



# INTEGRAL P&C

Training Manual – Appendix A

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# 1. Product (Risk Screen) List

Risk screens prompts information related to the product/risk being insured. Information entered is used to compute the premium for the insured interest and additional covers selected.

Some products share/use the same risk screen and to manage/control which fields are mandatory and optional for a particular product/risk, the system uses the Risk Validation Rules Table (TR80W).

To use this appendix, search for the product you intend to review (policy type and risk type combination) and find out the corresponding risk screen/screens for that product. Use this risk screen ID, e.g., S4812, S4806, etc. to find the section that contains the discussion for this risk screen.

SN	Policy Type		Risk Type		Risk Screen 1	Risk Screen 2
1	ECR	Contractors All Risks	ECR	Contractors All Risks	S4812	SR4A1
2	EMB	Machinery Breakdown	EMB	Machinery Breakdown	S4806	
3	FIR	Fire	FIR	Fire	S4800	
4	LPP	Personal Liability	LPP	Personal Liability	S4810	
5	GPB	Performance Bond	GPB	Guarantee - Performance Bond	SR4A3	
6	IAR	Industrial All Risks	ICD	Ind All Risks - Computer Damage	S4813	
7			IFI	Ind All Risks - Fire	S4800	
8			ILP	Ind All Risks - Consequential Loss	S4800	SR42H
9			IMO	Ind All Risks – Money	S4808	
10			IPL	Ind All Risks - Public Liability	S4810	
11			IPR	Ind All Risks - Product Liability	S4810	
12	LPI	Professional Indemnity	LPI	Professional Indemnity	SR4A4	
13	LPL	Public Liability	LPL	Public Liability	S4810	
14	LPP	Personal Liability	LPP	Personal Liability	S4810	
15	LPR	Products Liability	LPR	Products Liability	S4810	
16	MCG	Marine Cargo	MCA	Marine Air Cargo	S4804	
17			MCL	Marine Cargo Land Transit	S4804	
18			MCO	Marine Cargo - Others	S4804	
19			MCS	Marine Sea Cargo	S4804	
20	PAG	Personal Accident - Group	PAG	PA – Group	S4809	
21	PAI	Personal Accident - Individual	PAI	PA - Individual	S4809	
22	PMT	Thai Private Car (Vol)	PMT	Thai Private Motor (Vol)	SP003	ST400
23	TFR	Fire - Thai (Tariff)	TFR	Fire - Thai	ST498	ST802
24	VCM	Commercial Motor	VCM	Commercial Motor	SM410	
25	VCV	Commercial Vehicle	VGC	Commercial Vehicle	SP004	
26	VMC	Motor Cycle	VMC	Motor Cycle	SP003	
27	VPM	Private Car Malaysia	VPM	Private Car	SM403	

## 2. Common Fields in Risk Screen

The risk screens have been designed in the same style as all other underwriting screens. The top area of risk screens (first 3 rows) contains general information about the risk, like the date the risk was attached to the policy, e.g., the sum insured currency, rating flag, termination date, etc.

This is followed by prompts for information related to the risk being covered. This information will vary depending on the line of business. Supplementary/Extra information and Functions are also available in the risk screen and these options vary depending on the risk.

### General Risk Information (first 3 rows):

Field	Description
Policy	Policy information consists of policy/contract type code, policy number and policy/contract type description. These fields are protected.
Risk	Risk information consists of the risk number and risk/product name. These fields are protected.
Attachment Date	If the Risk/General Page/Interested Party is created through New Business, the attachment date is taken from the commencement date in the policy header. However, if the risk was ADDED via an endorsement, the attachment date displayed will be the effective date of the endorsement transaction. Any General Page/Interested Party details for that risk will also show the attachment date as the effective date of the endorsement. If the risk is created through Renewals, the attachment date is the renewal period's commencement date taken from the policy header. This field is protected.
Effective Date	This is the effective date of the transaction. This field is protected.
SI Currency	This is the currency in which the sum insured for the corresponding risk has been recorded. Use dropdown list to select value.
Rating/Rate Flag	This indicates whether the premium rating is to be obtained automatically by the system or to be entered manually by the user. Use dropdown list to select value.
Billing Currency	This is the currency in which the policy's monies shall be billed.
Termination Date	If you wish to terminate this risk, enter the effective termination date in this field. Note that the termination date must be greater than the Attachment Date. In the case of New Business, Cancellation, Lapse and Enquiry transactions, the Termination Date is protected.
Jacket	Synonymous to a physical cover used to hold policy/policies pertaining to an agent, a broker, or a client. Values are maintained in Table T4685.
FOC	Free of Charge. Indicates whether the risk cover is free-of-charge.

## 3. Risk/Product Screens

### 3.1 S4806 Machinery Breakdown

This is the system's machinery breakdown risk screen. This risk screen is used by the Machinery Breakdown (EMB) and Boiler & Pressure Vessel risk (EBV). The Risk Validation Rules Table (TR80W) is used to control which fields are mandatory and optional for a particular product/risk.

#### 3.1.1 Screen

The screenshot displays the 'Machinery Breakdown New Business' screen. The left sidebar contains 'Extra Info' (General Page, Interested Party, Clauses) and 'Functions'. The main area has tabs for 'Basic Details' and 'Additional Benefit'. The 'Basic Details' tab is active, showing fields for Policy (E0000020), Risk (0001 Machinery Breakdown), Attached On (01/01/2013), Effective Date (01/01/2013), Rating Flag (Automatic), FOC Premium, SI Currency (SGD), and Excess (1.000000000). Below these are fields for Business, Premises, Indemnity Period, and Time Excess/No Claim Period. At the bottom, there are input fields for Item Total, Surrounding Property Of Insured, TPL - Extension - Excess, Add to SI, and Policy Total. Navigation buttons (Exit, Previous, Refresh, Continue) are at the bottom right.

This screenshot shows the same 'Machinery Breakdown New Business' screen, but with the 'Additional Benefit' tab selected. It features a table with columns: Set, Item, Description, Extra Text, Deductible, and Sum Insured. The table contains four rows with items 01, 02, 03, and 04. Below the table are 'Add' and 'Remove' buttons. The right sidebar contains 'Session Info | Help | Home | Logout'. Navigation buttons (Exit, Previous, Refresh, Continue) are at the bottom right.

Set	Item	Description	Extra Text	Deductible	Sum Insured
<input type="checkbox"/>	01				
<input type="checkbox"/>	02				
<input type="checkbox"/>	03				
<input type="checkbox"/>	04				

### 3.1.2 Screen Fields

#### Main Screen:

Field	Description
Reference	Boiler or Fire Policy Number the machinery breakdown risk references.
Postcode	Postal code of risk's premises.
Excess	The amount which will be deducted from every claim for loss of or damage to the insured property. The list of valid Excess Types has to be set-up by the user in the Excess Type Table (T4661). If applicable, the corresponding excess amount or rate will be needed.
Business	Identifies the business of the client. The list of valid business codes has to be set-up by the user in the Building Occupation Codes table (T4996).
Premises	Free-form text of 50 characters to describe the situation of the risk. The 'Extra Text' icon next to it allows the user to further describe the premises.
Indemnity Period	Length of time for which the benefit/benefits are payable. Expressed in months or years.
Time Excess/ No Claim Period	Specified period of loss that the insured bears. Expressed in hours, days, months or years after the commencement date in which events are not claimable.

#### Additional Benefit tab:

Field	Description
Description	20-character text describing the Insured Interest.
Extra Text	Extra Text Indicator. Selecting this displays the extra text screen which allows the user to further describe the interest/item being insured.
Deductible	Deductible for the interest insured. Amount the insurer will deduct from the loss before paying up to the sum insured amount.
Sum Insured	Declared sum insured for the insured interest.
Rate Percentage	Percentage rate to use to calculate the interest insured's premium.
Premium Class	Valid premium class to capture the interest insured's premium.
Premium	Annual premium for the Interest Insured. Calculated as Sum Insured * Rate Percentage.

#### Basic Details tab:

Field	Description
Total Sum Insured and Total Premium Amount	Total of Additional Benefit's Insured Amount and Premium.
Surrounding Property of Insured	
Sum Insured	Sum Insured if cover is extended to cover damage to surrounding property.
Rate Percentage	Percentage rate used to calculate premium to cover damage to surrounding property.

Field	Description
Premium Class	Valid premium class to capture the premium for damage to surrounding property.
Premium	Annual premium for the cover damage to surrounding property.
Third Party Loss	
TPL-Extension-Excess	Deductible for Third Party Loss cover.
Add to SI	Indicator to specify if the Third Party Loss sum insured is to be added to the policy's total sum insured.
Sum Insured	Sum Insured if cover is extended to include third party liability.
Rate Percentage	Percentage rate used to calculate the third party loss premium.
Premium Class	Valid premium class to capture the premium for the third party loss cover.
Premium	Annual premium for the third party loss cover.
Policy Total	
Sum Insured	This is the Risk Total Sum Insured. This is automatically calculated by the system by adding all the Interest Insured's Sum Insured, the Sum Insured for Surrounding Property and the Sum Insured for Third Party Loss.
Premium	This is the Risk Total Annual Premium. This is automatically calculated by the system by adding all the Interest Insured's Premium, Surrounding Property Premium and Third Party Loss premium.

### 3.1.3 Extra Information

#### General Page

Allows the user to enter extra details pertaining to the risk. This consists of two tabs: 1 – General Page where texts entered will be printed in the letter; and 2 – Reference Note where texts entered will just serve as notes and will not be printed in the letter.

#### Interested Parties

Allows the addition of up to ten interested parties e.g. beneficiaries, payer, employer, etc. Interested Parties are added by selecting the Client Number using the Client search icon with its respective relationship using the Relationship dropdown list.

#### Clauses

This captures clause information related to the risk. Clauses may be selected using the Clause search icon.

### 3.1.4 Functions

Not applicable.



## 3.2 S4800 Fire Risk

The system's fire risk screen is used by various fire products, i.e., personal fire (FIR), commercial fire (IFI). The Risk Validation Rules Table (TR80W), is used to control which fields are mandatory and optional for a particular product/risk.

### 3.2.1 Screen

The screenshot displays the 'Ind All Risks - Fire New Business' screen. The left sidebar contains 'Extra Info' (General Page, Interested Parties, Clauses, Package Text, Territorial Limit, Other Details, Declaration Schedule, Item Value) and 'Functions'. The main area is divided into tabs: 'Location', 'Insured Interests', and 'Risk SI & Premiums'. The 'Location' tab is active, showing fields for Policy (JAR F0000090 Industrial All Risks), Risk (0003 JAR - Fire), Attached On (01/01/2013), Effective Date (01/01/2013), Billing Currency (USD), SI Currency (USD At 1.7570000), Rating Flag (Automatic), Risk Termination Date, Situation, Business, and Postal Code. Below these are fields for State, Locality, Register, Risk Accumulation, Protected By, Occupied As, Risk Rating Code, Construction Type, and Related BI Policy. On the right, there are checkboxes for Building Storey, Attached?, Floor Area, Hazard Grade, and Construction Year. At the bottom, there are buttons: Exit, Previous, Refresh, and Continue.

The screenshot displays the 'Ind All Risks - Fire New Business' screen, showing the 'Risk SI & Premiums' tab. The left sidebar is the same as the previous screenshot. The main area shows fields for Excess, Voluntary Excess Amount or Discount, Perils/FEAs/Others, Basic Rate, and Rate Basis. Below these is a table with columns: Sel, SN, Interest Insured, XT, Sum Insured, Floater?, No Accum, FOC?, and Premium Rate. The table contains one row with SN 01 and Premium Rate 0.000000. At the bottom, there are buttons: Add, Remove, Exit, Previous, Refresh, and Continue.

Sel	SN	Interest Insured	XT	Sum Insured	Floater?	No Accum	FOC?	Premium Rate
<input type="checkbox"/>	01	-Select-		0.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0.000000

### 3.2.2 Screen Fields

#### Main Screen:

Field	Description
Situation	This is the situation of the risk premises. Value may be defaulted based on the Fire Accumulation Register created and may be overwritten when necessary.
Business	This identifies the business of the client. Select value using dropdown list. Values are maintained in Table T4996.
Postal Code	This is the Postal Code of the situation.


#### Location tab:

Field	Description
State	This is the Risk Accumulation State. Use dropdown list to select value. Values are being maintained in Table T8776.
Locality	This is the Risk Accumulation Locality or District Code. Values are being maintained in Table TR893.
Register	This is the Risk Accumulation Register. This is being setup in Fire Accumulation Register Submenu. Value may be typed in manually or search icon may be used to select the register.
Protected By	This is the Fire Protection of the risk being insured. Value will be defaulted based on the Register selected which was setup in the Fire Accumulation Submenu. Value may be overwritten using the dropdown list when necessary.
Occupied As	This is the risk type of occupancy. Value will be defaulted based on the Register selected which was setup in the Fire Accumulation Submenu. Value may be overwritten using the dropdown list when necessary. Values are being maintained in Table TR4BW.
Risk Rating Code	This is the risk category relating to the construction. Use dropdown list to select value. Values are being maintained in Table T8799.

Field	Description
Construction Type	This is the risk's type of construction. . Value will be defaulted based on the Register selected which was setup in the Fire Accumulation Submenu. Value may be overwritten using the dropdown list when necessary.
Construction Year	Construction year of the risk being insured. This is to be typed in manually.
Building Storey	This is the height of the building measured in number of floors. Ground floor should be counted as 1 floor.
Attached?	This is an indicator to determine whether the building is an attached or detached building.
Floor Area	This is the floor area of the building storey.
Hazard Grade	This is an insurance industry code used to specify the level of risk. A hazard is a "circumstance that would increase the likelihood and severity of a loss". In general for commercial lines, each class has a separate hazard grade for a specific line of business.

**Insured Interests tab:**

Field	Description
Basic Rate	This is the rate before the application of any discounts or loadings and it has to be typed in manually. This is protected when Rate Basis is 'Non-Tariff' or 'Tariff'.
Rate Basis	This is the basis on which premium are rated. Use dropdown list to select value. Valid values are: Non-Tariff Rating Manual Tariff (for Thailand) Tariff Rating Self Rating Special Rating Large & Specialized Risk Industrial All Risk
Interest Insured	This is the item being insured. Use dropdown list to select value. Values are being maintained in Table T8796.
XT	Field that captures extra information related to the Interest Insured.
Sum Insured	Sum Insured of the Interest Insured. This is to be typed in manually.
Floater?	An indicator to denote whether the Interest Insured is a floating stock i.e. when checkbox is checked, Interest Insured will not be added to the Total Sum Insured. Default value for this field is unchecked.
No Accum	An indicator to identify if the Interest Insured Sum Insured will be added to the Fire Acc. Sum Insured i.e. when checkbox is checked, Sum Insured will not be added to Fire Acc. SI. Default value for this field is unchecked.
FOC?	An indicator to determine if the Interest Insured is free of charge i.e. no premium will be charged. When checkbox is checked, Premium will not be added to the Interest Insured Premium. Default value for this field is unchecked.

Field	Description
Premium Rate	This is the rate to be used to calculate the premium when the Rating Flag is automatic. This is to be typed in manually for Non-Tariff or Tariff Ratings.
Mplr	This is the percentage applied to the base rate to determine the actual rate. The rate applied is dependent on the indemnity period.
Load	This is the Sum Insured loading.
Premium	This is the annual premium amount of the Interest Insured.
Premium Cls	The Premium Class is the lowest level for tracking premium in the system. It is usually associated with perils or breakdown of risk premium for risk analysis purposes or statutory reporting purposes. The Premium Class Table (T3640) controls the valid premium codes and the Valid Risk/Premium Class for Policy Table (T4688) controls how risk types are broken down into premium classes.
Excess	The amount which will be deducted from every claim for loss of or damage to the insured property. The list of valid Excess Types has to be set-up by the user in the Excess Type Table (T4644). If applicable, the corresponding excess amount or rate will be needed.
Voluntary Excess Amount or Discount	This field captures the voluntary excess amount and voluntary excess discount rate.
Perils/FEAs/Other	<p>This is an optional coverage that will affect the calculation of the Interest Insured Premium (either addition or subtraction depending on the coverage selected). It uses its own rating for premium calculation and has its own Premium Class. This may be accessed by clicking on the “XT” field icon:</p> 

#### **Risk SI & Premiums tab:**

Field	Description
Interest Insured Sum Insured	This is the Risk Total Sum Insured. This is being auto-calculated by the system by adding all the Interest Insured's Sum Insured where Floater checkbox is unchecked.
Interest Insured Premium	This is the Risk Total Annual Premium. This is being auto-calculated by the system by adding all the Interest Insured's Premium.
Premium Class	This is an Additional Premium Class field.
Total Fire Sum Insured	This is the Net Sum Insured of Interest Insured Sum Insured + Add'l Sum Insured.
Fire Acc. Sum Insured	The total sum insured of all interest insured where 'No Accum' checkbox is unchecked.

### **3.2.3 Extra Information**

Extra Info Panel is used to capture other important details pertaining to the account. Hyperlinks are available to access each option. Click these options to launch individual extra info screen.

### **General Page**

Allows the user to enter any extra details pertaining to the risk. This consists of two tabs: 1 – General Page where texts entered will be printed in the letter; and 2 – Reference Note where texts entered will just serve as notes and will not be printed in the letter.

### **Interested Parties**

Allows the addition of up to ten interested parties e.g. beneficiaries, payer, employer, etc. Interested Parties are added by selecting the Client Number using the Client search icon with its respective relationship using the Relationship dropdown list.

### **Clauses**

This captures clause information related to the risk. Clauses may be selected using the Clause search icon.

### **Package Text**

This captures document extra texts which may be selected using the Code search icon. Values are being maintained in Table TR80V.

### **Territorial Limit**

This captures the provisions limiting coverage to geographical areas which the insurance is effected. This is to be typed in manually.

### **Other Details**

This captures other details of the building being insured.

### **Declaration Schedule**

This allows creation, modification and enquiry of the declaration information and is only applicable for a declaration policy.

### **Item Value**

This captures itemised values being covered. This is a free-text field which may be printed on the Policy Schedule depending on the Risk.

## **3.2.4 Functions**

Not applicable.

### 3.3 S4810 Liability

The system's liability risk screen is used by various liability products, i.e., personal liability (LPP), public liability (LPL), product liability (LPR) and general liability (LCG). The Risk Validation Rules Table (TR80W), is used to control which fields are mandatory and optional for a particular product/risk.

Before processing can continue beyond the Risk screen, all the Screen Fields must be correctly entered. If any mandatory field has been left blank or has an invalid value, those fields will be highlighted for your immediate attention.

#### 3.3.1 Screen

The screenshot displays the 'Ind All Risks - Public Li New Business Create' screen. The left sidebar contains 'Extra Info' (General Page, Interested Parties, Clauses, Package Text) and 'Functions'. The main area is divided into several sections: Policy (JAR F0000427, Industrial All Risks), Risk (0001 JAR - Public Liability), Attached On (01/01/2013), Effective Date (01/01/2013), Rating Flag (Automatic), Billing Currency (SGD), Free of Charge (unchecked), SI Currency (SGD), At (1,000,000,000), Risk Termination Date, Business (dropdown), Contract Title (dropdown), Premises (dropdown), Territorial Limit (dropdown), Retroactive (Yes/No/Unlimited), Retroactive Date (calendar), Maintenance Period (dropdown), Declared Period (checkbox), Limits & Premium (selected tab), Risk Description (tab), Excess (dropdown), AOP (dropdown), Unlimited AOP (checkbox), Base (dropdown), Rate (dropdown), Loading (dropdown), Premium Class (PL), and buttons (Exit, Previous, Refresh, Continue).

The screenshot displays the 'Ind All Risks - Public Li New Business Create' screen, showing the 'Risks' table. The table has columns for 'Sel', 'SN', and 'Risks'. The 'Sel' column has a checkbox, and the 'SN' column has the value '01'. The 'Risks' column is empty. Below the table are 'Add' and 'Remove' buttons. The rest of the screen is identical to the previous screenshot.

### 3.3.2 Screen Fields

#### Main Screen:

Field	Description
Contract Title	If applicable, this refers to the contract for which the liability coverage applies to.
Business	Identifies the business of the client. The list of valid business codes has to be set-up by the user in the Building Occupation Codes table (T4996).
Premises	Free-form text of 50 characters to describe the situation of the risk. The 'Extra Text' icon next to it allows the user to further describe the premises.
Territorial Limit	Contractual provision limiting the coverage to geographical areas. Free-form text of 50 characters. The 'Extra Text' icon next to it allows the user further describe the territorial limits.
Retroactive & Retroactive Date	Specifies if retroactive cover is applicable. If applicable, the retroactive date is mandatory.
Maintenance Period	Period of maintenance covered by the policy. Can be expressed in number of days, months or years.
Declared Period/ Declaration Period	Declaration period expressed in the same unit as the maintenance period.

#### Limits & Premium tab:

Field	Description
Validity	Validity Period Indicator. When selected the maintenance period is mandatory.
Minimum & Deposit Premium	Indicates whether minimum and deposit premium is applicable.
Provisional Premium	Indicates whether provisional premium is applicable.
Excess	The amount which will be deducted from every claim for loss of or damage to the insured property. The list of valid Excess Types has to be set-up by the user in the Excess Type Table (T4661). If applicable, the corresponding excess amount or rate will be needed.
AOA/AOC	Indemnity limit, Any One Amount / Any One Claim.
AOP	Indemnity limit, Any One Policy.
Unlimited AOP	Unlimited indicator for the AOP
Base	Base code for premium calculation. The valid base codes are held in the Base Code Table (T4982).
Rate	Rate of the Interest Insured.
Loading	Loading percentage.
Premium	Annual premium computed as the base amount multiplied by the rate. If there is loading, then the annual premium is the base amount multiplied by the rate then multiplied by the loading percentage.
Premium Class	Valid premium class to capture the liability premium.

#### Risk Description tab:

Field	Description
Description of Risk	Allows the user to detail the extent of the risk cover. Maximum of 99 74-character lines.

### **3.3.3 Extra Information**

Extra Info Panel is used to capture other important details pertaining to the account. Hyperlinks are available to access each option. Click these options to launch individual extra info screen.

#### **General Page**

Allows the user to enter extra details pertaining to the risk. This consists of two tabs: 1 – General Page where texts entered will be printed in the letter; and 2 – Reference Note where texts entered will just serve as notes and will not be printed in the letter.

#### **Interested Parties**

Allows the addition of up to ten interested parties e.g. beneficiaries, payer, employer, etc. Interested Parties are added by selecting the Client Number using the Client search icon with its respective relationship using the Relationship dropdown list.

#### **Clauses**

This captures clause information related to the risk. Clauses may be selected using the Clause search icon.

#### **Package**

This captures the package extra text code applicable to the risk. The list of valid package extra text codes have to be set-up by the user in the Document Extra Text table (TR80U).

### **3.3.4 Functions**

Not applicable.



### 3.4 S4808 Money

This is the risk screen for money-related risks (IMO). The Risk Validation Rules Table (TR80W), is used to control which fields are mandatory and optional for a particular product/risk.

Before processing can continue beyond the Risk screen, all the Screen Fields must be correctly entered. If any mandatory field has been left blank or has an invalid value, those fields will be highlighted for your immediate attention.

#### 3.4.1 Screen

The screenshot displays the 'Ind All Risks - Money New Business Create' screen. The interface includes a left sidebar with 'Extra Info' (General Page, Interested Parties, Clauses, Domestic Maid) and 'Functions'. The main form area contains the following fields and sections:

- Policy:** IAR F0000427, Industrial All Risks
- Risk:** 1 Ind All Risks - Money
- Attached On:** 01/01/2013
- Effective Date:** 01/01/2013
- Billing Currency:** SGD
- SI Currency:** SGD At 1.000000000
- Rating Flag:** Automatic
- Free of Charge:** ☐
- Risk Termination Date:** [Calendar icon]
- Territorial Limit:** [Dropdown]
- Premises:** [Dropdown]
- Business:** -Select- [Dropdown]
- Excess:** -Select- [Dropdown] % [Dropdown]
- Discovery Period:** ☐ Months
- Insured Interests:** Tabbed view with 'Risk SI & Premium' selected.
- Table:** A table with columns: Set, SN, Interest Code, Description, XT, Annual Carry (C), Limit AOA (L). It contains one row with Set '01'.
- Buttons:** Add, Remove
- Total Premium:** 0
- Footer Buttons:** Exit, Previous, Refresh, Continue (with arrow)

This screenshot shows the same screen as above, but with the 'Risk SI & Premium' section expanded. It includes the following additional fields:

- Total Interest Insured:** [Text field]
- Premium:** 0
- Additional Premium:** Section with fields for Type, Count, Rate, Premium CIs, and Total Premium (0.00).
- Footer Buttons:** Exit, Previous, Refresh, Continue (with arrow)

### 3.4.2 Screen Fields

#### Main Screen:

Field	Description
Territorial Limit	Contractual provision limiting the coverage to geographical areas. Free-form text of 50 characters. The 'Extra Text' icon next to it allows the user further describe the territorial limits.
Premises	Free-form text of 50 characters to describe the situation of the risk. The 'Extra Text' icon next to it allows the user to further describe the premises.
Business	Identifies the business of the client. The list of valid business codes has to be set-up by the user in the Building Occupation Codes table (T4996).
Excess	The amount which will be deducted from every claim for loss of or damage to the insured property. The list of valid Excess Types has to be set-up by the user in the Excess Type Table (T4661). If applicable, the corresponding excess amount or rate will be needed.
Discovery Period	The period of time after expiration allowed an insured to identify and report losses occurring during the period of a policy. Period to be expressed in number of months.

#### Insured Interests tab:

Field	Description
Interest Code	Code corresponding to the interest being insured. The list of valid interest codes have to be set-up by the user in the Interest & Nature table (T8796).
Description	Description of the Insured Interest. Defaulted from the Interest & Nature table (T8796) but can be overwritten by the user.
XT	Extra Text Indicator. Selecting this displays the extra text screen which allows the user to further describe the interest/item being insured.
Annual Carry (C)	Total amount of money transit between banks and branches on a daily basis for a whole year.
Limit AOA (L)	Limit, Any One Accident
Calc Base	Calculation indicator that determines whether the premium is calculated using <ul style="list-style-type: none"><li>- (Limit AOA amount * by Rate)</li><li>- (Annual Carry amount * Rate)</li></ul> This field is mandatory if the premium amount is to be calculated.
Premium Rate	Percentage rate necessary to calculate the annual premium for the interest being insured. This field is mandatory when the rating flag is 'A' - Automatic.
Premium	Annual premium for the Interest Insured.
Premium Class	Valid premium class to capture the premium.

#### Risk SI & Premium tab:

Field	Description
Premium	Total Interest Insured premiums.

Field	Description
Additional Premium:	
Type	Indicator if the additional premium is due to employees or vehicles.
Count	Depends on the Type selected, indicates the Number of Employees or Number of Vehicles.
Rate	Percentage rate to use to calculate the additional premium.
Premium Class	Valid premium class to capture the additional premium.
Additional Premium	Calculated as the count of employees or vehicles multiplied by the additional rate/percentage.
Total Premium	Total annual premium for the risk. Sum of the premium for the interests being insured and the additional premium.

### 3.4.3 Extra Information

#### General Page

Allows the user to enter extra details pertaining to the risk. This consists of two tabs: 1 – General Page where texts entered will be printed in the letter; and 2 – Reference Note where texts entered will just serve as notes and will not be printed in the letter.

#### Interested Parties

Allows the addition of up to ten interested parties e.g. beneficiaries, payer, employer, etc. Interested Parties are added by selecting the Client Number using the Client search icon with its respective relationship using the Relationship dropdown list.

#### Clauses

This captures clause information related to the risk. Clauses may be selected using the Clause search icon.

#### Domestic Servant Details

Allows the user to maintain details of the domestic helper/helpers covered by this risk insurance. Information captured includes employer's CPF number, Name of the domestic helper, nationality, date of birth, passport number, etc.

### 3.4.4 Functions

Not applicable.

### 3.5 SR42H Consequential Loss

Consequential Loss (ILP or LOP) risk consists of 2 risk screens. Consequential Loss risk shows 2 risk screens, the first screen is the standard fire risk screen and this is followed by the consequential loss risk screen.

Consequential loss protection always comes together with a fire protection. The system allows for the fire protection to be part of/included in the same policy as the consequential loss protection (ILP). Alternatively, the fire protection can be in a separate policy in which case the consequential loss which is in a separate policy is called a “stand-alone” policy/risk (LOP).

The Risk Validation Rules Table (TR80W), is used to control which fields are mandatory and optional for a particular product/risk. Before processing can continue beyond the Risk screen, all the Screen Fields must be correctly entered. If any mandatory field has been left blank or has an invalid value, those fields will be highlighted for your immediate attention.

#### 3.5.1 Screen

The screenshot displays the 'Ind All Risks - Con Loss New Business' screen within the CSC INTEGRAL Admin system. The interface is divided into a left sidebar and a main content area.

**Left Sidebar:**

- Extra Info:** General Page, Interested Parties, Clauses.
- Functions:** (Empty section)

**Main Content Area:**

**Session Info | Help | Home | Logout**

**Policy:** IAR F0000090 Industrial All Risks

**Risk:** 0003 IAR - Con Loss

**Attachment Date:** 01/01/2013

**Effective Date:** 01/01/2013

**Rate Flag:** Automatic

**SI Currency:** USD At 1.757000000

**Billing Currency:** USD

**Termination Date:**

**Jacket:** Standard Wording and Sleeve

**Free of Cost:** ☐

**State:** SGP

**Locality:** AYALA

**Accumulation Register:** S00000008

**Situation:** Singapore

**Pin Code:**

**Basic Details | Additional Details | Total Premium**

**Occupation As:** 0001 Business

**Risk Code:** 1002 Detached Building

**Hazard:** 01

**Excess:** 0.00 %

**Rate Basis:** Construction

**Perils/FEAs/OTHS:** ☐

**100% Cover:** ☐

**Voluntary Deductible discount:** 1A Construction Classification 1A

**Dual Wages Multiplier:** 0.00

**Time Excess:** ☐

**Remaining Weeks:** 0.000000 %

**Indemnity Period:** ☐

**Basic Rate:** 0.000000

**FIR Risk:** ☐

**Buttons:** Exit Previous Refresh Continue ➡

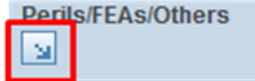
### 3.5.2 Screen Fields

#### Main Screen:

Field	Description
State	This is the Risk Accumulation State. Values are being maintained in Table T8776. The information is for display only and the data is brought forward from the earlier fire risk screen.
Locality	This is the Risk Accumulation Locality or District Code. Values are being maintained in Table TR893. The information is for display only and the data is brought forward from the earlier fire risk screen.

Field	Description
Accumulation Register	This is the Risk Accumulation Register. The list of valid values is maintained in the Fire Accumulation Register Submenu. The information is for display only and the data is brought forward from the earlier fire risk screen.
Situation	This is the situation of the risk premises. Value may be defaulted based on the Fire Accumulation Register created and may be overwritten when necessary. The information is for display only and the data is brought forward from the earlier fire risk screen.
P Code	Post Code of the situation. The information is for display only and the data is brought forward from the earlier fire risk screen.

**Basic Details tab:**

Field	Description
Occupation/ Occupied As	This is the risk type of occupancy. The information is for display only and the data is brought forward from the earlier fire risk screen.
Risk Code/ Risk Rating Code	This is the risk category relating to the construction. The information is for display only and the data is brought forward from the earlier fire risk screen.
Rate Basis	The basis on which premium is rated. The information is for display only and the data is brought forward from the earlier fire risk screen.
Business	This identifies the business of the client. The information is for display only and the data is brought forward from the earlier fire risk screen.
Hazard	An insurance industry code used to specify the level of risk. A hazard is a "circumstance that would increase the likelihood and severity of a loss". In general for commercial lines, each class has a separate hazard grade for a specific line of business.
Construction	This is the risk's type of construction. The information is for display only and the data is brought forward from the earlier fire risk screen.
Perils/FEA/OTHS	This is an optional coverage that will affect the calculation of the Interest Insured Premium (either addition or subtraction depending on the coverage selected). It uses its own rating for premium calculation and has its own Premium Class. This may be accessed by clicking on the "XT" field icon: 
Excess	The amount which will be deducted from every claim for loss of or damage to the insured property. The list of valid Excess Types has to be set-up by the user in the Excess Type Table (T4644). If applicable, the corresponding excess amount or rate will be needed.
Voluntary Deductible Discount	Captures the voluntary excess amount and/or percentage/rate.
Dual Wages Multiplier	Percentage of unproductive wages to be covered for the remaining/second part of the indemnity period.

Field	Description
100% Cover	The number of weeks that 100% indemnity will be paid for.
Remaining Weeks	The percentage of cover that will be paid for the remaining number of weeks, i.e., if the indemnity period is 24 weeks and 100% will be paid for 20 weeks then a percentage must be nominated for the remaining 4 weeks of the indemnity period.
Indemnity Period	Length of time for which the benefit/benefits are payable. Expressed in days, months or years.
Time Excess	The deductible agreed in the form of a length of time, in calendar days, working days or years.
Basic Rate	
FIR Risk	Fire Policy Number. Identifies the fire policy cover if it was issued as/in a separate policy.

**Additional Details tab:**

Field	Description
SN	Sequence Number. System numbering of the risk's insured interests.
Interest Code	Interest Insured Code. This field displays the type of interest insured (commodity), e.g. sugar, oil products, etc. The list of valid interest codes and its description has to be set-up by the user in the Cargo Codes table (T4988).
F	Floater Flag. Indicator to denote floating stock.
Sum Insured	Declared sum insured for the interest insured.
FOC	Free of Charge. Indicates whether the risk cover is free-of-charge.
Rate	Percentage rate to use to calculate the interest insured's premium.
Multiplier	Gross Profit Multiplier. The percentage applied to the rate to determine the actual rate. The rate applied is dependent on the indemnity period.
Load	Sum Insured loading expressed in percentage/rate.
Premium	Annual premium for the Interest Insured. Calculated as Sum Insured * Rate Percentage.
Premium Class	Valid premium class to capture the interest insured's premium.
Index Flag	Indexation Flag. This determines whether the premiums and/or Sums Insured is subjected to automatic increase to keep pace with inflation, etc.
General Page	Link to a general page screen allowing the user to enter extra details pertaining to the item insured.

**Total Premium tab:**

Field	Description
Additional	
Sum Insured	Additional Sum Insured amount.
Rate	Percentage rate necessary to calculate the additional premium.
Premium	Additional premium for the additional sum insured. Computed as the additional sum insured amount multiplied by the additional premium rate.

Field	Description
Premium Class	Valid premium class to capture the additional premium .
Business Interruption (BI) Accumulation	
Sum Insured	The amount in this field comes from the Additional Sum Insured Amount.
LTA Discount %	This is the discount percentage/rate to be applied.
Discount Amount	Discount premium. Computed as the BI Accumulation Sum Insured Amount (Additional Sum Insured Amount) multiplied by the LTA Discount %.
Total	
Sum Insured	Risk's total sum insured.
Premium	Risk's total premium.
Extra Perils	Sixty(60)-character text field to capture details of extra perils covered by this risk.

### 3.5.3 Extra Information

#### General Page

Allows the user to enter extra details pertaining to the risk. This consists of two tabs: 1 – General Page where texts entered will be printed in the letter; and 2 – Reference Note where texts entered will just serve as notes and will not be printed in the letter.

#### Interested Parties

Allows the addition of up to ten interested parties e.g. beneficiaries, payer, employer, etc. Interested Parties are added by selecting the Client Number using the Client search icon with its respective relationship using the Relationship dropdown list.

#### Clauses

This captures clause information related to the risk. Clauses may be selected using the Clause search icon.

### 3.5.4 Functions

Not applicable.



### 3.6 Marine Sea Cargo (MCS)

This marine risk screen is used for various marine insurance products like, Marine Air Cargo (MCA), Marine Cargo Land Transit (MCL) and Marine Sea Cargo (MCS). The Risk Validation Rules Table (TR80W) is used to control which fields are mandatory and optional for a particular product/risk.

#### 3.6.1 Screen

The screenshot displays the 'Marine Sea Cargo New Business Create' form. The left sidebar contains 'Extra Info' (Details, Deliverer, General Page, Interested Parties, Clauses) and 'Functions' (Prm BilCcy). The main form area has tabs for 'Shipping Details', 'Insured Cargo', and 'Risk SI & Premium'. The 'Shipping Details' tab is active, showing fields for Policy (MCG C0000061), Risk (0001 Marine Sea Cargo), Effective Date (01/06/2013), Rating Flag (Automatic), Vessel Name, Voyage Number, Voyage From, Voyage To, Shipment Type, and Airway Bill Number. The 'Insured Cargo' tab is also visible, showing fields for Transshipment Vessel, Transshipment Voyage Nbr, Transshipment Type, Conveyance, Inland, Remark on Debit Note, Survey Agent, Settlement Agent, Number of Policy Copies, Estimated Departure Date, Estimated Arrival Date, Claim Payable At, and Excess.

The screenshot displays the 'Marine Sea Cargo New Business Create' form, specifically the 'Insured Cargo' tab. The left sidebar is identical to the previous screenshot. The main form area shows the 'Insured Cargo' tab selected, displaying a table with columns: Sel, SN, Code, Interest Insured, XT, Package, and Sum Ins. The table contains one row with SN 01 and Code -Select-. Below the table are 'Add' and 'Remove' buttons. The 'Total Insured Goods' field is at the bottom. The 'Shipping Details' and 'Risk SI & Premium' tabs are also visible.

### 3.6.2 Screen Fields

#### Main Screen:

Field	Description
Vessel Name	Code name which describes the vessel insured in this risk. The list of valid vessels has to be set-up by the user using the Vessel Maintenance transactions found in the Marine Accumulation Submenu. The user can enter the vessel code, or click on the search icon to select the vessel code from the Vessel Select screen. If the vessel has not yet been created, the user can click on Create Vessel function from the Vessel Select screen.
Voyage Number	This is the number of the voyage to be undertaken by this Vessel.
Shipment Type	Identifies the type of shipment. The list of valid shipment types has to be set-up by the user in the Shipment Type table (T4989).
Voyage From	This is a code indicating the port from which the vessel will begin this particular voyage. The list of valid marine ports has to be set-up by the user in the Marine Port/City Code Table (TR872).
Voyage To	This is a code indicating the destination of this particular voyage. The list of valid marine ports has to be set-up by the user in the Marine Port/City Code Table (TR872).
Airway Bill Number	This optional field holds the AWB invoice number.

#### Shipping Details tab:

Field	Description
Transshipment Vessel	This is the trans-shipment vessel serial number. This is mandatory if the Transshipment Type or Transshipment Voyage Number was entered.
Transshipment Voyage Number	This is mandatory if Transshipment Vessel or Transshipment Type was entered.

Field	Description
Transshipment Type	This is the place of transshipment of the interest insured. This is mandatory if the Transshipment Vessel or Transshipment Voyage Number was entered.
Conveyance	This is the place of trans-shipment of the interest insured. This is a mandatory field if T/Vessel or voyage number is entered.
Inland	Air Way bill (a non-negotiable contract of affreightment) issued by a trucker for land-based transportation.
Remark on Debit Note	Remarks for the debit note.
Survey Agent	The list of valid survey agents has to be set-up by the user in the Marine Cargo Survey Agents table (T4984).
Settlement Agent	The list of valid settling agents has to be set-up by the user in the Marine Cargo Survey Agents table (T4984). The table is shared/used for both survey and settling agents.
Number of Policy Copies	An optional field and there is no cross reference check within the other risks of the policy. Field is currently not used by the system's document generation routine.
Estimated Departure Date	This is the estimated date of departure for this voyage in DD/MM/YYYY format. This is a mandatory field
Estimated Arrival Date	This is the estimated date of arrival for the voyage in DD/MM/YYYY format. This is a mandatory field.
Claim Payable At	Claim Payment Description/Representative. The overseas representative of the insurance company that the claimant can contact in the event of loss or damage.
Excess	The amount which will be deducted from every claim for loss of or damage to the insured property. The list of valid Excess Types has to be set-up by the user in the Excess Type Table (T4644). If applicable, the corresponding excess amount or rate will be needed.

**Insured Cargo tab:**

Field	Description
Code	Interest Insured Code. This field displays the type of interest insured (commodity), e.g. sugar, oil products, etc. The list of valid interest codes and its description has to be set-up by the user in the Cargo Codes table (T4988).
Interest Insured	Interest Insured Description. When the 'Code' is entered/selected, the description is defaulted and displayed. Overriding the description is allowed.
XT	The 'Extra Text' icon next to the Interest Insured Description allows the user to further describe the item being insured.
Package	Package Code. This field displays the packing of the commodity. The list of valid package codes has to be set-up by the user in the Packing Code table (TR820).
Sum Insured	Interest insured sum insured amount.
Describe Quantity	This is a free text field to capture the quantity of interest insured.
Total Insured Goods	Total insured cargo.

**Risk SI and Premium tab:**

Field	Description
Total Insured Goods	
Sum Insured	Total insured cargo. Amount carried over from the Insured Cargo tab.
Premium Rate	Percentage rate necessary to calculate the annual premium for the insured cargo.
Premium	Annual Premium for the insured cargo. Computed as the sum insured amount multiplied by the premium rate.
Premium Class	Valid premium class to capture the risk's premium.
Surcharges	
Description	Surcharge type description. Free-form text of 30 characters.
Premium Rate	Percentage rate necessary to calculate the surcharge.
Premium	Surcharge amount. Computed as the total insured cargo amount multiplied by the surcharge premium rate.
Premium Class	Valid premium class to capture the surcharge component of the premium.
War Risk	
Premium Rate	Percentage rate necessary to calculate the annual premium for war risk cover.
Premium	Annual premium for the war risk cover. Computed as the total insured cargo amount multiplied by the war risk premium rate.
Premium Class	Valid premium class to capture the war risk component of the premium.
Custom Duty	
Currency	<p>Duty Currency Code. If left blank, it is auto-defaulted to be the same as the Sum Insured currency. For Auto rating, Duty currency is mandatory if the Duty Sum Insured was entered. For Manual rating, Duty currency is optional if Duty Sum Insured was entered. In this case, it is for information purpose only and will not affect the Duty Premium.</p> <p>Duty Currency Exchange Rate. This defines the Duty Exchange Rate that is based on the Duty currency and Sum Insured currency. Since the Sum Insured currency may not be the ledger currency, the exchange rate table (T4675) shall be used.</p>
Sum Insured	Sum insured amount subject to custom duty.
Premium Rate	Percentage rate necessary to calculate the custom duty.
Premium	Custom Duty amount. Computed as the sum insured amount subject to custom duty multiplied by the custom duty premium rate.
Premium Class	Valid premium class to capture the custom duty portion of the premium.
Total Sum Insured	Sum of the Insured Cargo Sum Insured and Insured Amount subject to custom duty.

Field	Description
Total Premium	Sum of the following premium amounts for: <ul style="list-style-type: none"> <li>• Insured Cargo</li> <li>• Surcharges</li> <li>• War Cover</li> <li>• Custom Duty</li> </ul>

### 3.6.3 Extra Information

#### Details

An extra text screen that allows the user to enter additional information (Vehicle/Vessel Name and Licence Number) about the risk being insured. This is a requirement of Thailand.

#### Deliverer

An extra text screen that allows the user to capture the name and other details of the deliverer or owner of vehicle/vessel. This is a requirement of Thailand.

#### General Page

Allows the user to enter extra details pertaining to the risk. This consists of two tabs: 1 – General Page where texts entered will be printed in the letter; and 2 – Reference Note where texts entered will just serve as notes and will not be printed in the letter.

#### Interested Parties

Allows the addition of up to ten interested parties e.g. beneficiaries, payer, employer, etc. Interested Parties are added by selecting the Client Number using the Client search icon with its respective relationship using the Relationship dropdown list.

#### Clauses

This captures clause information related to the risk. Clauses may be selected using the Clause search icon.

### 3.6.4 Functions

#### Prm BilCcy

Risk Premium in Billing Currency. This screen shows the risk premium in billing currency equivalent. The billing premium shown on the screen is a computed amount based on the risk premium. The amount is not stored in database.

### 3.7 SM403 Private Vehicle - Tariff Rating

This is the system's motor risk screen for tariff rated motor insurance. The Risk Validation Rules Table (TR80W), is used to control which fields are mandatory and optional for a particular product/risk.

Before processing can continue beyond the Risk screen, all the Screen Fields must be correctly entered. If any mandatory field has been left blank or has an invalid value, those fields will be highlighted for your immediate attention.

#### 3.7.1 Screen

The screenshot displays the 'Private Car New Business' screen. The left sidebar contains 'Extra Info' (General Page, Interested Parties, Clauses, Named Driver) and 'Functions' (Prt CI, Rating). The main area has tabs for 'Basic Details', 'Additional Benefits', and 'Total Premium'. The 'Basic Details' tab is active, showing fields for Policy (VPM V0000130 Private Vehicle M), Risk (2 Private Car), Attached On (01/06/2013), Effective Date (01/06/2013), Rating Flag (Automatic), SI Currency (SGD), and At (1.0000000). Other fields include Occupation, Vehicle Regn Nbr, Body Type/Seat, Engine, Make&Model/Year, Capacity, Chassis, Gender, Purchase Value/Date, Power By, Log Book, Log Book, and GIA Make. The 'Additional Benefits' tab shows Vehicle Class, Region, Anti-Theft, Use For, CI Type, JPJ Link?, and Print RTD Letter?. The 'Total Premium' tab shows Cover Type, Geog Loc, Garage, Vehicle SI, Permitted Driver, Safe Device, CI/POI Required, CI Print?, and Document Type/Reason. At the bottom are buttons for Exit, Previous, Refresh, and Continue.

This screenshot shows the 'Additional Benefits' tab selected. It features a table with columns: Sel, SM, AB Code, Additional Benefits, Premium Class, Limits, and Additional Premium. The table contains one row with '01' in the SM column and '-Select-' in the AB Code column. Below the table are 'Add' and 'Remove' buttons. The 'Total Additional Benefits Premium' is displayed at the bottom right. The same sidebar and top navigation are visible as in the previous screenshot.

### 3.7.2 Screen Fields

#### Main Screen:

Field	Description
Occupation	Insured's occupation code. The list of valid Occupation Codes should be set-up by the user in the Occupation Code Table (T4660).
Make & Model	The Make/Model Code of the vehicle being insured. The list of valid Make/Model Codes has to be set-up b the user in the Motor Vehicle Make & Model table (T8788).
Year	Year the vehicle listed in the risk screen was manufactured.
Purchase Value & Date	Vehicle's purchase amount and the date the vehicle was purchase.
Body Type	Vehicle Body Code. The list of valid values has to be set-up by the user in the Motor Vehicle Body Codes table (T8308).
Seat	Number of Seats (including Driver). This field is the number of seats in the vehicle listed in the risk. This includes the driver's seat.
Capacity	Cubic capacity of the vehicle listed in the risk screen. The value is used during tariff premium calculation.
Power By	Indicates the type of fuel used by the vehicle listed in this risk screen.
Log Book	Vehicle Log Book Number.
Engine	Vehicle Engine. This is the number embossed on the engine of the vehicle being insured.
Chassis	Vehicle Chassis. This is the number embossed on the chassis of the vehicle being insured.
GIA Make	General Insurance Association of Singapore (GIA) Make Code. The value is defaulted from the Motor Vehicle Make & Model table (T8788).

**Basic Details tab:**

Field	Description
Vehicle Class	Used to categorise vehicles into groups. The list of valid values has to be set-up by the user in the Vehicle Class Table (T4663).
Cover Type	Indicates the insurance cover being purchased for the vehicle listed in this risk screen. The list of valid values has to be set-up by the user in the Motor Vehicle Cover Type Table (T4664).
Vehicle Sum Insured	The most that will be paid by the insurer in the event of a covered loss for the vehicle listed in this screen.
Region	Region (East/West). The location of the registered vehicle whether it is residing in West Malaysia or East Malaysia.
Geog Loc	Geographical Location. This is the geographical location for the Malaysian New Motor Tariff.
Permitted Driver	The number of users insured to use the vehicle.
Anti-Theft	Anti-Theft Device Code. The anti-theft device that is installed in the insured vehicle. Two character codes that represent each device or group of devices installed. The list of valid values has to be set-up by the user in the Anti-Theft Device Codes table (TM496).
Garage	The location where the vehicle is usually parked when not in use. The list of valid values has to be set-up by the user in the Garage/Location Of Claim table (TM499).
Safe Device	The safety features that is provided in the insured vehicle. Two character codes that represent each device or group of devices installed. The list of valid values has to be set-up by the user in the Safety Features Codes table (TM497).
Use For	Indicates the use of the vehicle listed in this risk screen. The list of valid values has to be set-up by the user in the Use As (Motor) Table (T8787).
CI Type	The motor vehicle type code. The list of valid values has to be set-up by the user in the MCI Type table (T8793).
CI POI Required	This flag indicates if a Period of Insurance Certificate exists.
CI Print	This field denotes whether a CI has already been printed or not.
JPJ Link	JPJ Link Indicator. Yes/On indicates that JPJ record will be created when the transaction is saved/issued. No/Off means no JPJ record will be written. This is a Malaysia requirement.
Print RTD Letter?	Indicator to print a letter for the Road Transport Department (RTD). This is a Malaysia requirement.
Document Type/Reason	JPJ Document Type and Reason Code. The list of valid JPJ document types are maintained JPJ Document Types table (TM482). JPJ Reason Code. The list of valid JPJ reason codes are maintained in the Valid JPJ Reason Codes table (TM493). These fields are for the Malaysian motor tariff requirement.



**Additional Benefits tab:**

Field	Description
AB Code	Additional Benefit Code. Denotes the type of additional benefits/cover to be included for the risk. The list of valid Additional Benefit codes has to be set-up by the user in the Motor Vehicle Additional Cover (T4662).
Additional Benefits	Describes the type of additional benefit/cover to be added to the risk.
Premium Class	Valid premium class to capture the additional benefit/cover's financials.
Limits	Maximum total loss amount to be paid for the additional benefit/cover.
Additional Premium	Additional premium charged for the additional benefit/cover.

**Total Premium tab:**

Field	Description
Excess Type	If applicable, this is the type of excess to be applied. The list of valid Excess Types has to be set-up by the user in the Excess Type Table (T4661).
Excess Amount	Amount of excess to be applied.
Basic Premium + Load	Percentage Loading to be applied to the basic premium. The Basic Premium is obtained by the system from the Premium Rating Table if automatic rating is selected by the user.
Other Loading	Motorcycle Tariff Loading Indicator, Percentage and the Motorcycle Tariff Loading Premium applied due to loading percentage.
Other Discount	The percentage of premium to be discounted for the acceptance of a voluntary increase in the basic excess. Discounted premium amount.
Gross Basic Premium	Total basic premium after the applying the Other Loading and Discounts.
NCD/Fleet Discount	Used for NCD, Fleet or other types of discounts. When NCD is selected, the equivalent NCD discount in the Motor - RMT (NCD) Table (TM493) will be used during renewal's automatic rerating process. 'Fleet' is used to indicate a fleet policy. 'Special' is a special discount flag, which is neither fleet nor normal motor risk.
Total Additional Benefits	Sum of the premiums of the additional benefits/cover.
Total Premium	Sum of the Gross Basic Premium and the Total Additional Benefits Premium.
ACT	Premium charged for accident cover.
Third Party	Premium charged for third party damage cover.
Own Damage	Premium charged for own damage cover.

**3.7.3 Extra Information**

Extra Info Panel is used to capture other important details pertaining to the account. Hyperlinks are available to access each option. Click these options to launch individual extra info screen.

### **General Page**

Allows the user to enter extra details pertaining to the risk. This consists of two tabs: 1 – General Page where texts entered will be printed in the letter; and 2 – Reference Note where texts entered will just serve as notes and will not be printed in the letter.

### **Interested Parties**

Allows the addition of up to ten interested parties e.g. beneficiaries, payer, employer, etc. Interested Parties are added by selecting the Client Number using the Client search icon with its respective relationship using the Relationship dropdown list.

### **Clauses**

This captures clause information related to the risk. Clauses may be selected using the Clause search icon.

### **Named Driver**

Allows the user to maintain named-drivers covered by this vehicle risk insurance. Information captured includes name, I/C Number, Date of Birth, Driver License's year, and the occupation of the driver.

## **3.7.4 Functions**

### **Rating**

Displays in a separate screen all the relativity factors based on the rating variables applicable for a particular vehicle category. This is only applicable for risks on tariff rating.

### **Prt CI**

Print Certificate of Insurance. This function initiates the printing of the certificate of insurance.