

SECTION 15

**I. FIRE DIRECT INSURANCE BUSINESS
 - PREMIUM BORDEREAU/POLICIES
 STATEMENT FOR THE MONTH OF**

Policy No	Policy From	Period To	Location of Risk	Const'n Class	Risk Code	Material Damage/ Loss of Profits	Sum Insured (Ignore Cents)	Add. Perils Covered	Basis of Rate	FEA Discount %	LTA Discount %	Premium Charged To Client (Ignore Cents)	Deductible
1	2	3	4	5	6	7	8	9	10	11	12	13	14

Notes :

1. Every direct policy should be reported. In case of a coinsurance policy signed by or on behalf of all coinsurers, the leading insurer should report 100% figures. Where policies are individually issued, each insurer should report his share.
2. Column 4: Please enter the post-code where the risk is located. When one policy covers several locations, please enter the location with the highest sum insured.
3. Column 5: Please enter "0" for Class 1A; "1" for Class 1B; "2" for Class 2 and "3" for Class 3.
4. Column 6: Please enter the four digit risk code of the item of the tariff under which the risk will be classified for rating. Where a policy includes more than one independently rated risk, please enter data in columns 6 to 14 separately for each risk.
5. Column 7: please enter "MD" for policy covering material damage and "LP" for loss of profits. Where the data is furnished through computer and it is necessary to use digits, use "1" for MD and "2" for LP.
6. Column 9: Please use the following codes to indicate the additional perils covered: "2" - Riot Strike & Malicious Damage; "3"- Explosion; "4"- Flood or Storm Tempest; "5"- Aircraft; "6"- Earthquake; "B"- Impact Damage; "7"- Any other peril or perils. Thus a risk insured for Fire, Riot Strike Malicious Damage and explosion will be given the code "23". A risk insuring Fire, Riot Strike Malicious Damage, Flood and Impact Damage will have the code "245 B". The numbers indicating the perils should appear in increasing order.

7. Column 10: Basis of rate: Please indicate "T" or "1" for Tariff; "S" or "2" for Special Rate; "F" or "3" for Frozen Rate, "A" for Industrial All Risks and "L" for Insurance of Large and Specialised Risks, "G" for risks between RM10 million to RM20 million self rated risks.
8. In respect of Industrial All Risks Insurance, please enter "9" in column 9 and "A": or "4" in column 10.
9. Column 11: Please indicate the percentage of discount allowed in the rate for FEA. Where the risk carries a "frozen" rate and information on FEA discount is not available, this Column may be left blank.
10. Column 12: Where there is no LTA discount, leave this column blank. In other cases please indicate the percentage LTA discount.
11. Where the insurance is granted subject to the application of a deductible, please indicate the amount of deductible in column 14. In other cases please leave it blank.

II. FIRE DIRECT INSURANCE BUSINESS
- PREMIUM BORDEREAU - ENDORSEMENTS
STATEMENT FOR THE MONTH OF

NAME OF COMPANY

Endt No	Year of Attachment of Policy	Endorsement from	Period to	Location of Risk	Const'n Class	Risk Code	Material Damage/ Loss of Profits	Increase(+) Decrease(-) of Sum Insured	Add Perils Covered Now	Basis of Rate	FEA Discount %	LTA Discount %	Extra(+) Refund(-) Premium	Change In Deductible		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17

Notes :

1. Every endorsement on direct policies having an extra or refund premium should be reported. Where there is no change in premium, it need not be reported.
2. Column 2 - the year of commencement of risk under the original policy should be given.
3. Column 5 - the post-code of the insured premises should be given.
4. Column 7 - the four digit risk code of the item of tariff under which the risk will be classified for rating should be given.
5. Column 9 - please show the "+" or "-" sign for "increase" or "decrease" respectively.
6. Column 10 - please show the amount of increase or decrease in sum insured.
7. Column 11 - where the endorsement is issued to cover additional perils, please indicate the codes for such additional perils. Please do not show the additional perils already covered.
8. Column 15 - please show the "+" or "-" sign for "extra" or "refund" respectively.
9. Column 16 - please show the amount of increase or decrease in premium.
10. Column 17 - where a deductible is introduced or existing deductible is charged by this endorsement please give the amount of deductible applicable after the endorsement under this column. Where the deductible is not altered, please leave this column blank.

III. FIRE DIRECT INSURANCE BUSINESS
- CLAIMS PAID BORDEREAU
STATEMENT FOR THE MONTH OF

NAME OF COMPANY

Claim No	Year of Attachment of Policy	Date of Loss	Location of Risk	Const'n Class	Risk Code	Material Damage/ Loss of Profits	Cause of Loss	Amount of Loss Paid (Ignore Cents)	Basis of Rate	FEA Discount %	LTA Discount %	Deductible Borne By Insured
1	2	3	4	5	6	7	8	9	10	11	12	13

Notes :

1. Every payment in respect of a claim including survey fees and other claims expenses should be reported.
2. Information in the various columns should be provided in the light of the explanatory notes given on the premium bordereau forms.
3. Amount of loss paid in column 9 should be net of any deductible under the policy.
4. Column 8 : Cause of loss - here please indicate the numerical code for the peril concerned under which the loss occurred as follows :

 Loss caused by - Fire : "1"; Riot Strike & Malicious Damage: "2"; Explosion: "3" ; Flood or Storm : "4"; Aircraft : "5" ; Earthquake: "6"; Impact Damage : "B"; Any other peril: "7".

IV. FIRE DIRECT INSURANCE BUSINESS
- CLAIMS OUTSTANDING BORDEREAU
STATEMENT AS AT 31ST DECEMBER

NAME OF COMPANY

Claim No	Year of Attachment of Policy	Date of Loss	Location of Risk	Const'n Class	Risk Code	Material Damage/ Loss of Profits	Cause of Loss	Amount of o/s Loss (Ignore Cents)	Basis of Rate	FEA Discount %	LTA Discount %	Deductible To be Borne By Insured
1	2	3	4	5	6	7	8	9	10	11	12	13

Notes :

1. Every outstanding payment in respect of a claim including survey fees and other claims expenses should be reported.
2. Information in the various columns should be provided in the light of the explanatory notes given on the premium bordereau forms.
3. Amount of loss outstanding in column 9 should be net of any deductible under the policy.
4. Column 8 : Cause of loss - here please indicate the numerical code for the peril concerned under which the loss occurred as follows:

Loss caused by - Fire : "1"; Riot Strike & Malicious Damage: "2"; Explosion: "3" Flood or Storm: "4"; Aircraft "5"; Earthquake: "6"; Impact Damage: "B"; Any other peril: "7".