Manual – Property Insurance Policies Database

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Fields related to the Insurance policy details.

**Insurer name or ID:** Insurer name of 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.

<table>
<thead>
<tr>
<th>Consecutive</th>
<th>Occupancy</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Abaca</td>
</tr>
<tr>
<td>2</td>
<td>Abaca Decorticating</td>
</tr>
<tr>
<td>3</td>
<td>Abrasive Paper</td>
</tr>
<tr>
<td>4</td>
<td>Acetone</td>
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<tr>
<td>...</td>
<td>...</td>
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<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>421</td>
<td>Wooden Handicrafts</td>
</tr>
<tr>
<td>422</td>
<td>Woodworkers Using Hand Power or Power Generated Outside the Building</td>
</tr>
<tr>
<td>423</td>
<td>Woodworkers Using Power Generated Within the Building</td>
</tr>
<tr>
<td>424</td>
<td>Yeast</td>
</tr>
</tbody>
</table>

**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](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.

<table>
<thead>
<tr>
<th>ISO[4]</th>
<th>Province</th>
<th>EQ_Area</th>
<th>Division</th>
<th>Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>PH-ABR</td>
<td>Abra</td>
<td>Area 1</td>
<td>Luzon</td>
<td>CAR</td>
</tr>
<tr>
<td>PH-ALB</td>
<td>Albay</td>
<td>Area 2</td>
<td>Luzon</td>
<td>V</td>
</tr>
<tr>
<td>PH-APA</td>
<td>Apayao</td>
<td>Area 1</td>
<td>Luzon</td>
<td>CAR</td>
</tr>
<tr>
<td>...</td>
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<td>...</td>
<td>...</td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th>ISO[4]</th>
<th>Province</th>
<th>Typhoon_Zone</th>
<th>Division</th>
<th>Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>PH-ABR</td>
<td>Abra</td>
<td>Zone VI</td>
<td>Luzon</td>
<td>CAR</td>
</tr>
<tr>
<td>PH-AGN</td>
<td>Agusan del Norte</td>
<td>Zone I</td>
<td>Mindanao</td>
<td>XIII</td>
</tr>
<tr>
<td>PH-AGS</td>
<td>Agusan del Sur</td>
<td>Zone I</td>
<td>Mindanao</td>
<td>XIII</td>
</tr>
<tr>
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</tr>
<tr>
<td>PH-ZAN</td>
<td>Zamboanga del Norte</td>
<td>Zone I</td>
<td>Mindanao</td>
<td>IX</td>
</tr>
<tr>
<td>PH-ZAS</td>
<td>Zamboanga del Sur</td>
<td>Zone I</td>
<td>Mindanao</td>
<td>IX</td>
</tr>
<tr>
<td>PH-ZSI</td>
<td>Zamboanga Sibugay</td>
<td>Zone I</td>
<td>Mindanao</td>
<td>IX</td>
</tr>
</tbody>
</table>

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.)
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
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