(10) **PRODUCT PLAN MASTER SETUP**

**PROG. ID** PRG\_LI\_PLAN\_MST

**BRIFE PROG. DESCRIPTION**

The program is to setup the various insurance plans available for each individual Life Products.

**TABLES**

Input:- Product Details Table TBIL\_PRODUCT\_DETL

Input/output:-Product Plan Master TBIL\_PLAN\_MAST

**SCREEN ITEMS**

**Product Code:-** (TBIL\_PLAN\_PRDCT\_CD)

Query the Product Details Table. Pick the required product from the list. Display the Product Description.

**Plan Code: -** (TBIL\_PLAN\_CD)

Enter the assigned plan code

**Plan Term: -** (TBIL\_PLAN\_MODE\_TERM)

**Plan Minimum Year** (TBIL\_PLAN\_MIN\_YRS)

This is minimum number of years this plan should cover.(Term)

Plan Maximum Years: (TBIL\_PLAN\_MAX\_YRS)

This is the maximum number of years (Term) for this product plan

Plan Minimum Age: (TBIL\_PLAN\_MIN\_AG\_YRS)

This is the minimum Age in years that is covered by the plan

Plan Maximum Age: (TBIL\_PLAN\_MIN\_AG\_YRS)

This is the Maximum Age in years covered by the plan.

Plan Minimum Sum Assured (TBIL\_PLAN\_MIN\_AS)

Minimum Sum Assured Amt Covered by this plan

Plan Maximum Sum Assured (TBIL\_PLAN\_MAX\_AS)

Maximum Sum Assured Amt covered by the plan.

Is Payment Based on Maturity (TBIL\_PLAN\_PAY\_MATURITY)

Drop down for Y/N

Is payment of SA Periodic (TBIL\_PLAN\_PAY\_PERIODIC)

Drop down for Y/N

Is Payment Based on Surrender (TBIL\_PLAN\_PAY\_SURR)

Drop down for Y/N

Number of Years before Surrender (TBIL\_PLAN\_PAY\_SURR\_YRS)

Enter the number of years before Surrender can be made.

Is Loan Allowed (TBIL\_PLAN\_LOAN)

Drop down for Y/N

Loan % on Sum Assured (TBIL\_PLAN\_LOAN\_PCENT)

Maximum percentage of Loan to the Sum Assured.

Minimum Loan Amount (TBIL\_PLAN\_MIN\_LOAN\_AMT)

The minimum Loan amount that can be taken

Is Policy Valid after Maturity (TBIL\_PLAN\_POL\_VALID\_MATURE)

Do drop down for Y/N

Annual Mode of Payment Rate (TBIL\_PLAN\_MOP\_YR\_RATE)

The rate on Premium for Annual Mode of payment e.g 1.0

Half Yearly Mode of Payment Rate (TBIL\_PLAN\_MOP\_HFYR\_RATE)

The half yearly rate on premium paid half yearly e.g 1.005

Quarterly Mode of Payment Rate (TBIL\_PLAN\_MOP\_QTR\_RATE)

This is the quarterly rate on premium

Monthly Mode of Payment Rate (TBIL\_PLAN\_MOP\_MTH\_RATE)

This is the monthly rate on premium.

\*Provision for - Add Record

- Change

-Delete

(11) **MEDICAL EXAMINATION DETAILS SETUP**

**PROG. ID** PRO\_LI\_MEDICAL\_DTLS

**PROG. BRIEF DESCRIPTION**:

This program is to setup the Medical Examination Details. It gives the age range plus the Sum Assured range that will required Medical Examination. It is done for each Product.

**TABLES**

Input:- Product Code table TBIL\_PRODUCT\_DETL

Input/output:- Medical Exam Details Table TBIL\_MEDIC\_EXAM\_DTLS.

**SCREEN ITEMS**

**Module Source**:- (TBIL\_MEDIC\_EXAM\_MDLE)

This is the module for which the setup is being made.

Do drop down I – Individual Life

G – Group Life

A – Annuity

Start Sum Assured (TBIL\_MEDIC\_SA\_FROM)

This is the beginning of the range of Sum Assured amount affected.

End Sum Assured (TBIL\_MEDIC\_SA\_TO)

This is the end of the range of Sum Assured amount involved.

Start Age (TBIL\_MEDIC\_AGE\_FROM)

This is the start age for the range covered

End Age (TBIL\_MEDIC\_AGE\_TO)

This is the end age for the range covered

Product Code (TBIL\_MEDIC\_PRDCT\_CD)

This is the product code for which range is being setup.

Query the product details Table.

Pick the Product to be covered.

Display the description.

\*Make provision for Record

- Add

-Change

-Delete

(12) **RATE TYPES CODE SETUP**

**PROG. ID** PRG\_LI\_UNDW\_RATE\_TYPES

**PROG.BRIEF DESCRIPTION**

This program is to setup the various underwriting types. It should show the codes, description for each product.

**TABLES**

Input:- Product Codes table TBIL\_PRODCUT\_DETL

Input/output:- Rate Types Codes Table TBIL\_RATE\_TYPE\_CODE

**SCREEN ITEMS**

Module Sources: (TBIL\_RATE\_TYP\_MDLE)

This is the system module for which the rate Type is being setup. Do drop down .

* I = Individual Life
* G = Group Life
* A = Annuity

Product Code (TBIL\_RATE\_TYP\_PRDCT)

This is the product code for which the rate type is being setup.

Query the product details Table.

Pick the product code required.

Display the description.

Rate Type code (TBIL\_RATE\_TYP\_CODE)

Accept the Rate Type Code

Rate Type description (TBIL\_RATE\_TYP\_DESC)

Accept the rate type description

Rate Type Per (TBIL\_RATE\_TYP\_PER)

Enter the rate per. i.e per 100, per 1000 etc

\*Make provision for Record

- Add

- Change

- Delete

(13) **PREMIUM RATES MASTER SETUP**

**PROG. ID.** PRG\_LI\_UNDW\_RATES

**PROG. BRIEF DESCRIPTION**: This program for setting up the various Premium Rate Tables.

**TABLES**

Input :-Product Details table TBIL\_PRODUCT\_DETL

Rate Type Codes (TBIL\_RATE\_TYP\_CODE

Input/output:- Premium Rate Table TBIL\_PREM\_RATE

**SCREEN ITEMS**

This following item to be accepted from screen

Module Source (TBIL\_PREM\_RT\_MDLE)

This is the system module for which the rates are to be setup. Do drop down.

I – Individual Life

G – Group Life

A – Annuity

Product Code (TBIL\_PREM\_RT\_PRDCT\_CD)

This is the Product Code for which the rates are to be setup

Query the product details table to pick the product code required (TBIL\_PRODUCT\_DETL).

Pick the code and display the description

Rate Type Code (TBIL\_PREM\_RT\_CODE)

This is the type of Rate Code for which rates are to be setup.

Query the Rate Types Codes Table (TBIL\_RATE\_TYPE\_CODE)

Pick the code for the Rate Type.

Use Rate module, Product Code to access the Rate Type Codes Table.

Start Policy Term (TBIL\_PREM\_RT\_PRD\_FROM)

This is the Start Period (Years) the rate will cover. The policy Term. If the rate covers only one period then the Start Term and end Term will be the same.

End Policy Term (TBIL\_PREM\_RT\_PRD\_TO)

This is the end period (years) the rate is applicable.

Start Age (TBIL\_PREM\_RT\_AGE\_FROM)

This is the Start of the Age (Years) covered by the rate

End Age (TBIL\_PREM\_RT\_AGE\_TO)

This is the end age covered by rate. Can be some as start Age

Premium Rate (TBIL\_PREM\_RT\_RATE)

This is the Premium Rate. It is in decimal format. E.g 2.117

(14) **INTEREST RATE SETUP**

**PROG. ID** PRG\_LI\_INT\_RATE

**BREIF PROGRAM DESC:** This program is to setup Interest rates applicable to contribution.

**TABLES**

Input:- Products Details Table TBIL\_PRODUCT\_DETL

Input/output:- Interest Rate Table TBIL\_INTEREST\_RATE.

**SCREEN ITEMS**

Product Code (TBIL\_INTRST\_RT\_PRDCT\_CD)

Query the Product Details Table.

Pick the required Product Code from the list displayed. Display the Product description.

Interest Rate Type (TBIL\_INTRST\_RT\_TYPE)

Do a drop down for interest Types

C – Contributions

T – Top up

Pick the applicable Type

Start Contribution Amount (TBIL\_INTRST\_RT\_CONTRIB\_FROM)

This is the beginning of the contribution amount range for which is covered by the interest rate.

End Contribution Amount (TBIL\_INTRST\_RT\_CONTRIB\_TO)

This is the end range of the contribution amount.

Start Term (TBIL\_INTRST\_RT\_START\_TERM)

This is the start policy term (Years) for the range of period covered by the interest rate.

End Term (TBIL\_INTRST\_RT\_END\_TERM)

This is the end term (years) of the range of policy term covered by the interest.

Interest Rate (TBIL\_INTRST\_RATE)

This is the applicable interest rate for the range setup. E.g 5.0

Interest Rate Per (TBIL\_INTRST\_RT \_PER)

This is the interest rate basis. E.g is it per 100 or 1000

Rate Start Date (TBIL\_INTRST\_RT\_DATE\_FROM)

This is start effective date the interest rate is to be applicable.

Rate End Date (TBIL\_INTRST\_RT\_DATE\_TO)

This is the date the interest rate becomes ineffective. The expiry date.

\*Make provision for record to

- Add

-Change

Delete

(15) **BONUS INTEREST RATE SETUP**

**PROG. ID** PRG\_LI\_BONUS\_INT\_RT

**PROG. BRIEF DESCRIPTION** This program is to setup the Bonus Interest Rate for each year.

**TABLE**

Input: - Product Details Table TBIL\_PRODUCT\_DETL

Code Table TBIL\_LIFE\_CODE

Input/output: Bonus Interest Rate Table TBIL\_BONUS\_INTREST

**SCREEN ITEMS**

Product Code (TBIL\_BONUS\_RT\_PRDCT\_CD)

This is the applicable Product Code.

Query the product details Table (TBIL\_PRODUCT\_DELT)

To get a list of all Product. Display the product description.

Bonus Type Code (TBIL\_BONUS\_RT\_CODE)

Pick the Bonus Type Code from the Code File. (TBIL\_LIFE\_CODES)

Query the Codes file using

“L01” to TBIL\_COD\_TAB\_ID

“013” to TBIL\_COD\_TYP

Get a list of the Bonus Codes and pick Display the description.

Bonus Year (TBIL\_BONUS\_RT\_YEAR)

This is the year for which the bonus is being setup e.g 2011

Bonus Rate (TBIL\_BONUS\_RATE)

This is the bonus rate .e.g.5.0

Bonus Rate Per (TBIL\_BONUS\_RATE\_PER)

This basis of the rate e.g rate per 100, or 1000

\*Make provision for Record

- Add

-Change

-Delete.

(16) **LOAN INTEREST RATE SETUP**

**PROG.ID** PRG\_LI\_LOAN\_INT\_RT

PROG. BRIEF DESCRIPTION: THIS PROGRAM IS TO SETUP THE Loan interest rates.

TABLES

INPUT:- Codes Table (TBIL\_LIFE\_CODES)

Input/output:- Loans Interest Rate Table BIL\_LOAN\_INTREST

**SCREEN ITEMS**

Loan Code (TBIL\_LOAN\_INTRST\_CODE)

Pick the Loan Code applicable from the Code Table. Query the Codes Table (TBIL\_LIFE\_CODES) using .

“L01” to TBIL\_COD\_TAB\_ID

“012” to TBIL\_COD\_TYP

Get a list of the Loan Codes.

Pick the required Code. Display the description.

Start Loan Amount: (TBIL\_LOAN\_AMT\_FROM)

The start amount of the range Covered by the loan Interest rate.

End Loan Amount (TBIL\_LOAN\_AMT\_TO)  
the end amount of the range covered by the Loan Interest rate.

Loan Interest Rate (TBIL\_LOAN\_INTRST\_RATE)  
the interest rate applicable. E.g 5.0

Loan interest Rate Per (TBIL\_LOAN\_INT\_RATE\_PER)

The basis of the rate. Rate per 100 or 1000

\*make provision for Record to

- Add

- Change

-Delete

(17) **AGENCY STANDARD COMMISSION RATES SETUP**

**PROG. ID** PRG\_LI\_AGCY\_COMM

**PROG. BRIEF DESCRIPTION:** This program is to setup the standard commission for Individual life agents.

**TABLES**

Input: Product Details Table TBIL\_PRODUCT\_DETL

Input/output: Agency Commission Rates table TBIL\_AGCY\_COMM\_RATE

**SCREEN ITEMS**

Product Codes:- (TBIL\_AGCY\_COMM\_PRD\_CD)

This is the Product Code for which Commission is to be setup.

Query the Product Details Table to pick the required product code. Display the product description.

Collection Start Year (TBIL\_AGCY\_YR\_FROM)

The start period of the business covered by the commission. e.g 1 (for year 1)

Collection End Year (TBIL\_AGCY\_YR\_TO)

The end period of the business covered by the commission e.g 3 (for year 3)

Policy Term Start (TBIL\_AGCY\_TERM\_FROM)

The start range of the Policy Term. That is, the Number of years covered by the policy (in years e.g. 5)

Policy Term End (TBIL\_AGCY\_TERM\_TO)

The end range of the policy term for the commission e.g .7

Agency Commission Rate (TBIL\_AGCY\_COMM\_RATE)

The commission rate percent. e.g 15.00

\*Make Provision for Record

- Add

-Change

-Delete

(18) **AGENCY PRODUCTION BUDGET SETUP**

**PROG. ID** PRG\_LI\_AGCY\_BUDGET

**PROG. BRIEF DESCRIPTION:** This program is to setup the production budget for Agencies.

**TABLES**

Input/output: Agency Production Budget Table. TBIL\_AGCY\_PREM\_BUDGT

**SCREEN ITEMS**

Agents Types Codes: (TBIL\_AGCY\_TYPE\_CODE)

Do a drop down to pick the type of agents budget being setup.

M – Agent Manager

U – Unit manager

A – Existing Agent Under Agency Manager

B – Existing Agent Under Unit Manager

C – New Agents Under Agency Manager

D – New Agents Under Unit Manager

Budget Amount (TBIL\_AGCY\_BUGT\_AMT)

This is the monthly budgeted premium collection amount for the Agent Type.

Bonus Amount (TBIL\_AGCY\_BONUS\_AMT)

This is the bonus amount for meeting the budget.

Start New Agent Month (TBIL\_AGCY\_MTH\_FROM)

This is for new agents. This is the start month for Budget and bonus is being set. (Month- 1, 2 e t c)

End New Agent Month (TBIL\_AGCY\_MTH\_TO)

This is the end month for which the set Budget and Bonus Covers.

Collection Expenses Rate (TBIL\_AGCY\_ADD\_RATE1)

This is the Rate applicable to premium Collection for collection expenses. It is rate percent.e.g 2.5

Additional Collection Expenses Rate (TBIL\_AGCY\_ADD\_RATE2)

This is an additional rate applicable to premium collection as addition bonus. E.g.1.5

Lunch Mode Rate (TBIL\_AGCY\_ADD\_RATE3)

This is also a rate applicable to premium collection.

\*Make provision for Record

- Add

- Change

-Delete

(19) **BROKERS COMMISSION RATE SETUP**

**PROG. ID** PRG\_LI\_BRK\_COMM

**PROG. BRIEF DESCRIPTION:-** This program is to setup the commission for Brokers/Agents in respect of each product Tenor.

**TABLES**

Input:- Product Details Table TBIL\_PRODUCT\_DETL

Input/output:- Brokers Commission Rates Table TBIL\_BRK\_COMM\_RATE

**SCREEN ITEMS**

Product Code: (TBIL\_BRK\_COMM\_PRD\_CD)

This is the Product Code for which the commission is to be setup. Query the Product Details Table (TBIL\_PRODUCT\_DETL) to get the list of products. Pick the Code and display the description.

Start Year (TBIL\_BRK\_YY\_FROM)

The start business year the commission pertains to e.g years 1, 2, 3

End Year (TBIL\_BRK\_YY\_TO)

The end year of the range (business year the commission pertains to e.g year 5

Star Policy Term (TBIL\_BRK\_TERM\_FROM)

The Start term of the Policy Covered by the Commission. e.g.5 (Years)

End Policy Term (TBIL\_BRK\_TERM\_TO)

The end term of the policy covered by the commission e.g 10

Commission Rate (TBIL\_BRK\_COMM\_RATE)

The applicable commission Rate (percent)

\*Make provision for Record

- Add

- Change

-Delete.

**TABLES CONTENTS**

1. **CODES FILE** TBIL\_LIFE\_CODES

TBIL\_COD\_TAB\_ID ‘L01’ for Underwriting Codes

L02 for other Codes

TBIL\_COD\_TYP The different Codes Types (see listed below)

TBIL\_COD\_ITEM Items within each code Type. Can be entered or System generated

TBIL\_COD\_LONG\_DESC

TBIL\_COD\_SHRT\_DESC

**Code Types**

**Understanding Codes (L01) Other Codes (L02)**

**CODE DESCRIPTION CODES DESCRIPTION**

001 Disability Types 001 Nationality Codes

002 Health Status 002 State Codes

003 Medical Exam Codes 003 Branch Codes

004 Loading Codes 004 Division Codes

005 Discount Codes 005 Department Codes

006 Mortality Codes 006 Location Codes

007 Medical Illness Codes 007 Occupation Class Codes

008 Medical Clinic Codes 008 Occupation Codes

009 Policy Condition Codes 009 Religion Codes

010 Loss Type Codes 010 Customer Title Codes

011 Treaty Type Codes 011 Rider Codes

012 Loan Codes 012 Charge Codes

013 Bonus Codes 013 Relation Codes

014 Source of Business Codes

015 Gender Codes

016 Agency Location Codes

1. **Brokers Commission Rate** TBIL\_BRK\_COMM\_RATE

Commission rates for Agents/Brokers/Insurance Coy etc Not for Individual Agency Marketers.

TBIL\_BRK\_COMM\_PRD\_CD Product Code. Pick from Product Table.

TBIL\_BRK\_YY\_FROM The year the commission pertains to e.g YR1, YR2.

TBIL\_BRK\_YY\_TO The year the commission pertains to e.g YR1, yr2.

TBIL\_ERK\_TERM\_FROM Term of the Policy covered by the commission rate

TBIL\_BRK\_TERM\_TO Term of the Policy covered by the commission rate.

TBIL\_BRK\_COMM\_RATE Percetage Comm. Rate.

1. **INDIVIDUAL Business Agency Standard Commission Rates** TBIL\_AGCY\_COMM\_RATE

TBIL\_AGCY\_COMM\_PRD\_CD Product Code. Pick from product Table.

TBIL\_AGCY\_YY\_FROM Period of the business commission is being paid e.g Collection for YR1, YR2.

TBIL\_AGCY\_YY\_TO Period of the business commission is being paid e.g Collection for YR1, YR2.

TBIL\_AGCY\_TERM\_FROM The Term covered by the Policy

TBIL\_AGCY\_TERM\_TO The Term covered by the Policy

TBIL\_AGCY\_COMM\_RATE The comm. Percent rate.

1. **Agency Production Budget** TBIL\_AGCY\_PREM\_BUDGT

TBIL\_AGCY\_TYPE\_CODE (See Table 5 TBIL\_AGENCY\_CD for list of Codes)

TBIL\_AGCY\_BUGT\_AMT Amount of premium Collection budgeted for each type.

TBIL\_AGCY\_BONUS\_AMT Bonus for meeting Budget.

TBIL\_AGCY\_MTH\_FROM Required for new agent budgets. First 6 Months

TBIL\_AGCY\_MTH\_TO Required for new agent budgets. First 6 Months

TBIL\_AGCY\_ADD\_RATE1 Collection express Rate

TBIL\_AGCY\_ADD\_RATE2 Addition collection Exp. Rate.

TBIL\_AGCY\_ADD\_RATE3 Lunch Mode Rate.

1. **Agency Commission Details**  TBIL\_AGENCY\_COMM\_DTLS

Agency Commission to be paid.

TBIL\_AGCY\_DTL\_TYPE Type of Agent e.g. manager

TBIL\_AGCY\_DTL\_CODE Code of the Agent.

TBIL\_AGCY\_DTL\_TRN\_DT\_ST Start date of period covered by the commission

TBIL\_AGCY\_DTL\_TRN\_DT\_END End Period covered

TBIL\_AGCY\_DTL\_STD\_COMM Basic Commission

TBIL\_AGCY\_DTL\_BONUS\_COMM Bonus Commission

TBIL\_AGCY\_DTL\_TOT\_PREM Total Collection made

TBIL\_AGCY\_DTL\_ADDT1 Rate1 Commission

TBIL\_AGCY\_DTL\_ADDT2 Rate2 Additional Comm.

TBIL\_AGCY\_DTL\_ADDT3 Rate3 “ “

TBIL\_AGCY\_DTL\_TOT\_COMM Total Commission

TBIL\_AGCY\_DTL\_COMM\_TAX Withholding Tax

TBIL\_AGCY\_DTL\_COMM\_VAT VAT deducted

TBIL\_AGCY\_DTL\_NET\_COMM Net Comm. Paid

1. **Product Category Table** TBIL\_PRODUCT\_CAT

TBIL\_PRDCT\_CAT\_MDLE The module for which the product below.

I – Individual, G – Group, A – Annuity.

TBIL\_PRDCT\_CAT\_CD Product Category Code

TBIL\_PRDCT\_CAT\_DESC Full Description.

TBIL\_PRDCT\_CAT\_SHRT\_DESC.

1. **Product Details** TBIL\_PRODUCT\_DETL

TBIL\_PRDCT\_DTL\_MDLE System Module

TBIL\_PRDCT\_DTL\_CAT Product Category

TBIL\_PRDCT\_DTL\_CODE Product Code

TBIL\_PRDCT\_DTL\_DESC Product Description

TBIL\_PRDCT\_DTL\_PLAN\_CD Plan code for the Product.

TBIL\_PRDCT\_AGE\_CALC 1 Prev. B/day, 2 Next B/day or 3 nearest B/day.

TBIL\_PRDCT\_SA\_INSTAL\_TYPE

TBIL\_PRDCT\_SA\_PAY\_MULITIPLE Y/N

TBIL\_PRDCT\_COMM\_CODE

TBIL\_PRDCT\_INSTAL\_PAY1 periodic SA payt.1st % Amt.

TBIL\_PRDCT\_INSTAL\_PERIOD1 Periodic SA period for 1st pay e.g 1/3of the period

TBIL\_PRDCT\_INSTAL\_PAY2 Second Period % Amt.

TBIL\_PRDCT\_INSTAL\_PERIOD2 Second Period Time e.g 2/3 of the Period

TBIL\_PRDCT\_INSTAL\_PAY3

TBIL\_PRDCT\_INSTAL\_PERIOD3

1. **Product Cover Details** TBIL\_COVER\_DET

TBIL\_COV\_MDLE\_CD System Module Code

TBIL\_COV\_PRDCT\_CD Product Code

TBIL\_COV\_CD Cover Code

TBIL\_COV\_DESC Code Description

TBIL\_COV\_TYPE Type of Cover

(Basic, ancillary, Supplementary)

TBIL\_COV\_ON\_BASIC\_RATE Y/N

TBIL\_COV\_RATE\_ON (on Basic Prem or SA)

TBIL\_COV\_SA\_PCENT % of Sum Assured.

TBIL\_COV\_MIN\_SA Minimum SA for Cover

TBIL\_COV\_MAX\_SA Maximum SA for Cover

TBIL\_COV\_FUND\_TYP (Investment, Risk, Both)

1. **Product Plan Master**  TBIL\_PLAN\_MAST

TBIL\_PLAN\_PRDCT\_CD Product Code

TBIL\_PLAN\_CD Plan Code

TBIL\_PLAN\_MODE\_TERM

TBIL\_PLAN\_MIN\_YRS Minimum Years for Plan

TBIL\_PLAN\_MAX\_YRS Maximum Years for Plan

TBIL\_PLAN\_MIN\_AG\_YRS Minimum Age for Plan

TBIL\_PLAN\_MAX\_AG\_YRS Maximum Age for Plan

TBIL\_PLAN\_MIN\_SA Minimum Sum Assured

TBIL\_PLAN\_MAX\_SA Maximum Sum Assured

TBIL\_PLAN\_PAY\_MATURITY Y/N (Based Payment on Maturity)

TBIL\_PLAN\_PAY\_PERIODIC Y/N (Payment of SA Periodic)

TBIL\_PLAN\_PAY\_SURR Y/N (Payment based on surrender)

TBIL\_PLAN\_PAY\_SURR\_YRS No of Years before Surrender

TBIL\_PLAN\_LOAN Y/N (Is Loan Allowed)

TBIL\_PLAN\_PAY\_LOAN\_PCENT The loan % on SA

TBIL\_PLAN\_MIN\_LOAN\_AMT Minimum Loan Amt

TBIL\_PLAN\_POL\_VALID\_MATURE Y/N (Is Policy Valid after Maturity

TBIL\_PLAN\_MOP\_YR\_RATE Annual Mode of Payment rate- 100%

TBIL\_PLAN\_MOP\_HFYR\_RATE Half Year rate e.g. 1.0221

TBIL\_PLAN\_MOP\_QYR\_RATE Quarter rate

TBIL\_PLAN\_MOP\_MTH\_RATE Month rate

26. **Medical Examination Details** TBIL\_MEDIC\_EXAM\_DTLS

Table to determine those to go for Medical

TBIL\_MEDIC\_EXAM\_MDLE The module to which it is applicable. I-Indv., G-Group, A- Annuity.

TBIL\_MEDIC\_SA\_FROM S.A Lower Range

TBIL\_MEDIC\_SA\_TO S.A Highest Range

TBIL\_MEDIC\_AGE\_FROM Lower Age Range

TBIL\_MEDIC\_AGE\_TO Highest Age Range

TBIL\_MEDIC\_PRDCT\_CD Product Code

27. **Premium Rate Types Codes** TBIL\_RATE\_TYPE\_CODES  
 Different types of rates applicable to each Product

TBIL\_RATE\_TYP\_MDLE Module to which rate is applicable

TBIL\_PRM\_TYP\_PRDCT Product Code

TBIL\_PRM\_TYP\_CODE Rate Type Code

TBIL\_PRM\_TYP\_DESC Rate Type Description

TBIL\_PRM\_TYP\_PER Rate Type Rate Per 100 or 1000

28. **Premiun Rate Table** TBIL\_PREM\_RATE

TBIL\_PRM\_RT\_MDLE Module of the rate

TBIL\_PRM\_RT\_PRDCT\_CD Product Code

TBIL\_PRM\_RT\_CODE Rate Type Code

TBIL\_PRM\_RT\_PRD\_FROM Policy Term –Yrs

TBIL\_PRM\_RT\_PRD\_TO “

TBIL\_PRM\_RT\_AGE\_FROM Age in yrs

TBIL\_PRM\_RT\_AGE\_TO “

TBIL\_PRM\_RT\_RATE Premium Rate

33. **Interest Rate Table** TBIL\_INTREST\_RATE

Interest Rates applicable to Contributions

TBIL\_INTRST\_RT\_PRDCT\_CD Product Code

TBIL\_INTRST\_RT\_TYPE

TBIL\_INTRST\_RT\_CONTRIB\_FROM Start Contribution Amount

TBIL\_INTRST\_RT\_CONTRIN\_END End “ “

TBIL\_INTRST\_RT\_START\_TERM Years

TBIL\_INTRST\_RT\_END\_TERM Years

TBIL\_INTRST\_RATE Applicable Rate

TBIL\_INTRST\_RATE\_PER Per 100, Per 1000

TBIL\_INTRST\_RT\_DATE\_FROM Start Date

TBIL\_INTRST\_RT\_DATE\_TO End Date

34. **Loan Interest Rate Table**  TBIL\_LOAN\_INTREST

TBIL\_LOAN\_INTRST\_CODE Loan Code

TBIL\_LOAN\_AMT\_FROM Start Loan Amt

TBIL\_LOAN\_AMT\_TO End Loan Amt

TBIL\_LOAN\_INTRST\_RATE Rate

TBIL\_LOAN\_INT\_RATE\_PER Per 100 or Per 1000

35.  **Bonus Interest Rate Table**  TBIL\_BONUS\_INTREST

Bonus records setup for each year.

TBIL\_BONUS\_RT\_PRDCT\_CD Product Code

TBIL\_BONUS\_RT\_CODE Bonus type code

TBIL\_BONUS\_RT\_YEAR Bonus Year eg 2011

TBIL\_BONUS\_RATE Bonus Rate

TBIL\_BONUS\_RATE\_PER Per 100 or Per 1000

36. **Underwriting System Number Generation table** TBIL \_UNDW\_SYS\_GEN\_NUMB

TBIL\_SYS\_GEN\_ID Id. of Code for which number is being generated. See below.

TBIL\_SYS\_GEN\_TRN\_TYP Type of Code

TBIL\_SYS\_GEN\_BRANCH The Branch Code

TBIL\_SYS\_GEN\_NO The last Number generated

TBIL\_SYS\_GEN\_YR The Year for which No is generated.

TBIL\_SYS\_GEN\_PFIX The Prefix to be used for the number.