis with cowl & without windshield
65025	Tata 1204
65026	Tata 1210
65027	Tata LP 1510/52 Bus chassis with cowl
65028	Tata LP 1510/32
65029	Tata 1510
65030	LP 1510/36
65031	LP 1510/42
65032	LP 1510/48
65033	LP 1510/59
65034	Tata LP 1512 TC/59 Bus chassis with cowl
65035	Tata LP 1512 TC/52
65036	LP 1512 TC/42
65037	LP 1512 TC/32
65038	Tata LPO 1512 TC/55 Bus chassis with full forward control cowl
65039	Tata LPO 1512 TC/47
65040	Tata LPO 1510 CGS/55 full forward control bus chassis with cowl/front structure without windshield
65041	Tata LPO 1510 CGS/52 full forward control bus chassis with cowl/front structure without windshield
65042	Tata 1516
65043	Tata 1612
65044	Tata 1613
65045	Tata SE 1613 TC/42
65046	Tata SE 1613 TC/46
65047	Tata SE 1613 TC/46 ( Power Stg.)
65048	Tata SE 1613 TC/48
65049	Tata SE 1613 TC/48 (Power Stg)
65050	Tata SE 1613/42 with cab/cowl truck with SFC cab/cowl without loadbody
65051	. Tata SE 1613/32 (Mech & Power Stg)
65052	Tata SE 1613/36 (Mech & Power Stg.)
65053	Tata SE 1613 TC/42 (Mech & Power Stg.)
65054	TATA LPT 1613 TC/42 Truck chassis
65055	TATA LPT 1613 TC/48

65056	TATA LPT 1613 TC/52
65057	TATA LPT 1613/42 Truck chassis with cowl without windshield
65058	TATA LPT 1613 TC/32
65059	TATA LPT 1613 TC/36
65060	TATA LPO 1613 TC/55 Bus chassis with full forward control cowl
65061	TATA SK 1613/36 Scoop Tipper with cab & loadbody.
65062	TATA SK 1613/32 Box Tipper
65063	TATA SK 1613/32 Scoop Tipper
65064	TATA SK 1613/36 Box Tipper
65065	TATA SK 1613/36 Coal Carrier
65066	TATA SK 1613/36 Scooper Tipper Cowl without loadbody
65067	TATA SK 1613/36 Box Tipper cowl without loadbody
65068	TATA SK 1613/32 Scoop Tipper cowl without loadbody.
65069	TATA 1616
65070	TATA 2316
65071	TATA 2416
65072	TATA Dumper
65073	TATA D'Van
65074	Any Other
<b>66</b>	<b>Miscellaneous</b>
66001	Ford
66002	Ford Escort
66003	LCV - Standard 20
66004	Allwyn Nissan
66005	Mitshubishi Canter
66006	LCV - Isuzu
66007	LCV - Mahindra
66008	LCV - Matador
66009	Maruti Van
66010	Mahindra Pickup Van
66011	EICHER Motor D'Van
66012	Vikram
66013	Greaves Garuda
66014	Any Other

#### 4.6 Vehicle CC/PCC/GVW Code Master

<b>CC/PCC/G VW code</b>	<b>Description</b>
46	Not exceeding 75 cc (applicable for two wheelers)
47	75 to 150 cc (applicable for two wheelers)
48	150 to 350 cc (applicable for two wheelers)
49	Exceeding 350cc (applicable for two wheelers)
50	CC Not exceeding 1000CC (applicable for Private cars & Taxis)
51	CC Between 1000CC and 1500 CC(applicable for Private cars & Taxis)
52	Exceeding 1500 CC (applicable for Private cars & Taxis )
53	Carrying capacity exceeding 17 Passengers (applicable for 3 wheeled vehicles only)
54	Not exceeding 18 Passengers
55	19 to 36 Passengers
56	37 to 60 Passengers
57	More than 60 Passengers
58	GVW not exceeding 7500 kgs
59	GVW 7500 to 12000 kgs
60	GVW 12000 to 20000 kgs
61	GVW 20000 to 40000 kgs
62	GVW Exceeding 40000 kgs
63	Carrying capacity not exceeding 6 Passengers (applicable for 3 wheeled vehicles only)
64	Carrying capacity exceeding 6 passengers but not exceeding 17 Passengers (applicable for 3 wheeled vehicles only)

#### 4.7 Nature of Loss Code Master

<b>Code</b>	<b>Type of Loss</b>
1	Fire
2	Self Ignition
3	Explosion – Non Nuclear
4	Relief, Interest awarded by Consumer Forum, Ombudsman
5	Accident External Means
6	Electrical or electronic accessories
7	Accessories - Two wheelers
8	Reliability Trials and Rallies
9	Overturning - Class D Vehicles
10	Theft or conversion by Hirer

11	Third Party – Injury
12	Third Party – Death
13	Passenger Injury
14	Passenger Death
15	Paid Driver – Injury
16	Paid Driver – Death
17	Paid Second Driver (National Permit) – Injury
18	Paid Second Driver (National Permit) – Death
19	Cleaner – Injury
20	Cleaner – Death
21	Conductor – Injury
22	Conductor – Death
23	Coolies – Injury
24	Coolies – Death
25	Non Fare Paying Passengers in Goods vehicles – Injury
26	Non Fare Paying Passengers in Goods vehicles – Death
27	Unauthorised Passengers in Goods Vehicles – Injury
28	Unauthorised Passengers in Goods Vehicles – Death
29	Other Employees of Insured – Injury
30	Other Employees of Insured - Death
31	PA Owner - Driver - Injury
32	PA Owner-Driver - Death
33	Passengers Personal Accident Cover – Injury
34	Passengers Personal Accident Cover - Death
35	PA Cover for Paid Drivers, Cleaners, Conductors - Injury
36	PA Cover for Paid Drivers, Cleaners, Conductors – Death
37	PA cover for Drivers other than paid driver - Injury
38	PA cover for Drivers other than paid driver - Death
39	Third Party Property Damage Claim - Live Stock Cattle etc.
40	Third Party Property Damage Claim - Motor vehicles etc.
41	Third Party Property Damage Claim - Other Properties
42	Third Party Property Damage Claim - Electricity Poles/Transformers
43	Third Party Property Damage Claim - Dams/Bridges/Govt. Proper
44	Third Party Property Damage Claim - Govt. Dept. Buses
45	Other TP claims not classified elsewhere
46	Terrorism
47	Malicious Damage
48	Theft of parts
49	Theft of accessories
50	Theft of entire vehicle
51	Flood & Tidal Waves
52	Fresh, Rain Water & Inundation

53	Storm, Tempest, Hurricane, Cyclone
54	Earthquake - Fire Only
55	Earthquake - Shock Only
56	Earthquake - Fire & Shock
57	Landslide/Rockslide
58	Lightning
59	Others

#### 4.8 Nature of Goods Code Master

<u>Code</u>	<u>Description</u>
1	Hazardous
2	Others

Nature of Goods Carried (Applicable for goods carrying vehicles only)  
(For list of hazardous goods, please refer All India Fire Tariff)

#### 4.9 Permit Code Master

<u>Code</u>	<u>Description</u>
	Permit * Type
1	Local
2	State
3	Zonal ( <i>More than one state</i> )
4	National ( <i>All India</i> )
5	Hilly Areas

\* Applicable for Commercial Vehicles only

#### 4.10 Road Type Code Master

<u>Code</u>	<u>Description</u>
	Types of Road **
1	Hilly Roads
2	National/ State Highways
3	City/ Town Roads
4	District Roads
5	Others

\*\* Applicable for Non- Commercial Vehicles only.

#### 4.11 Driver Type Code Master

<b>Code</b>	<b>Description</b>
	<b><i>Type of Driver</i></b>
<b>1</b>	<b>Owners</b>
<b>2</b>	<b>Others</b>
<b>[ For vehicles owned by institutions/ companies/ joint owners 1 loading point will apply. Such vehicles will fall under 02 "Others" ]</b>	

#### 4.12 Driver Education Code Master

<b>Code</b>	<b>Description</b>
	<b><i>Driver's Educational Qualifications*</i></b>
<b>1</b>	<b>Below 10<sup>th</sup> standard</b>
<b>2</b>	<b>10<sup>th</sup> standard pass</b>
<b>3</b>	<b>12<sup>th</sup> standard pass</b>
<b>4</b>	<b>Graduate/ Post Graduate</b>
<b>* In case of more than one driver, the points applicable to the least qualified driver shall be accounted for. Code will be given accordingly.</b>	

#### 4.13 Driver Experience Code Master

<b>Code</b>	<b>Description</b>
	<b><i>Driver's Experience*</i></b>
<b>1</b>	<b>&lt; 1 year</b>
<b>2</b>	<b>1 year to &lt; 3 years</b>
<b>3</b>	<b>3 years to &lt; 5 years</b>
<b>4</b>	<b>5 years to &lt; 10 years</b>
<b>5</b>	<b>10 years to &lt; 15 years</b>
<b>6</b>	<b>15 years and above</b>
<b>* In case of more than one driver, the points applicable for the least experienced driver shall apply. Code will be given accordingly only.</b>	

#### 4.14 Incurred Claims Experience Code Master

<b>Code</b>	<b>Description</b>
	<b><i>Incurred Claims Experience of the vehicle insured (expiring policy period)</i></b>
<b>1</b>	<b>Up to 5 %</b>
<b>2</b>	<b>Above 5% and up to 30%</b>
<b>3</b>	<b>Above 30% and up to 50%</b>

<b>4</b>	<b>Above 50% and up to 70%</b>
<b>5</b>	<b>Above 70% and up to 100%</b>
<b>6</b>	<b>Above 100% and up to 125%</b>
<b>7</b>	<b>Above 125% and up to 150%</b>
<b>8</b>	<b>Above 150% and up to 200%</b>
<b>9</b>	<b>Above 200%</b>

#### 4.15 Claims History Code Master

<b>Code</b>	<b>Description</b>
	<b>Total No. of Claims during last 5 years</b>
<b>1</b>	<b>No Claims</b>
<b>2</b>	<b>1 Claim</b>
<b>3</b>	<b>2 Claims</b>
<b>4</b>	<b>3 Claims</b>
<b>5</b>	<b>4 Claims</b>
<b>6</b>	<b>5 Claims and above</b>

#### 4.16 Nature of Injury Code Master

<b>Code</b>	<b>Nature of Injury</b>
<b>1</b>	<b>Simple</b>
<b>2</b>	<b>Grievous</b>
<b>3</b>	<b>Death</b>
<b>4</b>	<b>Property Damage</b>
<b>5</b>	<b>Tibia Fibula-Simple</b>
<b>6</b>	<b>Tibia Fibula-Compound</b>
<b>7</b>	<b>Ulna</b>
<b>8</b>	<b>Femur</b>
<b>9</b>	<b>Radius/Ulna(Simple/Compound)</b>
<b>10</b>	<b>Ribs</b>
<b>11</b>	<b>Mandible</b>
<b>12</b>	<b>Maxilla</b>
<b>13</b>	<b>Clavicle</b>
<b>14</b>	<b>Multiple CLW and others</b>
<b>15</b>	<b>Other injuries</b>

#### 4.17 Reason for Hearing Code Master

<b><u>Code</u></b>	<b><u>Description</u></b>
1	Hearing for framing issues
2	Petitioners Evidence
3	Cross Exam of Pett. Evidnce/Witness
4	Company's Evidence
5	Cross Exam of Company's Witn/Evidence
6	Petitioners Arguments
7	Our Arguments
8	Court Orders
9	Appeal Admission
10	For Granting Stay Orders
11	Policy not valid/confirmed
12	Driving License not valid
13	Badge not valid
14	Permit not valid
15	Fitness certificate not valid
16	Overloading
17	Passenger in Goods Vehicle
18	Other Reasons

#### 4.18 Summons Type Code Master

<b><u>Code</u></b>	<b><u>Description</u></b>
	<b>TYPE OF SUMMONS</b>
1	<b>MACT</b>
2	<b>CRP</b>
3	<b>Execution</b>
4	<b>Appeal</b>
5	<b>Misc. Application</b>
6	<b>Writ in HC</b>
7	<b>Consumer Forum-District</b>
8	<b>Consumer Forum-State</b>
9	<b>Consumer Forum-National</b>
10	<b>Supreme Court</b>
11	<b>W.C.</b>
12	<b>Civil Suit</b>

# APPENDIX 1

## MOTOR DATA CONTROL SLIP

Reporting of data under Sec 64 UE of Insurance Act 1938 (as amended) - MOTOR		
<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>
POLICY DATA TABLE - F 12 a		
OD CLAIMS DATA TABLE - F 12 b		
TP / MACT CLAIMS DATA TABLE - F 12 c		
<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_Net_OD_Premium" column		
2. Data Figures for 'OD Claims Data Table' is equal to sum of "Num_OD_Amount_Claimed" column		
3. Data Figures for 'MACT Claims Data Table' is equal to sum of "Num_TP_Amount_Claimed" column		

**For Internal Use Only**

**DATASET Number of Records Data Figure \* NO. RECORDS Data Figure Recon Errors**  
POLICY  
OD CLAIMS  
TP 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\_TP\_Premium column
2. Where data figure does not reconcile with TAC figure, please reconcile using Appendix 2

## **APPENDIX 2**

### **MOTOR 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 (Pls 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:

## **APPENDIX 3**

### **Abbreviations**

<b>CC</b>	<b>Cubic Capacity</b>
<b>DD/MM/YYYY</b>	<b>Date/Month/Year format</b>
<b>G.R.</b>	<b>General Regulation</b>
<b>GVW</b>	<b>Gross Vehicle Weight</b>
<b>IDV</b>	<b>Insured Declared Value</b>
<b>IMT</b>	<b>India Motor Tariff</b>
<b>MACT</b>	<b>Motor Accident Claims Tribunal</b>
<b>NCB</b>	<b>No Claim Bonus</b>
<b>OD</b>	<b>Own Damage</b>
<b>PCC</b>	<b>Passenger Carrying Capacity</b>
<b>RTA</b>	<b>Regional Transport Authority</b>
<b>TP</b>	<b>Third Party</b>
<b>TPPD</b>	<b>Third Party Property Damage</b>
<b>STATUTORY COVER</b>	<b>Cover defined in Motor Vehicles Act</b>
<b>PA</b>	<b>Personal Accident</b>