

TARIFF ADVISORY COMMITTEE

**Deterioration of Stocks
(Potatoes)
Database Reporting Manual**

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Table of Contents

INTRODUCTION

CHAPTER 1

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

CHAPTER 2

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

CHAPTER 3

- Data Sets 3.1
- Date Format 3.2

CHAPTER 4

- Insurer Code Master 4.1
- Underwriting Office Code Master 4.2
- Endorsement Reason Code Master 4.3
- Basis of Indemnity Code Master 4.4
- Cause of Loss Code Master 4.5
- Rejection Code Master 4.6
- Expenses Code Master 4.7
- Claim Payment Head Code Master 4.8
- Recovery Code Master 4.9

APPENDICES

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

Introduction

The purpose of this manual is to provide a comprehensive reference guide for the reporting of Deterioration of Stocks (Potatoes) 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 Deterioration of Stocks (Potatoes) 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 = DoS17 a : Period = 2004-05 Submission = Original

Filename : 999_DoS 17a_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_ F017a_2004_05_O.txt (Insurer_Code "999", Form No: "F 17a", F/Y "2004-05" and submission "Original")
4	All amounts should be in actual and rounded off to the nearest rupee. - value of other currencies are to be converted to INR
5	All date entries should be in "dd/mm/yyyy" format.
6	The sequence of the columns may not be changed and no column should be deleted or added.
7	Wherever TAC codes have been provided (in the Tariff or in the Annexures), please use TAC codes only.
8	Please ensure that data in respect of all offices of your company are in the above formats and that the same set of codes / 'Code Masters' are used in all your offices.
9	Codes used by individual companies should be mapped to TAC Codes.
10	All data submissions should be alongwith duly filled up Database Control Slip and signed by Authorised Signatory.
11	Unless specifically mentioned, data submissions will be made quarterly.
12	Details of all "Non-Nil" endorsements have to be submitted in the respective tables
13	Details of all "Non-Nil" changes in claims payments or provisions have to be submitted in the claims table

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

2.2 Data Reconciliation

Statistical Data

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

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

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

2.3 Minimum Acceptance Criteria

Statistical Data

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

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

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

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

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

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

2.4 Control Slip

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

Chapter **3**

3.1 Data Sets

There are 3 data set formats:-

- i) DoS Policy Data set
- ii) DoS Claim Data set

3.2 Data Format

All data submitted must be in text format.

**DATA DICTIONARY FOR DETERIORATION OF STOCKS INSURANCE (POTATOES)
(Section 64 UE)**

DOS Potatoes Policy/Claim

F 17 (a) (b)

Sl. No:	FIELD NAME	Field Size	Data Dictionary Number	Type	Definition
1	Txt_Name_Insurer	4	170001	Text	Refer Insurer Code Master
2	Txt_Reporting_Year	9	170002	Text	Mention Year in yyyy/yyyy format
3	Txt_Reporting_Quarter_Code	1	170003	Text	'1' for First Qtr, '2' for Second Qtr, '3' for Third Qtr & '4' for Fourth Qtr.
4	Txt_Office_Code	6	170004	Text	Unique Underwriting Office Code of Insurer
5	Txt_Policy_Number	30	170005	Text	Give the Policy Number
6	Txt_Endt_Number	30	170006	Text	Give the Endorsement Number
7	Txt_Endt_Reason_Code	4	170007	Text	Give Code as per Endorsement Reason Code Master
8	Txt_Endt_Reason	30	170008	Text	If Code not provided, give the Reasons for Policy level endorsement
9	Date_Policy_Year	9	170009	Date	Indicate the Policy period in yyyy/yyyy format
10	Txt_Policy_Period	10	170010	Text	Give period of the policy in number of days
11	Date_Endt_Year	9	170011	Date	Indicate the period of Policy level endorsement in yyyy/yyyy format
12	Txt_Endt_Period	10	170012	Text	Give period of Policy level endorsement in number of days
13	Num_Location_Pincode	6	170013	Number	Give Pin Code Number of the Risk where it is situated
14	Num_Capacity_of_Transformer	6	170014	Number	Give Capacity of the Transformer(s) in KVA
15	Num_Capacity_standby_DG_set_1	4	170015	Text	Give the capacity in KVA in respect of DG set 1
16	Num_Capacity_standby_DG_set_2	4	170016	Text	Give the capacity in KVA in respect of DG set 2
17	Num_Capacity_standby_DG_set_3	4	170017	Text	Give the capacity in KVA in respect of DG set 3
18	Num_Capacity_standby_DG_set_4	4	170018	Text	Give the capacity in KVA in respect of DG set 4
19	Num_Power_Requirement	10	170019	Text	Give Requirement of Power in KVA
20	Boo_Whether_Power_Supply_available_16_hours_daily_from_EB	1	170020	Boolean	If power supply is available for a minimum period of 16 hours per day from EB or other sources other than CPP, '1', otherwise, '0'
21	Boo_Whether_FOES_Opted_with_EB_as_main_source	1	170021	Boolean	If FOES Opted with EB as main source, '1', otherwise, '0'
22	Boo_Whether_Declaration_Facility_Opted	1	170022	Boolean	If declaration facility opted, '1', otherwise '0'.
23	Txt_Basis_of_Indemnity_	2	170023	Number	Mention code as per 'Basis of Indemnity Code Master'
24	Num_Value_of_stocks	16	170024	Number	Total value of stocks covered under the policy rounded off in Indian rupees - value of other currencies are to be converted to INR
25	Num_Policy_sum_insured	16	170025	Number	Give the exact amount of sum insured rounded off in Indian rupees - value of other currencies are to be converted to INR

26	Boo_Whether_cold_storage_owned_or_leased_by_insured	1	170026	Boolean	If cold storage owned by insured, '1', otherwise '0'.
27	Boo_Whether_cold_storage_new	1	170027	Boolean	If new '1', otherwise '0'
28	Num_age_of_cold_storage	2	170028	Boolean	Age of cold storage in completed years.
29	Boo_Was_the_cold_storage_insured_for_MB	1	170029	Boolean	If insured for MB '1', otherwise '0'
30	Num_main_source_of_power_supply	30	170030	Text	Give brief description of main source of power supply
31	Num_total_amount_of_premium_on_policy	10	170031	Number	Total premium on stocks covered under the policy rounded off in Indian rupees - value of other currencies are to be converted to INR
32	Txt_Pol_Coinsurance_Status	1	170032	Text	0' for no coinsurance applicable, '1' for outgoing coinsurance - applicable for the leading insurer only, '2' for incoming coinsurance - applicable only when coinsurance share is accepted.
33	Num_Pol_Coinsurance_Share	5	170033	nn.nn	Mention your share in percentage
34	Txt_Claim_Number	30	170034	Text	Give the Claim Number (unique number for the claim)
35	Num_Amount_Claimed	16	170035	Number	Give the total amount claimed
36	Date_of_Loss	10	170036	Date	Date on which the loss/damage occurred
37	Time_of_Loss	5	170037	hh.mm	Time at which the loss/damage occurred in 24 hour format (Hours and Minutes)
38	Date_of_Intimation	10	170038	Date	Date on which the loss/damage intimated
39	Date_final_survey_report_received	10	170039	Date	Date on which the loss/damage final survey report received
40	Date_first_claim_payment	10	170040	Date	Date on which the first payment of loss/damage was made
41	Damage_Details	30	170041	Text	Give brief description of the damage details
42	Txt_Cause_of_Loss_Code	2	170042	Text	Mention relevant "Cause of Loss Code Master"
43	Txt_Basis_of_Indemnity_	2	170043	Number	Mention code as per 'Basis of Indemnity Code Master'
44	Num_Value_of_stocks	16	170044	Number	Total value of stocks covered under the policy rounded off in Indian rupees - value of other currencies are to be converted to INR
47	Num_Capacity_of_Transformer	6	170047	Number	Give Capacity of the Transformer(s) in KVA
48	Num_Capacity_of_D_G_Set	10	170048	Text	Give Capacity of the D G Set(s) in KVA
49	Boo_Whether_MB_claim_payable	1	170049	Boolean	If MB insurance was applicable on the cold storage, and MB Claim lodged under MB '1', otherwise '0'
50	Amount_settled_Total_Loss	16	170050	Number	Give the amount for which the claim was settled for total loss - rounded off in Indian rupees - value of other currencies to be converted to INR
51	Amount_settled_Partial_Loss_Replacement_spare	16	170051	Number	Give the amount of claim settled for Partial Loss / Replacement of Spares - rounded off in Indian rupees - value of other currencies to be converted to INR
52	Amount_settled_Partial_loss_labour	16	170052	Number	Amount settled on Partial Loss basis on labour - rounded off in Indian rupees - value of other currencies to be converted to INR
53	Total_amount_paid_towards_expenses	16	170053	Number	Amount paid towards Surveyors/Investigation/Advocates/Arbitrator etc

54	Num_Opening_Claims_Provision	16	170054	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
55	Num_Closing_Claims_Provision	16	170055	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
56	Date_of_payment	10	170056	Date	Date on which the claim is settled
57	Boo_Whether_Deductible_on_SI_or_Claim	1	170057	Boolean	If deductible on Sum Insured – '0', if on Claim amount – '1'
58	Num_Deductible_Equipment	16	170058	Number	Amount of deductible applicable in case of Equipment - rounded off in Indian rupees - value of other currencies to be converted to INR
59	Num_Per_Deductible_Equipment	5	170059	Number	Percentage of deductible applicable in case of Equipment
60	Num_Deductible_Stock	16	170060	Number	Amount of deductible applicable on Stock - rounded off in Indian rupees - value of other currencies to be converted to INR
61	Num_Per_Deductible_Stock	5	170061	Number	Percentage of deductible applicable on Stock.
62	Num_Deductible_Shrinkage_Rottage	16	170062	Number	Amount of deductible applicable due to shrinkage / rottage - rounded off in Indian rupees - value of other currencies to be converted to INR
63	Num_Per_Deductible_Shrinkage_Rottage	5	170063	Number	Percentage of deductible applicable due to shrinkage / rottage stock.
64	Num_Net_Claim_amount_paid	16	170064	Number	Amount paid by the insurer towards the claim net of all adjustments
65	Txt_Claim_Recovery_Code	16	170065	Number	Mention Code from Recovery Code Master where paid amount is negative
66	Num_Adjusted_Recovered	16	170066	Number	Total amount recovered after settlement rounded off in Indian rupees - value of other currencies are to be converted to INR. This figure need not be tallied with the Claims Paid
67	Txt_Claim_Reason_Rejection	30	170067	Text	If claim was rejected, give reasons for such rejection as per Rejection Code Master
68	Num_Amount_Underinsurance	16	170068	Number	Amount deducted due to underinsurance rounded off in Indian rupees - value of other currencies are to be converted to INR
69	Num_Percent_Underinsurance	16	170069	Number	Percentage of deduction due to underinsurance rounded off in Indian rupees - value of other currencies are to be converted to INR
70	Txt_Claims_Remarks	100	170070	Text	Free text entry

POLICY DATA TABLE FOR DETERIORATION OF STOCKS (POTATOES)

DOS Potatoes Policy

06 11 2006

F 17 (a)

Sl. No:	FIELD NAME	Field Size	Data Dictionary Number	Type	Definition
1	Txt_Name_Insurer	4	170001	Text	Refer Insurer Code Master
2	Txt_Reporting_Year	9	170002	Text	Mention Year in yyyy/yyyy format
3	Txt_Reporting_Quarter_Code	1	170003	Text	'1' for First Qtr, '2' for Second Qtr, '3' for Third Qtr & '4' for Fourth Qtr.
4	Txt_Office_Code	6	170004	Text	Unique Underwriting Office Code of Insurer
5	Txt_Policy_Number	30	170005	Text	Give the Policy Number
6	Txt_Endt_Number	30	170006	Text	Give the Endorsement Number
7	Txt_Endt_Reason_Code	4	170007	Text	Give Code as per Endorsement Reason Code Master
8	Txt_Endt_Reason	30	170008	Text	If Code not provided, give the Reasons for Policy level endorsement
9	Date_Policy_Year	9	170009	Date	Indicate the Policy period in yyyy/yyyy format
10	Txt_Policy_Period	10	170010	Text	Give period of the policy in number of days
11	Date_Endt_Year	9	170011	Date	Indicate the period of Policy level endorsement in yyyy/yyyy format
12	Txt_Endt_Period	10	170012	Text	Give period of Policy level endorsement in number of days
13	Num_Location_Pincode	6	170013	Number	Give Pin Code Number of the Risk where it is situated
14	Num_Capacity_of_Transformer	6	170014	Number	Give Capacity of the Transformer(s) in KVA
15	Num_Capacity_standby_DG_set_1	4	170015	Text	Give the capacity in KVA in respect of DG set 1
16	Num_Capacity_standby_DG_set_2	4	170016	Text	Give the capacity in KVA in respect of DG set 2
17	Num_Capacity_standby_DG_set_3	4	170017	Text	Give the capacity in KVA in respect of DG set 3
18	Num_Capacity_standby_DG_set_4	4	170018	Text	Give the capacity in KVA in respect of DG set 4
19	Num_Power_Requirement	10	170019	Text	Give Requirement of Power in KVA
20	Boo_Whether_Power_Supply_available_16_hours_daily_from_EB	1	170020	Boolean	If power supply is available for a minimum period of 16 hours per day from EB or other sources other than CPP, '1', otherwise, '0'
21	Boo_Whether_FOES_Opted_with_EB_as_main_source	1	170021	Boolean	If FOES Opted with EB as main source, '1', otherwise, '0'
22	Boo_Whether_Declaration_Facility_Opted	1	170022	Boolean	If declaration facility opted, '1', otherwise '0'.
23	Txt_Basis_of_Indemnity_	2	170023	Number	Mention code as per 'Basis of Indemnity Code Master'
24	Num_Value_of_stocks	16	170024	Number	Total value of stocks covered under the policy rounded off in Indian rupees - value of other currencies are to be converted to INR
25	Num_Policy_sum_insured	16	170025	Number	Give the exact amount of sum insured rounded off in Indian rupees - value of other currencies are to be converted to INR

26	Boo_Whether_cold_storage_owned_or_leased_by_insured	1	170026	Boolean	If cold storage owned by insured, '1', otherwise '0'.
27	Boo_Whether_cold_storage_new	1	170027	Boolean	If new '1', otherwise '0'
28	Num_age_of_cold_storage	2	170028	Boolean	Age of cold storage in completed years.
29	Boo_Was_the_cold_storage_insured_for_MB	1	170029	Boolean	If insured for MB '1', otherwise '0'
30	Num_main_source_of_power_supply	30	170030	Text	Give brief description of main source of power supply
31	Num_total_amount_of_premium_on_policy	10	170031	Number	Total premium on stocks covered under the policy rounded off in Indian rupees - value of other currencies are to be converted to INR
32	Txt_Pol_Coinsurance_Status	1	170032	Text	0' for no coinsurance applicable, '1' for outgoing coinsurance - applicable for the leading insurer only, '2' for incoming coinsurance - applicable only when coinsurance share is accepted.
33	Num_Pol_Coinsurance_Share	5	170033	nn.nn	Mention your share in percentage

CLAIMS DATA TABLE FOR DETERIORATION OF STOCKS (POTATOES)

DOS Potatoes Claims

F 17 (b)

Sl. No:	FIELD NAME	Field Size	Data Dictionary Number	Type	Definition
1	Txt_Name_Insurer	4	170001	Text	Refer Insurer Code Master
2	Txt_Reporting_Year	9	170002	Text	Mention Year in yyyy/yyyy format
3	Txt_Reporting_Quarter_Code	1	170003	Text	'1' for First Qtr, '2' for Second Qtr, '3' for Third Qtr & '4' for Fourth Qtr.
4	Txt_Office_Code	6	170004	Text	Unique Underwriting Office Code of Insurer
5	Txt_Policy_Number	30	170005	Text	Give the Policy Number
6	Txt_Endt_Number	30	170006	Text	Give the Endorsement Number
7	Txt_Endt_Reason_Code	4	170007	Text	Give Code as per Endorsement Reason Code Master
8	Txt_Endt_Reason	30	170008	Text	If Code not provided, give the Reasons for Policy level endorsement
9	Date_Policy_Year	9	170009	Date	Indicate the Policy period in yyyy/yyyy format
10	Txt_Policy_Period	10	170010	Text	Give period of the policy in number of days
11	Num_Location_Pincode	6	170013	Number	Give Pin Code Number of the Risk where it is situated
12	Txt_Claim_Number	30	170034	Text	Give the Claim Number (unique number for the claim)
13	Num_Amount_Claimed	16	170035	Number	Give the total amount claimed
14	Date_of_Loss	10	170036	Date	Date on which the loss/damage occurred
15	Time_of_Loss	5	170037	hh.mm	Time at which the loss/damage occurred in 24 hour format (Hours and Minutes)
16	Date_of_Intimation	10	170038	Date	Date on which the loss/damage intimated
17	Date_final_survey_report_received	10	170039	Date	Date on which the loss/damage final survey report received
18	Date_first_claim_payment	10	170040	Date	Date on which the first payment of loss/damage was made
19	Damage_Details	30	170041	Text	Give brief description of the damage details
20	Txt_Cause_of_Loss_Code	2	170042	Text	Mention relevant "Cause of Loss Code Master"
21	Txt_Basis_of_Indemnity	2	170043	Number	Mention code as per 'Basis of Indemnity Code Master'
22	Num_Value_of_stocks	16	170044	Number	Total value of stocks covered under the policy rounded off in Indian rupees - value of other currencies are to be converted to INR
23	Num_Capacity_of_Transformer	6	170047	Number	Give Capacity of the Transformer(s) in KVA
24	Num_Capacity_of_D_G_Set	10	170048	Text	Give Capacity of the D G Set(s) in KVA
25	Boo_Whether_MB_claim_payable	1	170049	Boolean	If MB insurance was applicable on the cold storage, and MB Claim lodged under MB '1', otherwise '0'
26	Amount_settled_Total_Loss	16	170050	Number	Give the amount for which the claim was settled for total loss - rounded off in Indian rupees - value of other currencies to be converted to INR
27	Amount_settled_Partial_Loss_Replacement_spares	16	170051	Number	Give the amount of claim settled for Partial Loss / Relacement of Spares - rounded off in Indian rupees - value of other currencies to be converted to INR

28	Amount_settled_Partial_los s_labour	16	170052	Number	Amount settled on Partial Loss basis on labour - rounded off in Indian rupees - value of other currencies to be converted to INR
29	Total_amount_paid_toward s_expenses	16	170053	Number	Amount paid towards Surveyors/Investigation/Advocates/Arbitrator etc
30	Num_Opening_Claims_Provi sion	16	170054	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
31	Num_Closing_Claims_Provi sion	16	170055	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
32	Date_of_payment	10	170056	Date	Date on which the claim is settled
33	Boo_Whether_Deductible_o n_SI_or_Claim	1	170057	Boolean	If deductible on Sum Insured – '0', if on Claim amount – '1'
34	Num_Deductible_Equipmen t	16	170058	Number	Amount of deductible applicable in case of Equipment - rounded off in Indian rupees - value of other currencies to be converted to INR
35	Num_Per_Deductible_Equip ment	5	170059	Number	Percentage of deductible applicable in case of Equipment
36	Num_Deductible_Stock	16	170060	Number	Amount of deductible applicable on Stock - rounded off in Indian rupees - value of other currencies to be converted to INR
37	Num_Per_Deductible_Stock	5	170061	Number	Percentage of deductible applicable on Stock.
38	Num_Deductible_Shrinkage _Rottage	16	170062	Number	Amount of deductible applicable due to shrinkage / rottage - rounded off in Indian rupees - value of other currencies to be converted to INR
39	Num_Per_Deductible_Shrin kage_Rottage	5	170063	Number	Percentage of deductible applicable due to shrinkage / rottage stock.
40	Num_Net_Claim_amount_pa id	16	170064	Number	Amount paid by the insurer towards the claim net of all adjustments
41	Txt_Claim_Recovery_Code	16	170065	Number	Mention Code from Recovery Code Master where paid amount is negative
42	Num_Adjusted_Recovered	16	170066	Number	Total amount recovered after settlement rounded off in Indian rupees - value of other currencies are to be converted to INR. This figure need not be tallied with the Claims Paid
43	Txt_Claim_Reason_Rejectio n	30	170067	Text	If claim was rejected, give reasons for such rejection as per Rejection Code Master
44	Num_Amount_Underinsura nce	16	170068	Number	Amount deducted due to underinsurance rounded off in Indian rupees - value of other currencies are to be converted to INR
45	Num_Percent_Underinsuran ce	16	170069	Number	Percentage of deduction due to underinsurance rounded off in Indian rupees - value of other currencies are to be converted to INR
46	Txt_Claims_Remarks	100	170070	Text	Free text entry

Chapter 4

Description Fields

DATA DICTIONARY FOR MB DATA (SECTION 64 UE)		
DOS : Policy/Claim		
FORMAT NUMBER - DOS-17 (a) (b)		
Code Master Number	Code Master Name	Source/ Status
1	Insurer Code Master	Provided
2	Underwriting Office Code Master	Insurers' Own Code
3	Endorsement Reason Code Master	Provided
4	Basis of Indemnity Code Master	Provided
5	Cause of Loss Code Master	Provided
6	Rejection Code Master	Provided
7	Expenses Code Master	Provided
8	Claim Payment Head Code Master	Insurers' Own Code
9	Recovery Code Master	Provided

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

Serial Number	Code Master 2 – Underwriting Office Code Master	Code
	Insurer's own Code Master	

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

Serial Number	Code Master 4 –Basis of Indemnity Code Master	Code
1	Market Value	01
2	Reinstatement Value	02
3	Agreed Value	03
4	First Loss Basis	04

Serial Number	Code Master 5- 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 Go Round 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 6- 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 7 - 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 8 - Claim Payment Head Code Master	Code
	Insurer's own Code Master	

Serial Number	Code Master 9 – Recovery Code Master	Code
1	Sale of Salvage	1
2	Recovery through subrogation	2
3	Contribution from other party	3
4	Recovery of Rent	4
5	Other Recoveries	5

APPENDIX 1

DOS DATA CONTROL SLIP

Reporting of data under Sec 64 UE of Insurance Act 1938 (as amended) - DOS		
INSURER		
IRDA LICENSCE NO		
REPORTING PERIOD		
DATE OF SUBMISSION		
DATASET	NUMBER OF RECORDS	DATA FIGURE*
DOS POLICY DATA TABLE - F 17 (a)		
DOS CLAIM, DATA TABLE- F17 (b)		
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 " Of Num_Total_Amount_of_Premium_on_Policy" column		
2. Data Figures for Claims Data Table' is equal to sum of " Num_Net_Claim_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_DOS_Premium column
2. Data Figures for Claims are equal to sum of Num_Total_Claim_Amount_Paid_on the
_Loss
3. Where data figure does not reconcile with TAC figure, please reconcile using Appendix
2

APPENDIX 2

DOS DATABASE RECONCILIATION SHEET

Company: Code:

Submission for Period

Policy & Endorsement Files

Data Figure:

Policy Premiums

Others (Pls Specify)

Total

TAC Figure

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: