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Republic of the Philippines
Department of Finance
INSURANCE COMMISSION
1071 United Nations Avenue
Manila



Manual – Property Incurred Claims Database



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This Manual provides a description of each field requested in the Annex B of the Circular Letter No 56, published December 12th, 2017.

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Fields Related to Claim specific data

Number of claim: Claim code assigned to each individual claim

Technical characteristics

- Field name: Number of claim
- Type of field: Alpha-numeric
- Characters:

Branch handling the claim: this field identifies the actual branch handling the claims for the insured.

Technical characteristics

- Field name: Branch handling the claim
- Type of field: Character
- Characters:

Status of the claim: Loss status per the internal claim process of the insurance company.

Code	Description
CS001	CANCELLED
CS002	CHECKING IN
CS003	DECLINED
CS004	IN EVALUATION
CS005	IN PAYMENT
CS006	INDEMNIFIED
CS007	PENDING
CS008	SPECIAL INDEMNIFICATION
CS009	TO BE SOLVED
CS010	TRANSFERRED

Technical characteristics

- Field name: Status of the claim
- Type of field: Alphanumeric
- Characters: Search

Cause of denial: When the claim status is defined as “declined”, one of the following causes must be chosen.

Code	Description
CoD001	CAUSE OF LOSS NOT COVERED
CoD002	DAMAGED ITEMS NOT INCLUDED IN COVERAGE
CoD003	DEDUCTIBLE/COINSURANCE EXCEEDS LOSS
CoD004	DIFFERENT CAUSES OF LOSS



CoD005	DIFFERENT OCCUPATION
CoD006	DOES NOT APPLY
CoD007	INSURANCE POLICY CANCELLED
CoD008	LATE NOTICE
CoD009	NO COVERAGE
CoD010	OCCUPATION DOES NOT MATCH (INSPECTION/POLICY)
CoD011	POLICY DOES NOT EXIST
CoD012	RISK NOT INSURED

Technical characteristics

- Field name: Cause of denial
- Type of field: Alphanumeric
- Characters: Search

Occurrence date: Date when the event happened.

Technical characteristics

- Field name: Occurrence date
- Type of field: Date
- Characters: dd/mm/aa

Cause of loss: Claim reason. This is a more specific cause of loss than the coverage affected. Values are provided in the sheet "CauseOfLoss"

Technical characteristics

- Field name: Cause of loss
- Type of field: Alphanumeric
- Characters: Search

Name/ID of catastrophic event: Name or code assigned to each specific typhoon, earthquake, etc.

Technical characteristics

- Field name: Name/ID of catastrophic event
- Type of field: Alphanumeric
- Characters:

Currency of claim: USD or Philippine pesos

Technical characteristics

- Field name: Currency of claim
- Type of field: Alphanumeric
- Characters:

Loss outstanding reserve (gross amount): Is the sum of estimated claim cost of occurred but not paid claims, the Incurred But Not Reported Reserve (IBNR), Outstanding Loss Adjustor Expenses, and Outstanding Other allocated Loss Adjustment Expenses.



Technical characteristics

- Field name: Loss outstanding reserve (gross amount)
- Type of field: Numeric
- Characters: Number from 0 to xx

Loss outstanding reserve (net amount): Is the sum of estimated claim cost of occurred but not paid claims, the Incurred But Not Reported Reserve (IBNR), Outstanding Loss Adjustor Expenses, and Outstanding Other allocated Loss Adjustment Expenses **minus** the Outstanding Deductible Amount, minus the Outstanding Coinsurance Amount, and minus the Outstanding under-insurance penalty amount.

Technical characteristics

- Field name: Loss outstanding reserve (net amount)
- Type of field: Numeric
- Characters: Number from 0 to xx

Gross amount paid: Is the sum of Net Claim Amount Paid, Loss Adjustor Expenses Paid, and Other Allocated Loss Adjustment Paid.

Technical characteristics

- Field name: gross amount paid
- Type of field: Numeric
- Characters: Number from 0 to xx

Net Claim amount paid: is the amount actually received by the insured

Technical characteristics

- Field name: net amount paid
- Type of field: Numeric
- Characters: Number from 0 to xx

Gross Loss Incurred: Is the sum of Loss outstanding reserve (gross amount), Gross Amount Paid, Deductible Amount, Coinsurance Amount, and Under-insurance Penalty Amount.

Technical characteristics

- Field name: gross loss incurred
- Type of field: Numeric
- Characters: Number from 0 to xx

Net Loss Incurred: is the sum of Net Amount Paid, Loss outstanding reserve (net amount), Loss Adjustor Expenses Paid, and Other Allocated Loss Adjustment Paid.

Technical characteristics

- Field name: Net Loss Incurred
- Type of field: Numeric



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- Characters: Number from 0 to xx

Loss adjustor expenses paid: Honorary paid to the claim adjustor.

Technical characteristics

- Field name: Loss adjustor expenses
- Type of field: Numeric
- Characters: Number from 0 to xx

Other allocated loss adjustment expenses paid: Other allocated adjustment losses expenses paid. For example, laboratory expenses directly related to the analysis of claims

Technical characteristics

- Field name: other allocated loss adjustment expenses
- Type of field: Numeric
- Characters: Number from 0 to xx

Deductible amount: Part of the claim that the insured assumes.

Technical characteristics

- Field name: Deductible amount
- Type of field: Numeric
- Characters: Number from 0 to xx

Coinsurance amount:

Technical characteristics

- Field name: Coinsurance amount
- Type of field: Numeric
- Characters: Number from 0 to xx

Under insurance penalty amount: Amount applied based on the proportional rule to define the value of the compensation, when the insured value is lower than the replacement value at the occurrence of the loss.

Technical characteristics

- Field name: Underinsurance penalty amount
- Type of field: Numeric
- Characters: Number from 0 to xx



Fields related to the Insurance policy details.

The data to be submitted is related to the insurance policy status covering the claim.

Insurer name or ID: Insurer name or ID as registered with IC in accordance with Act 10607 – 2013 (Insurance Code).

Technical characteristics

- Field name: Insurer name or ID
- Type of field: Alpha-numeric
- Characters:

Issuing branch: this field refers to the insurance company branch actually issuing the insurance policy.

Technical characteristics

- Field name: Issuing branch
- Type of field: Alphanumeric
- Characters: Search

Coinsurance: Co-insurance percentage of each insurance company that participates in a co-insurance scheme.

Technical characteristics

- Field name: Coinsurance
- Type of field: Numeric
- Characters: From 0 to 100

Intermediary: the name or ID as registered in the IC in accordance with the Act 10607 – 2013 (Insurance Code).

Technical characteristics

- Field name: Intermediary
- Type of field: Alpha-numeric
- Characters:

Commission rate: Percentage of compensation for soliciting, negotiating or procuring the making of any insurance contract or in placing risk or taking out insurance. The commission is a percentage of each premium paid and includes a fee for servicing the insured's policy.

Technical characteristics

- Field name: Commission rate
- Type of field: Numeric
- Characters: From 0 to 100

Policy number: Policy number used by each insurer.

Technical characteristics

- Field name: Policy number



- Type of field: Alpha-numeric
- Characters:

Type of policy: Based on PIRA, policies are classified as followed:

- General
- Residential
- Warehouse
- Industrial

Technical characteristics

- Field name: Type of policy
- Type of field: Alphanumeric
- Characters: Search

Period: Validity of the policy. Date from start to end.

Technical characteristics for both "From" and "To" dates:

- Field name: date
- Type of field: Date
- Characters: dd/mm/aa

Underwriting year: Accounting year in which the policy was underwritten.

Technical characteristics

- Field name: Underwriting year
- Type of field: Date
- Characters: Only year

Currency: USD or Philippine pesos.

Technical characteristics

- Field name: Currency
- Type of field: Alphanumeric
- Characters: 1

Fields related to Physical characteristics, mitigations and replacement value

Occupancy: this field the "Occupancy" sheet has 424 options defined by PIRA Occupancy Codes, which correspond to detailed descriptions of activities carried out on the property.

Consecutive	Occupancy
1	Abaca
2	Abaca Decorticating
3	Abrasive Paper



4	Acetone
...	...
...	...
...	...
421	Wooden Handicrafts
422	Woodworkers Using Hand Power or Power Generated Outside the Building
423	Woodworkers Using Power Generated Within the Building
424	Yeast

Technical characteristics

- Field name: Occupancy
- Type of field: Alphanumeric
- Characters: Search

Number of basements: Number of basements of the property.

Technical characteristics

- Field name: Number of basements
- Type of field: Numeric
- Characters: Number 0 to xx

Fields related to building key Dates

- **Construction:** Date in which the property was built.

Technical characteristics

- Field name: Date of construction
- Type of field: Date
- Characters: Date only year

- **Major improvements:** Date in which the construction had major improvements.

Technical characteristics

- Field name: Date of major improvements
- Type of field: Date
- Characters: Date only year

Fields related to areas

- **Lot:** Dimension of the land where the property is built. Defined within the cadastral certificate of the property.

Technical characteristics

- Field name: Area of lot
- Type of field: Numeric



- Characters: Number 1 to xx
- **Construction:** Dimension of the property constructed in square meters.
Technical characteristics
 - Field name: Area of construction
 - Type of field: Numeric
 - Characters: Number 1 to xx

Fields related to material of construction:

The Presidential Decree No. 1096 defined the types of constructions as:

- (1) Type I – Type I buildings shall be of wood construction. The structural elements may be any of the materials permitted by this Code.
- (2) Type II – Type II buildings shall be of wood construction with protective fire-resistant materials and one-hour fire-resistive throughout: Except, that permanent non-bearing partitions may use fire-retardant treated wood within the framing assembly.
- (3) Type III – Type III buildings shall be of masonry and wood construction. Structural elements may be any of the materials permitted by this Code: Provided, that the building shall be one-hour fire-resistive throughout. Exterior walls shall be of incombustible fire-resistive construction.
- (4) Type IV – Type IV buildings shall be of steel, iron, concrete, or masonry construction. Walls, ceilings, and permanent partitions shall be of incombustible fire-resistive construction: Except, that permanent non-bearing partitions of one-hour fire-resistive construction may use fire-retardant treated wood within the framing assembly.
- (5) Type V – Type V buildings shall be fire-resistive. The structural elements shall be of steel, iron, concrete, or masonry construction. Walls, ceilings, and permanent partitions shall be of incombustible fire-resistive construction.

- **Walls:**
Technical characteristics
 - Field name: Walls
 - Type of field: Alphanumeric
 - Characters:

- **Mezzanines:**
Technical characteristics
 - Field name: Mezzanines
 - Type of field: Alphanumeric
 - Characters:

- **Roofs:**
Technical characteristics
 - Field name: Roofs



- Type of field: Alphanumeric
- Characters:

- **Columns:**
Technical characteristics
 - Field name: Columns
 - Type of field: Alphanumeric
 - Characters:

- **Joist/girders:**
Technical characteristics
 - Field name: Joist/girders
 - Type of field: Alphanumeric
 - Characters:

Fields related to mitigation measures

- Fire extinguishers
- Sprinkles
- Flood defense

Technical characteristics

- Field name: Mitigation measures
- Type of field: Alphanumeric
- Characters:

Fields related to the replacement value

- **Total:**
Technical characteristics
 - Field name: replacement value of total
 - Type of field: Numeric
 - Characters: Number from 0 to xx

- **Building:**
Technical characteristics
 - Field name: replacement value of building
 - Type of field: Numeric
 - Characters: Number from 0 to xx

- **Contents:**
Technical characteristics
 - Field name: replacement value of contents



- Type of field: Numeric
- Characters: Number from 0 to xx

Fields related to the geographical location of the unit of risk

Fields related to address

- **Number:**
Technical characteristics
 - Field name: Number
 - Type of field: Numeric
 - Characters: Number from 0 to xx
- **Street:**
Technical characteristics
 - Field name: Street
 - Type of field: Alphanumeric
 - Characters:
- **District:**
Technical characteristics
 - Field name: District
 - Type of field: Alphanumeric
 - Characters:
- **Province/city/CRESTA zone:** For filling this field select one of the 82 rows that appear on the "Cresta" sheet and that correspond to the crests defined in <https://www.cresta.org/index.php/zoning-lists-4>
Technical characteristics
 - Field name: Province/city/CRESTA zone
 - Type of field: Alphanumeric
 - Characters: Search

Fields related to other catastrophe aggregation

- **Earthquake zone:** For filling this field select one of the PIRA-defined zones that appear on the "EQ_zones" sheet.

ISO[4]	Province	EQ_Area	Division	Region
PH-ABR	Abra	Area 1	Luzon	CAR
PH-ALB	Albay	Area 2	Luzon	V
PH-APA	Apayao	Area 1	Luzon	CAR



...
PH-NSA	Northern Samar	Area 2	Visayas	VIII
PH-WSA	Samar	Area 2	Visayas	VIII
PH-SIG	Siquijor	Area 1	Visayas	VII
PH-SLE	Southern Leyte	Area 2	Visayas	VIII

Technical characteristics

- Field name: Earthquake zone
 - Type of field: Alphanumeric
 - Characters: Search
- **Typhoon/flood zone:** For the purpose of filling this field select one of the PIRA-defined zones that appear on the "Typhoon_Flood_zones" sheet.

ISO[4]	Province	Typhoon_Zone	Division	Region
PH-ABR	Abra	Zone VI	Luzon	CAR
PH-AGN	Agusan del Norte	Zone I	Mindanao	XIII
PH-AGS	Agusan del Sur	Zone I	Mindanao	XIII
...
...
PH-ZAN	Zamboanga del Norte	Zone I	Mindanao	IX
PH-ZAS	Zamboanga del Sur	Zone I	Mindanao	IX
PH-ZSI	Zamboanga Sibugay	Zone I	Mindanao	IX

Technical characteristics

- Field name: typhoon/flood zone
- Type of field: Alphanumeric
- Characters: Search

Latitude. Corresponds to the latitude geo-referenced coordinate.

Technical characteristics

- Field name: Latitude
- Type of field: International decimal standard notation
- Characters:

Longitude. Corresponds to the longitude geo-referenced coordinate.

Technical characteristics

- Field name: Longitude
- Type of field: International decimal standard notation
- Characters:



Fields related to Sum insurable

These fields are necessary only if the insurance policy is on first-loss/non-proportional basis, and segregated in the following form:

- Total (catastrophic and non-catastrophic)
- Building (catastrophic and non-catastrophic)
- Contents (catastrophic and non-catastrophic)
- Consequential damage (catastrophic and non-catastrophic)

Technical characteristics

- Field name: Sum insurable
- Type of field: Numeric
- Characters: Number from 0 to xx

Fields related to the sum insured

These fields should be split in the following form:

- Total (catastrophic and non-catastrophic)
- Building (catastrophic and non-catastrophic)
- Contents (catastrophic and non-catastrophic)
- Consequential damage (catastrophic and non-catastrophic)

Technical characteristics

- Field name: Sum insured
- Type of field: Numeric
- Characters: Number from 0 to xx

Fields related to the Premium

Fields related to the total premium

The total premium should be split by:

- Total
- Non-catastrophic
- Catastrophic
- Earthquake
- Typhoon and flood
- Extended (explosion, aircraft, etc.)



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- Riot

Technical characteristics

- Field name: Premium
- Type of field: Numeric
- Characters: Number from 0 to xx

Fields related to the Building exposure

The premium should be split as:

- Total
- catastrophic
- non-catastrophic

Technical characteristics

- Field name: Premium
- Type of field: Numeric

Characters: Number from 0 to xx

Fields related to the Contents exposure

The premium should be split as:

- Total
- catastrophic
- non-catastrophic

Technical characteristics

- Field name: Premium
- Type of field: Numeric

Characters: Number from 0 to xx

Fields related to the Consequential Damage coverage

The premium should be split as:

- Total
- catastrophic
- non-catastrophic

Technical characteristics

- Field name: Premium
- Type of field: Numeric



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- Characters: Number from 0 to xx

Fields related to the deductible

The deductible (understood as the amount the insured is liable to pay before the insurer is liable, and usually expressed as a fixed amount) should be split as:

- Total (catastrophic and non-catastrophic)
- Building (catastrophic and non-catastrophic)
- Contents (catastrophic and non-catastrophic)
- Consequential damage (catastrophic and non-catastrophic)

Technical characteristics

- Field name: Deductible
- Type of field: Numeric
- Characters: Number from 0 to xx

Fields related to Coinsurance/copayment

The coinsurance or copayment (understood as the amount the insured is liable to pay, in particular, for catastrophe coverages and usually expressed as a percentage of the total sum insured) should be split as:

- Total (catastrophic and non-catastrophic)
- Building (catastrophic and non-catastrophic)
- Contents (catastrophic and non-catastrophic)
- Consequential damage (catastrophic and non-catastrophic)

Technical characteristics

- Field name: Coinsurance
- Type of field: Numeric
- Characters: Number from 0 to xx



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