MARINE CARGO RATING ADVISOR AN EXPERT SYSTEM TOOL FOR UNDERWRITERS

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PART I The Background

Marine cargo underwriting has always remained and it still remains the most difficult to standardize for the reason that many would seem to control the various unknowns and no-one has total control over any. Consequently, some part of fuzziness of the future is impenetrable, if not intractable.

There are human agencies involved in the manufacture of products, packing, the conveyances, the roads and the storage points; these same agencies are involved no less in their maintenance. The varying degrees of skills evident in making and maintaining goods and services make it well nigh impossible to accurately estimate probabilities of loss arising from them in different situations. Thus even as Lebanese apples and Kashmiri apples are not the same, neither are Dutch orchids and Indian bouquets. Handling facilities, while sharing a universal nonmenclature, may yet behave differently when handled by workers with different backgrounds, education, training and skills.

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The most significant factor, however, would be the nature of the cargo itself in determining the probability of loss in transit. But here, the task appears stupendous indeed. Can someone really catalog all the types of cargo - liquid, solid and gaseous? Could one exhaust the classification, taking help from some early efforts of handbook writers (e.g. A Handbook of Marine Insurance by R.H.Brown), noting cargo susceptibility to breakage, leakage, sweat, spontaneous combustion or vermin; dangerous, explosive, poisonous odorous, inflammable, hygroscopic or shifting nature of cargoes; if cargoes are liable to fermentation, to react chemically with other cargoes or stain other cargoes and so on and so forth?

The process of constantly expanding the cargo list for our system became somewhat similar to killing a bug only to discover two left behind ! Not the least of the determinants of rating is the type of coverage. Is it always a simple Clause A, B or C cover (after 1-1-1982) or is there an endless list of plusses and minuses in coverage? (as when the underwriter would wonder if to give loading and unloading risks or exclude them)

We cannot overlook the usefulness of a sane enough deductible acceptable to the Assured and helpful to the Insurer in reducing liability.

And what about the warranties? Which would fit in? Which may have an overriding effect? How do we avoid redundancy in warranty mention?

We are sure most modern companies would have already developed a system of rating marine cargo. And yet we decided to put to test and use the experience of one of us, the senior author acting as domain expert, aligning with the second author playing the role of a knowledge engineer, to develop an expert system, the results of which we are reporting here.

Underwriting is a decision making activity. We cannot overemphasize the importance of collecting the maximum possible accurate information about the cargo and the voyage. The information must be complete and accurate and must be preferably available before commencement of voyage so that the rate and the coverage with or without limitations may be determined and advised to the client.

User-Friendly Interface

With this perspective in view

and in an effort to have a verifiable, user-friendly interface to the knowledgebase, we took care to have a fairly comprehensive list and a logical sequence of questions to be put to the underwriter who, at this stage, is expected to have collected as much underwriting information as possible. (Appendix A contains these questions.) Appendix B contains cargoes introduced and tested in the system. This is an alphabetical list. We have intentionally allowed some redundancies, knowing that some articles are referred to in everyday usage in perhaps more than one way. (E.g. Bulbs or lamps or light fittings)

We tried to simplify the cargo hazard classification, making it threefold, - which is both manageable and reasonable. One reason for this apparent oversimplification is that it may not be always possible to claim the merit of scientificity to having too many categories of hazard unlike what we have used - namely most hazardous, moderately hazardous and least hazardous. On the other hand, having just three categories or four will make the computation of rates less tenuous and more capable of being understood by the vast majority of assureds who have no mind nor time to appreciate the existence of a multitude of rates for what appears to them just one plain risk ! At the same time, we decided to split the moderately hazardous cargoes into two classes- one with underwriting warranties imposed to reduce probability of loss and the other without the accompaniment of underwriting warranties.

It is likely that in the final analysis the rates suggested by the system for a moderately hazardous cargo with warranties and the least hazardous cargo, other things remaining equal (such as the scope of cover, mode of conveyance and the nature of packing) are identical. But the similarity is accidental and there are marginal differences by way of possible deductibles and the constraint of having to observe warranties since the claim may become nullified if a warranty is breached.

Appendix C lists the warranties used in the system. Pointers to one or more warranties have been tagged to applicable answers to the questions as well as to applicable cargoes. We have taken steps to avoid inconsistencies in warranties by using simple logic making an exclusion warranty (ie exclusion of an additional peril) take precedence over an inclusion warranty (ie inclusion of an additional peril) whenever the cargo happens to fall into the most hazardous category but when the cargo is moderately hazardous or

least hazardous, the request for additional peril cover will be granted, as evidenced by the warranty including the said cover.

Rationale of Rating

The rationale of rating has a bearing on the degree of hazard, gleaned from the nature of cargo, the conditions of packing, the qualifications in a Bill of Lading/ Airway Bill/Railway Receipt/Goods Consignment Note, the weather, the Port conditions, the interior transit hazards, the condition of the conveyance, the experience in respect of handling facilities obtaining in a particular situation, and finally should include more particularly, among others, the scope of cover sought and permissible.

Base Rate Table

Appendix D contains the Base Rate Table. This is the pivotal point of this research work and any merit or usefulness of the expert system designed by us would depend ultimately on the validity or wisdom of the Base Rate Table. The authors are confident that at the second stage of the software development, it should be possible to suitably modify this Table from experience gained and feedback obtained from different users. At that time, the task will include spelling out further parameters for modifying the rates based on favorable or adverse loss ratios in individual cases whether of insureds or cargoes.

Appendix E contains screen displays of selected sample test cases.

PART II The Expert System

Section 1 - Analysis

The problem of rate making involves gathering of underwriting information on many aspects and assessing them in relation to different kinds of posssible risk/ hazard.

This process demands subjective evaluation and personal judgement based on experience and intuition. Expert system software is eminently suitable to handle such a semi-structured problem and is superior to traditional data processing software.

In a rule-based expert system one captures the knowledge and experience of the domain expert and encapsulates them in the form of rules. Each rule is a Statement of the form:

IF <conditions> THEN <conclusions>
Where <conditions> represent the existing situation that will imply or lead to the <conclusions>.

Such a rule forms the building block of a knowledge base__, which is nothing but a suitably organized and linked collection of such rules as are used for reasoning to arrive at the final decision (best alternative solution) to the problem at hand.

The reasoning is carried out in one of two standard ways: in forward chaining, one starts from the existing initial conditions and is led successively to the final decision by traversing through the knowledge base whereas in backward chaining, one starts with the final decision/goal state and verifies if it is logically implied by the initial conditions.

A convenient method of showing the various knowledge areas which have a bearing on the problem domain and which need to be investigated is the Structured Situation Diagram. This diagram also roughly captures the relationships between the different knowledge segments. It is shown in Figure 1 in Appendix 'F'.

To collect information on these various aspects, we have developed a series of questions to be answered by the underwriter/agent. The list of questions is given in the Appendix 'A'. The answers to these questions form the main input to the estimation of hazard level and identification of appropriate warranties to be attached, if cover is to be granted. The nature and flow of questions are presented in a schematic form in Figure2 in Appendix 'F'.

As can be seen, the situations requiring warranties and the conditions leading to exposure of risk arise at different decision points (where the degree of hazard may alter). Each risk-prone situation is indexed with a hazard rating and they are accumulated as the consultation proceeds and finally brought under one of three hazard levels. The net is cast wide enough to identify situations requiring warranties so that nothing slips through as far as possible. It is hoped that the present work is comprehensive enough in this regard. The list of warranties appears in Appendix 'C.'

Section 2 - Design

To explore each area of interest in order to convert into appropriate rules we make use of the Dependency Diagram. This is a useful way of showing the details and flow of the decision making process. It clearly shows all the intermediate stages and the various factors on which they depend. This forms the blueprint for the evolving expert system as it shows the chain of inference leading to the final decision. The Structured Situation Diagram forms the input to this stage of the design work.

A top level Dependency Diagram is shown in Figure 3 in Appendix 'F.' Each triangle stands for a set of rules (to be refined further during implementation) that produces a fact based on a combination of data from the input fed on its left side.

Section 3 - Implementation

The software is designed using VP Expert System Development tool. The VP Expert System is rule based and employs backward chaining method for inferencing. It provides a limited capability to simulate forward chaining too and this is exploited fully as the present problem involves a mix of both forward and backward chaining strategies.

The developed expert system software divides naturally into three modules. The first module contains the rules necessary to get information from the user such as cargo characteristics, data related to the voyage and other relevant parameters.

A comprehensive list of cargo types is displayed, in eight successive screenfuls, for the user to select from. This information is kept in eight database files (in dBase III Plus) which are linked to the expert system program. In case the user does not find his/her cargo represented in the list, an escape route is provided wherein the user specifies the cargo's properties such as inflammability, brittle nature and so on. Appropriate warranties are identified along the way and hazard-related situations marked in a suitable manner. This module is chained to the second module.

The second module accumulates all the risk-prone features and checks for consistency and finally categorizes into one of three hazard levels viz. most hazardous, moderately hazardous and least hazardous. While summing up the likelihood for hazard the worst case scenario is obtained i.e. maximum of the probability is the one that matters for underwriting considerations. Effectively, we are using the following rule for composition :

final_hazard_level = max {haz_1, haz_2, ..., haz_n}

where haz_1 is the likelihood of hazard due to situation 1 and so on.

This type of hazard estimation is decidedly a heuristic one, long used in marine cargo underwriting and arguably not always founded on statistical theories of probability. And in this respect marine cargo insurance presents a markedly different and possibly a challenging scene from that obtaining in other lines of property insurance.

It is proposed to explore this gray area further in our second phase of the work which will be a sequel to the present experimental system, making use of concepts from fuzzy set theory and reliability engineering. Also it remains to be seen how the quality of decision is affected when confidence factors are included.

In this second module, the warranties distributed throughout the first module are collected, collated and checked for internal/external consistency. All the warranties are given index numbers, which feed into the warranty table coded in the next module. This module is chained to the third and final module.

The third module is structurally simple. It implements the base rate-table with the appropriate entry being picked up depending on its inputs. The base rates are later adjusted according to the insurance conditions arising from the client's proposal.

The base rate table and the warranty list are encoded into rules in rather straightforward fashion. The appropriate warranty descriptions are selected by the incoming warranty indexes from the previous module. These warranties take into account the deductible too, if deemed by convention to be necessary.

The last part of this module finally generates the report for recommendation to the client.

Section 4 - Verification and Validation

The present software has been subjected to many tests and case studies in an effort to verify the inferencing logic and to validate the correctness and quality of decisions made.

In all our test cases, a few of which are presented, in Appendix 'E', the software appears to work to the satisfaction of selected insureds and underwriters alike.

PART III Conclusion

The present effort, it is hoped, will have shown that expert system can be a viable and cost effective tool to the insurance management both at strategic and operational levels, supporting the underwriting task, perhaps even converting the drudgery into a videogame. With the ubiquitous presence of PC's in the workplace, such expert system software should, indeed, become intelligent assistants or *de facto* bosses and thus form an integral part of an underwriter's workbench.

Expert system technology has come a long way so that it is today

perceptibly improving the quality of decision making, while yet remaining a viable and cost effective tool and thus promoting productivity of the manager's time as well.

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"Ours is the age which is proud of machines that think, and suspicious of men who try to."

H. Mumfort Jones

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"We have modified our environment so radically that we must now modify ourselves to exist in this new environment."

Norbert Wiener

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"Collecting data is much like collecting garbage, You must know in advance what you're going to do with the stuff before you collect it."

Mark Twain

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"If there's one pitch you keep swinging at and keep missing, stop swinging at it."

Yogi Berra

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"The trouble with doing something right the first time is that nobody appreciates how difficult it was."

Walt West

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"All animals are equal, but some animals are more equal than others."

George Orwell

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APPENDIX 'A'
MARINE CARGO RATING
QUESTIONNAIRE

1. Tick the mode of conveyance as applicable: (more than one if necessary)
   a. By Sea
   b. By Air
   c. By Land
   d. By Rail
   e. By Inland Waterways
   f. By Registered Post Parcel
   g. By Pipeline ==> Refer to Home Office

2. Is the cargo containerized? :
   Yes/No

3. Is there any trans-shipment involved? :
   Yes/No

4. Type the origin and destination of cargo :
   From : _____
   To : _____

5. Tick the cover required from the point of view of transit :
   a. From Warehouse to Warehouse
   b. From Warehouse to Port of Discharge
   c. From Warehouse to Port of Loading
   d. From Port of Loading to Port of Discharge
   e. From Port of Loading to the final Warehouse
   f. From Port of Discharge to the final Warehouse
   g. Rail/Road Terminal to Terminal
   h. Door to Door delivery

6. If answer to Q.5 above is d/e/f, has survey been arranged prior to shipment?
   Yes/No

7. If yes to Q.6, has any damage to external package been observed at the survey?
   Yes/No

8. If yes to Q.7 above,
   a. Has the cargo been repacked after rectifying damage?
      Yes/No
   b. If damage observed, has any claim been lodged with the previous carrier who might be held liable for the damage?
      Yes/No

9. Is the consignment professionally packed?
   Yes/No

10. If yes to Q.9, specify the nature of packing :
    a. Cardboard cartons
    b. Dealwood boxes
    c. In crates
    d. In pallets

e. Bags
Mention the make of bags :
i. plastic
ii. paper (mention 'ply')
iii. Kraftpaper
iv. polypropylene
v. leather
vi. jute
vii. any other (specify)
f. metal boxes
g. canvas bags/boxes
h. fiberglass boxes
i. nylon bags/boxes
j. cans/tins
k. drum/carbuoys
l. bottles
m. cable/drum
n. any other (specify)

11. If you are not aware of the condition/type of the packing, has any loading survey been arranged at the origin?
Yes/No

12. If yes to Q.11 above, was the packing found to be satisfactory by the surveyor?
Yes/No

13. Tick the form/state of cargo :
a. Solid
b. Liquid
c. Gaseous
d. Powder
e. Grain
f. Granule

14. Tick as far as possible, the material of which the cargo is made :
a. Steel
b. Metal (other than steel)
c. Rubber
d. Plastic
e. Wood
f. Cast iron
g. Fiber
h. Leather
i. Glass
j. Carbon
k. Asbestos
l. Paper
m. Cotton
n. Woollen
o. Silk
p. Porcelain
q. Food/Edible items
r. Chemical
s. any other (specify)

15. Mention the type/kind of cargo as applicable :
(SEE APPENDIX B)

16. Is it bulk cargo?
Yes/No

17. If yes to Q.16, is it carried in specially built bulk carriers?
Yes/No

18. Tick the nature of cover required:
a. All risks cover in terms of ICC (A) (1.1.1982)
b. Cover in terms of ICC (B) (1.1.1982)
c. Cover in terms of ICC (C) (1.1.1982)

d. Total loss only by total loss of carrying conveyance.
e. Clause B including Loading and Unloading
f. Rail risks/road risks only
g. Rail risks/road risks including Loading and Unloading

19. Tick any additional covers required :
a. Theft, Pilferage & Non-Delivery
b. Breakage from any cause
c. Leakage from any cause
d. Rain/Fresh water damage
e. Country damage (applicable to Cotton only)
f. Caking/Lumping/Sweating/ Spillage (applicable to cargo in powder form)
g. War and S.R.C.C.

20. Tick the basis of valuation agreed:
a. F.O.B
b. C & F
c. C.I.F
d. Not applicable

21. What percentage is agreed to be added to the above basis :
(Type only after agreement)

22. Type the customs duty to be added to the sum insured :

[Q. 23 to 26 APPLICABLE TO OCEAN CARGO ONLY]

23. Is the bill of lading clean ?
Yes/No/Not-known

24. If no to Q.23, tick the adverse remarks noted therein :
a. "Said to contain"
b. "Packed at the Suppliers' or consignor's end"
c. "Shipper to weigh and stow"
d. "No exact description of cargo"
e. "Contents Leaking"
f. "External Packing damaged"
g. "At owner's risk"
h. any other -- Specify the adverse remarks noted in the bill of lading.

25. Is the carrier a liner ?
Yes/No/Not-known

26. Tick special circumstances likely to increase physical/moral hazards.
a. Inadequate berthing facilities at the port of loading/ discharge.
b. Inadequate loading/unloading equipment at port.
c. Employment of lighter vessels at ports
d. Inadequate warehousing facilities at ports
e. Congestion at ports
f. Recent oil spill not yet controlled
g. Presence of icebergs
h. Continuing unfavorable weather condition
i. Territorial Waters prone to piracy attacks.
j. Known pilferage risks *en route*
k. Dock labour strikes at port

l. War/war-like situation
m. Any other (specify)

[Q. 27 TO 29 APPLICABLE TO AIR CARGO ONLY]

27. Is the cargo carried in
   a. cargo craft ? or
   b. as accompanied baggage in passenger craft ?

28. If the answer is (b) to the above Question, is the value of cargo declared to the carrier ?
   Yes/No

29. Tick the special circumstances likely to increase physical/moral hazards.
   a. Inadequate loading/unloading equipment at port.
   b. Inadequate warehousing facilities at ports
   c. Congestion at ports
   d. War/war-like situation

[Q. 30 TO 36 APPLICABLE TO INLAND ONLY]

30. Are the known conditions in the interior of the country of import good ?
   Yes/No

31. Is there transit by inland waterways ?
   Yes/No

32. If yes to Question 31, type the mode of conveyance.

33. If by rail, is the cargo carried in closed wagon ?
   Yes/No

34. If by road, is the cargo carried in closed truck ?
   Yes/No

35. If No to Question 34, are the trucks covered by tarpaulin ?
   Yes/No

36. If the cargo is in bulk, is it carried in specially designed bulk carriers (e.g. petroleum tankers) ?
   Yes/No

37. Is the cargo sent by Registered Post Parcel ?
   Yes/No

38. If yes to the above question, is the cargo insured with the postal authorities ?
   Yes/No

APPENDIX 'B'
CARGO LIST

Cargo-Code	Cargo Name	Cargo-Hazard	Cargo-Warranty
A1	Acid	H3	nil
A2	AgriculturalEquip	H1	w_1
A3	Alcohol	H3	nil
A4	Animal Meal	H2	nil
A5	Apple	H3	w_21
A6	Arms/Ammunition	H3	nil
A7	Audio Equipment	H1	nil
A8	Auto-Ambulance	H2	w_2
A9	Auto-Buses	H2	w_2
A10	Auto-CommercialAuto	H2	w_2
A11	Auto-Fire Engine	H2	w_2
A12	Auto-Hearse	H2	w_2
A13	Auto-Heavy Mobile	H2	w_2
A14	Auto-Motorcycle	H2	w_2
A15	Auto-Private Cars	H2	w_2
A16	Auto-Scooter	H2	w_2
A17	Auto-Taxicabs	H2	w_2
A18	Auto-Tractor	H2	w_2
B1	Bags_Gunny	H1	w_14
B2	Bags_Jute	H1	w_14
B3	Bags_Kraft paper	H1	w_14
B4	Bags_Leather	H1	w_14
B5	Bags_Paper	H1	w_14
B6	Bags_Plastic	H1	w_14
B7	Bags_Polypropylene	H1	w_14
B8	Bags_Polythene	H1	w_14
B9	Bags_any other	H1	w_14
B10	Bakery_products	H2	nil
B11	Balance_physical	H1	nil
B12	Ball_bearings	H1	nil
B13	Ball_playing	H1	nil
B14	Bangles_glass	H3	nil

B15	Bangles_non_glass	H1	nil
B16	Battery_Ni_Cd	H2	nil
B17	Battery_dry cell	H2	nil
B18	Beds : mattresses	H1	w_4
B19	Beedies	H3	nil
B20	Beer	H2	nil
B21	Bells	H1	nil
B22	Bicycle : Tricycle	H1	w_2
B23	Binoculars	H2	nil
B24	Biscuits	H2	nil
B25	Blood	H2	w_27
B26	Bone	H2	nil
B27	Books	H1	w_4
B28	Bootery_Products	H1	w_4
B29	Boxes	H1	nil
B30	Bread	H2	nil
B31	Bricks	H3	nil
B32	Bulb	H3	nil
B33	Bullion	H3	w_3
C1	Cables_in_drums	H2	nil
C2	Cabs_(Taxi)	H2	w_2
C3	Camera	H3	w_40
C4	Candles	H1	nil
C5	Canvas	H1	nil
C6	Caps	H1	w_4
C7	Carbon_black	H3	nil
C8	Cardamom	H2	nil
C9	Carpet	H1	w_4
C10	Cars	H2	w_2
C11	Cashewnuts	H1	nil
C12	Cassettes	H1	nil
C13	Cells_(Battery)	H2	nil
C14	Cellulose	H2	nil
C15	Cament_in_bags	H3	w_4
C16	Ceramic_goods	H3	nil
C17	Chandeliers	H3	w_27
C18	Cheese	H1	nil
C19	Chicken_frozen	H3	w_8,w_9
C20	Chilli	H1	nil

C21	Cigar : cigarette	H3	nil
C22	Cinema_Equipment	H2	nil
C23	Citrus_Fruits	H3	nil
C24	Cleaning_Compounds	H2	nil
C25	Clock (Tower/Wall)	H2	nil
C26	Cloth	H1	w_4
C27	Coal_tar	H3	nil
C28	Coal : Coke	H3	w_20
C29	Cobalt	H3	nil
C30	Cocoa : Coffee	H2	w_4
C31	Coconut : Products	H3	nil
C32	Computer : Equipment	H2	nil
C33	Construction_Equip	H2	w_1
C34	Containers_(Empty)	H1	w_6
C35	Cooking_Oil	H2	nil
C36	Copper	H2	nil
C37	Copra	H3	w_20
C38	Corn	H2	w_10
C39	Cosmetics	H1	nil
C40	Cotton_yarn : raw	H2	w_22
C41	Crackers_(Fireworks)	H3	w_27
C42	Crayon	H1	nil
C43	Cream	H1	nil
C44	Crockery	H3	w_27
C45	Curio	H3	w_27
C46	Cycles	H2	w_2
C47	Cylinder_(Empty)	H1	w_6
D1	Dates	H2	nil
D2	Digital_Equipment	H2	nil
D3	Diskettes	H2	nil
D4	Documents	H1	nil
D5	Dress_materials	H1	w_4
D6	Drums_(Empty)	H1	w_6
D7	Dry_Cell	H2	nil
D8	Dry_Fruits	H3	nil
D9	Dyes_Chemicals	H2	nil
D10	Dynamite	H3	w_7,w_27
E1	Eggs_in_shell	H3	w_39
E2	Elect : Electr_Equip	H2	nil

E3	Esparto_Grass	H3	w_20
E4	Explosives	H3	w_7,w_27
F1	Facial_Makeup_Matrl	H1	nil
F2	Fan	H1	nil
F3	Farm_Equipment	H2	w_2
F4	Farm_Products	H2	nil
F5	Fertillizers	H3	nil
F6	Fibers	H2	nil
F7	Fig	H2	nil
F8	Films	H3	w_32
F9	Fireworks	H3	w_27
F10	Fire_Fight_Equipment	H1	nil
F11	Fish	H3	w_8,w_9
F12	Fish_meal	H2	nil
F13	Fishing_Equipment	H2	w_2
F14	Flour	H2	w_4,w_10
F15	Flower	H3	w_21
F16	Food_Prod_non_frozen	H2	nil
F17	Foodgrains	H2	w_4,w_10
F18	Frozen_Foods	H3	w_8,w_9
F19	Fruits	H3	w_21
F20	Furniture	H1	w_2
F21	Fuses	H3	w_27
G1	Garlic	H2	nil
G2	Garments	H1	w_4
G3	Gates	H1	nil
G4	Gauge_(Wire)	H1	nil
G5	Gauges_(Measuring)	H1	nil
G6	Gelatine	H2	nil
G7	Ginger	H2	nil
G8	Glass_Items	H3	w_27,w_39
G9	Gloves	H1	nil
G10	Golf_Equipment	H2	nil
G11	Grains	H2	w_4,w_10
G12	Gram_(Pulses)	H2	w_4,w_10
G13	Gramophone	H2	nil
G14	Granite_Slabs	H3	w_2,w_39
G15	Graphite	H3	w_39
G16	Grills	H2	nil

G17	Gum_Arabic	H1	nil
G18	Gun_Powder	H3	w_27
G19	Guns_and_Rifles	H3	w_27
H1	Hair_dress_Equipment	H2	nil
H2	Handicrafts	H2	w_27
H3	Hat	H2	nil
H4	Hay	H3	w_20
H5	Hides and Skins	H3	w_4
H6	Honey	H3	nil
H7	Hosieries	H1	nil
H8	Hospital_Equipment	H2	nil
H9	Hotel_Equipment	H2	nil
H10	Household_Goods_used	H2	w_11
H11	HumanBlood (Hospital)	H3	w_27
I1	Indust_Machin : Equip	H2	w_1
I2	Industrial_Gases	H3	w_27
I3	Ink_Writing/Printing	H1	w_17
I4	Insecticides	H3	w_27
J1	Jacks_(Screw)	H1	nil
J2	Jam	H2	nil
J3	Jeans	H1	w_4
J4	Jelly	H2	nil
J5	Jewellery	H3	w_40
J6	Jigs_and_Fixture	H1	nil
J7	Jugs_Non_Glass	H2	nil
J8	Juice	H2	w_17
K1	Ketchup	H2	w_17
K2	Kit_and_Tools	H2	nil
K3	Kitchen_Equipment	H2	nil
K4	Kites	H2	nil
K5	Kraft_Paper	H2	nil
L1	Laboratory_Equipment	H2	nil
L2	Lacquer	H3	w_20
L3	Ladder	H1	nil
L4	Lamb_(Frozen)	H3	w_8,w_9
L5	Laminates	H1	nil
L6	Lamp Light_Fittings	H3	nil
L7	Laundry_Equipment	H2	nil
L8	Lawn-mower	H2	nil

L9	Light_Engg_Equipment	H2	w_1
L10	Liquor	H3	nil
L11	Livestock	H3	w_12
L12	Logwood	H2	w_15
L13	LPG_Cylinders	H3	w-27
L14	Lumber	H2	nil
M1	Machinery_Spares	H2	w_1
M2	Machine_Tools	H2	w_1
M3	Makeup_Materials	H2	nil
M4	Mango	H3	nil
M5	Maps	H1	w_4
M6	Marine_Prod : Sea_Food	H3	w_8,w_9,w_27
M7	Massager	H2	nil
M8	Match_Boxes	H3	w_27
M9	MeasuringEquip : Gauge	H2	nil
M10	Meat_(Frozen)	H3	w_8,w_9
M11	Medals_&_Medallion	H2	nil
M12	Medical_Equip Goods	H2	nil
M13	Medicine	H1	w_27
M14	Melamine_Products	H3	nil
M15	Metal/Metal Goods	H2	w_1
M16	Milk/Milk Products	H3	nil
M17	Mineral _Oil	H2	nil
M18	Mineral _Water	H1	nil
M19	Minerals	H2	nil
M20	Mining_Equipment	H2	w_1
M21	Mint	H2	nit
M22	Mirrors	H3	w_27,w_39
M23	Molasses	H3	nil
M24	Money-Cash/Draft etc	H1	w_3
M25	Mopeds/Motor Cycles	H2	w_2
M26	Mosaic Tiles	H3	w_39
M27	Musical Equipment	H2	w_1
N1	Naphtha (Liquid)	H3	w_27
N2	Naphthalene Balls	H2	nil
N3	Narcotics	H2	w_41
N4	Nickel	H2	nil
N5	Nitre	H3	nil
N6	Nuts (Edible)	H2	nil

N7	Nuts and Bolts	H2	nil
N8	Nylon/Nylon Products	H2	nil
O1	Oars	H1	nil
O2	Oats	H1	w_4
O3	Office Equipment	H1	nil
O4	Oil (Cooking/Mineral)	H2	nil
O5	Oil Seeds/Cakes	H3	nil
O6	Ointment	H1	nil
O7	Onion	H3	nil
O8	OperationTheaterEq	H2	w_1
O9	Optical Goods	H3	nil
O10	Oranges	H3	w_21
O11	Ores	H2	nil
O12	Ornaments	H2	w_40
O13	Oxygen-in-Cylinders	H3	w_27
P1	Packing_Materials	H1	nil
P2	Paddles	H1	nil
P3	Pads	H1	nil
P4	Pampers	H1	nil
P5	Pan	H1	nil
P6	Pants (Trousers)	H1	w_4
P7	Paper : Paper_Products	H2	w_4
P8	Parachutes	H2	nil
P9	Paraffin_wax	H3	nil
P10	Paster(Edible) : gum	H2	nil
P11	Peanut_butter	H2	nil
P12	Peanuts	H1	nil
P13	Pears	H3	w_21
P14	Pepper	H2	nil
P15	Perfume	H2	w_27
P16	Petrol : Petro_Product	H3	w_27
P17	Pharma, Goods	H1	w_27
P18	Phosphorus	H2	w_27
P19	Physical_Balance	H1	nil
P20	Pins	H1	nil
P21	Pipes_Cast_Iron	H3	w_13
P22	Pipes_Cement	H3	w_13
P23	Pipes_Ceramic	H3	w_27
P24	Pipes_Glass	H3	w_27

P25	Pipes_PVC	H1	w_27
P26	Pipes_Steel	H2	w_13
P27	Pipes_Wooden	H1	w_27
P28	Plantain_Fruits	H3	w_21
P29	Plants	H2	w_21
P30	Plastics : PlasticGood	H3	nil
P31	Plumbing_Equip	H2	w_1
P32	Portacabins	H1	nil
P33	Potassium_Salts	H2	nil
P34	Poultry	H3	w_12
P35	Powder_Chemical	H3	w_17
P36	Powder_Cosmetic	H2	w_27
P37	Powder_Edible	H3	w_17
P38	Powder_Medical	H3	w_27
P39	Powder_Spices	H1	w_17
P40	PowerGeneratingEquip	H2	w_1
P41	PrintingEquip Machin	H2	w_1
P42	Pulses	H1	w_4,w_10
Q1	Quicksilver	H3	w_27
Q2	Quilt	H1	w_4
Q3	Quinine	H1	w_27
R1	Rackets	H1	nil
R2	Racks	H1	nil
R3	Radar_Equipment	H2	w_27
R4	Radio (Two_in_one)	H2	nil
R5	RadioactiveProd : Isot	H3	w_27
R6	Radiology : X_rayEquip	H2	nil
R7	Rails	H2	w_27
R8	Razor	H2	nil
R9	Ready_made_Garments	H1	w_4
R10	Resin	H2	nil
R11	Rice	H2	w_10
R12	Rice_Powder	H2	w_17
R13	Rig	H1	w_1
R14	Roadlaying_Equipment	H2	w_1
R15	Rock	H2	nil
R16	Rockets	H3	w_27
R17	Rolling_Stock	H2	w_1
R18	Ropes : Coir_Products	H3	w_32

R19	Rubber	H2	w_27
S1	Sacks	H1	nil
S2	Safe	H1	nil
S3	Salt	H3	w_4
S4	Saltpetre	H3	w_27
S5	Sanitaryware	H3	w_39
S6	Sapling	H1	w_21
S7	Saws	H2	nil
S8	Seafood	H3	w_8,w_9
S9	Security Equipment	H2	w_1
S10	Seeds (Oil Seeds)	H3	nil
S11	Sewing Machines	H2	w_1
S12	Sheets	H2	nil
S13	Shoes	H1	w_4
S14	Silk (yarn/goods)	H2	w_4
S15	Slabs granite/marble	H3	w_39
S16	Slate	H3	w_39
S17	Soap	H2	nil
S18	Socks	H1	nil
S19	Soft drink	H1	nil
S20	Software	H1	nil
S21	Spares (Machine)	H2	w_1
S22	Spices	H2	nil
S23	Spirits	H2	w_27
S24	Sports Equipment	H2	nil
S25	Springs-Metal/plast	H2	nil
S26	Stockings	H1	nil
S27	Sugar	H3	w_4,w_17,w_
S28	Synthetic Fibers	H2	nil
T1	Tableau	H2	nil
T2	Talcum Powder	H1	w_27
T3	Tanks-Steel/plastic	H3	nil
T4	Tape recorders	H2	nil
T5	Tapes	H1	nil
T6	Tapestry	H1	w_4
T7	Tar/Tar Products	H3	nil
T8	Tarpaulin	H1	nil
T9	Tea	H2	w_4
T10	Telecom/phone	H2	w_1

T11	Television	H2	nil
T12	Testing Instrument	H2	w_1
T13	Textile-Readymade	H2	w_4
T14	TextileNon-ReadyMade	H2	w_4
T15	Thermocole	H1	nil
T16	Timber	H2	w_5,w_27
T17	Tin/Tin Products	H2	nil
T18	Tires and Tubers	H2	nil
T19	Tobacco-raw/products	H3	nil
T20	Toiletries	H2	nil
T21	Tools	H2	w_1
T22	ToothPaste/Brush	H1	nil
T23	Torch Light	H1	nil
T24	Toner	H2	w_17
T25	Topee	H1	nil
T26	Tower Cranes	H3	w_3
T27	Toys	H1	nil
U1	Umbrella	H1	nil
U2	Underwater Equipment	H2	nil
U3	Upholstery	H1	w_4
U4	Urea/Urea Products	H2	w_10
U5	Urethane Foam	H2	nil
U6	UsedPers.Goods/Effects	H2	w_11
U7	Utensils	H1	nil
V1	Valuable Item (Any)	H3	nil
V2	Varnish	H2	nil
V3	Vase (flower)	H2	nil
V4	Vegetable Oil	H3	nil
V5	Veg./Veg. Products	H3	w_21
V6	Velvet	H2	w_4
V7	Video Equipment	H2	nil
W1	Washing Machine	H2	nil
W2	Watches	H3	w_40
W3	X-ray Instr./Film	H2	nil
W4	Wines/Whisky-Beverag	H3	w_27
X1	Xerox Machine	H2	nil
X2	Xmas Tree	H2	nil
X3	X-ray Instr./Film	H2	nil

X4	Xylophone	H1	nil
Z1	Zoo. Goods/Equipment	H2	w_1
Z2	Zoo. Research Equip	H2	w_1

N.B.
H1 - Least Hazardous
H2 - Moderately Hazardous
H3 - Most Hazardous
W_1 - Warranty 1 (etc., Ref. Appendix'C')

APPENDIX 'C'
LIST OF WARRANTIES

1. Warranted cover excludes loss of or damage to subjectmatter insured, directly or indirectly caused by rust, oxidation and discoloration.

Warranted machinery shipped in C.K.D. (Completely Knocked Down) condition, (as far as possible).

2. Warranted cover excludes loss of or damage to subjectmatter insured, caused by denting, scratching, spotting, chipping or bruising.

If in bulk, warranted shipped in Ro-Ro vessel/s and surveyed prior to shipment.

Warranted that vehicles are properly pegged at the wheel-base during transit, where applicable.

In the event of the subjectmatter not being surveyed prior to shipment, warranted excluding known damage and warranted glass parts packed separately.

3. Warranted bullion/money carried in steel safe and accompanied by armed escort.

Warranted value declared to carriers and their acknowledgment obtained.

4. Warranted cover excludes rain/freshwater damage.

5. Warranted trade packing and/or minimum 3-ply bags used and empty bags kept for recoopering *en route*.

6. Warranted empty cans, containers, cylinders, drums etc. kept under deck.

7. Warranted explosives deactivated prior to commencement of transit.

8. Cover subject to Institute Frozen Foods (Meat) Clause and 24 hour Breakdown Clause in use.

9. Warranted Freezer/Frozen compartment maintained in good condition.

For cargo other than by air, or sea, and for interior transit Warranted subject-matter insured carried in refrigerated truck/containers and a stand-by generator kept ready for commissioning in emergencies.

For frozen foods in reefer containers, Warranted temperature recordings as per ship's log made available to underwriters in the event of claim for spoilage resulting from breakdown of refrigerating machinery.

10. Warranted, if in bulk carrier, subject-matter insured not kept in holds adjoining the engine room.

Warranted, loading/discharge done through automatic suction chutes from/to silos located at the port of loading/discharge, as applicable.

Warranted for bulk cargo storage silos located at Port of loading/ discharge, as applicable.

11. Warranted used goods assessed for value subject to depreciation.

Warranted cover excludes natural deterioration in transit.

12. Warranted cover excludes death due to fright/sudden panic caused by vibrations in transit or disease *en route.*

13. Cover subject to Cutting Clause as attached and agreed.

Warranted that when subject-matter is damaged, undamaged portions are to be cut and used as appropriate and agreed with surveyors/underwriters.

14. Warranted cover excludes hook damage. If, however, additional premium as agreed is paid for including hook damage, claim is subject to deductible of 1% of the total value for loss or damage from hook(s) during handling.

15. Warranted subject-matter insured kept under deck.

16. Warranted subject-matter insured surveyed prior to commencement of transit covered under the policy and cover is issued subject to satisfactory survey report and further,

Warranted cover excludes known damage (i.e.) existing prior to commencement of transit.

17. Warranted excluding spillage/ leakage and/or contamination and if this exclusion is removed by payment of additional premium as agreed, claim for spillage/leakage is subject to deductible of 1% of the total value of cargo.

18. Warranted goods carried in new bags/drums/containers.

19. Warranted full description and value of article declared to carriers and cover subject to Air freight inventory and valuation clause as applicable.

20. Warranted, if by rail, goods carried in closed wagons and cover excludes spontaneous combustion.

21. Warranted excluding loss from loss of market caused by delay, even if delay is caused by operation of an insured peril.

22. Cover subject to Picking Clause as attached and agreed.

Warranted cover excludes country damage.

23. Warranted excluding known damage (i.e.) existing at commencement of transit.

24. Cover subject to Institute

Classification Clause.

25. Cover subject to War Risks Clauses as attached at prevailing Scale rates of premium and also to Special Apprehensive Rates as applicable.

26. Warranted transshipment held covered at nil or additional premium to be agreed.

27. Warranted Trade Packing.

28. Warranted excluding War risks.

29. Warranted including Theft, Pilferage and Nondelivery.

30. Warranted excluding damage by Loading/Unloading.

31. Warranted excluding Strike & Riot damage.

32. Warranted including loss/damage by spontaneous combustion.

33. Warranted cover includes breakage from any cause not excluded and claim subject to an excess of 1% of sum insured.

34. Warranted cover includes leakage from any cause not excluded and subject to excess of 1% of sum insured.

35. Warranted including fresh water/ rain water damage.

36. Warranted cover includes country damage.

37. Warranted cover includes lumping and caking.

38. Warranted excluding lumping and caking.

39. Warranted excluding breakage by excluded perils.

40. Warranted excluding Theft, Pilferage and Nondelivery.

41. Warranted cover subject to carriage of the particular cargo being permitted under law.

APPENDIX 'D'
BASE RATE TABLE

Mode	Containerized & Non Containerized	Clause	Rate Per Cent			
			1	2	3	4
AIR	C	A	1.00	0.40	0.60	0.40
		B	0.50	0.20	0.30	0.20
		C	0.25	0.15	0.20	0.15
	N.C.	A	1.25	0.60	0.70	0.50
		B	0.75	0.30	0.35	0.25
		C	0.30	0.20	0.25	0.20
OCEAN	C	A	1.25	0.60	0.80	0.50
		B	0.75	0.30	0.40	0.25
		C	0.30	0.15	0.20	0.20
	N.C.	A	1.50	1.00	1.25	0.70
		B	1.00	0.50	0.75	0.30
		C	0.50	0.25	0.30	0.20
INLAND	C	A	0.60	0.30	0.40	0.20
		B	0.30	0.12	0.15	0.08
		C	0.15	0.07	0.10	0.04
	N.C.	A	1.00	0.40	0.50	0.25
		B	0.50	0.20	0.25	0.15
		C	0.25	0.10	0.15	0.05

C - Containerized
NC - Non Containerized
1- Hazardous
2- Moderately Hazardous with warranties
3- Moderately Hazardous without warranties
4- Least Hazardous

APPENDIX 'E'
RECOMMENDATION 1

Your cargo is << glass Lamp/Light Fittings >>
Transported from << Belgium >> to << Dubai >>
Modes of conveyance being: Sea and Inland
Per TBA
The sum insured is declared at <Dh.:1000000>

****

The cover suggested is Clause A cover

** Press Space-bar to continue **

Including the following additional covers :

Theft, Pilferage & Non-delivery
** Warranted cover INCLUDES breakage from any cause not excluded and claim subject to an excess of 1% of sum insured.

Subject to the following warranties :

*** press space-bar ***

** Cover subject to Institute Classification Clause
** Warranted INCLUDING Theft, Pilferage and Nondelivery
** Warranted cover subject to clean B/L or Air Way Bill.
<Press Space-bar>

The recommended premium rate is: Dh. 0.8400%

_

Premium Amount to be paid: Dh. 8400.00

(Subject to a minimum premium of US$10 or its equivalent, in case the recommended premium falls short of it.)

RECOMMENDATION 2

Your cargo is << chemical Acid >>
Transported from << BOSTON >> to << MIAMI >>
Modes of conveyance being: Air and Inland
The sum insured is declared at <$:40000>

****

The cover suggested is Clause A cover

** Press Space-bar to continue **

Including the following additional covers :

Theft, Pilferage & Non-delivery

==========

The extension of cover viz.
Breakage from any cause
can't be given ! ! So:

==========

** Warranted EXCLUDING breakage by excluded perils.
Leakage from any cause.

<Press Space-bar>

The recommended premium rate is: 1.5000%

_

Premium Amount to be paid: $ 600.00

(Subject to a minimum premium of US$10 or its equivalent, in case the recommended premium falls short of it.)

THANK YOU FOR USING THIS SOFTWARE ! !

<Press Space-bar>

RECOMMENDATION 3

Your cargo is <<food/edible item Cooking Oil>>
Transported from << Kuala Lumpur >> to << Qatar >>
Modes of conveyance being: Sea and Inland
Per TBA
The sum insured is declared at <$:200000>

****

The cover suggested is Clause A cover

** Press Space-bar to continue **

Including the following additional covers :

Theft, Pilferage & Non-delivery
Leakage from any cause.

Subject to the following warranties :

*** press space-bar ***

** Warranted subject-matter insured surveyed prior to commencement of tramsit covered under the policy and cover is issued subject to satisfactory survey report and further

Warranted cover excludes known damage (i.e.) existing prior to commencement of transit.

<Press Space-bar>

** Cover subject to Institute Classification Clause
** Warranted transshipment held covered at additional premium to be agreed
** Warranted Trade Packing
** Warranted INCLUDING Theft, Pilferage and Nondelivery
** Warranted cover includes leakage from any cause not excluded and claim subject to an excess of 1% of sum insured.
** Warranted cover subject to clean B/L or Air Way Bill.

<Press Space-bar>

The recommended premium rate is: 1.2000%

_

Premium Amount to be paid: $ 2400.00

(Subject to a minimum premium of US$10 or its equivalent, in case the recommended premium falls short of it.)

THANK YOU FOR USING THIS SOFTWARE ! !

<Press Space-bar>

RECOMMENDATION 4

Your cargo is <<glass spectacles>>
Transported from << Zurich >> to << Chiangmai >>
Modes of conveyance being: Air and Inland
The sum insured is declared at <Swiss Francs:100000>

****

The cover suggested is Clause A cover

** Press Space-bar to continue **

Including the following additional covers :

Theft, Pilferage & Non-delivery

** Warranted cover INCLUDES breakage from any cause not excluded and claim subject to an excess of 1% of sum insured.

Breakage from any cause.

Subject to the following warranties :

*** press space-bar ***

** Warranted transshipment held covered at additional premium to be agreed

** Warranted Trade Packing

** Warranted INCLUDING Theft, Pilferage and Nondelivery

<Press Space-bar>

The recommended premium rate is: 0.6000%

-

Premium Amount to be paid: Swiss Francs 600.00

(Subject to a minimum premium of US$10 or its equivalent, in case the recommended premium falls short of it.)

THANK YOU FOR USING THIS SOFTWARE ! !

<Press Space-bar>

RECOMMENDATION 5

Your cargo is << Elect:Electr Equip >>
Transported from << Holland >> to << Dubai >>
Modes of conveyance being: By sea Per TBA
The sum insured is declared at <<$: 25000>>

****

The cover suggested is Clause A cover

** Press Space-bar to continue **

Including the following additional covers :

Theft, Pilferage & Non-delivery
Breakage from any cause.

Subject to the following warranties :

*** press space-bar ***

** Warranted INCLUDING Theft, Pilferage and Nondelivery
** Warranted cover INCLUDING breakage from any cause not excluded and claim subject to an excess of 1% of sum insured.
<Press Space-bar>

The recommended premium rate is: 0.9600%

_

Premium Amount to be paid: $ 240.00

=====

(Subject to a minimum premium of US$10 or its equivalent, in case the recommended premium falls short of it.)

RECOMMENDATION 6

Your cargo is << wood Furniture >>
Transported from << SWEDEN >> to << BANGKOK >>
Modes of conveyance being: Sea and Inland Per TBA
The sum insured is declared at <Baht:5000000>

****

The cover suggested is Clause A cover

** Press Space-bar to continue **

Including the following additional covers :

Theft, Pilferage & Non-delivery

** Warranted cover INCLUDES breakage from any cause not excluded and claim subject to an excess of 1% of sum insured.

Breakage from any cause.

Subject to the following warranties :

*** press space-bar ***

** Warranted cover excludes loss of or damage to subject-matter insured, caused by denting, scatching, spotting, chipping or bruising.

Warranted that vehicles are properly pegged at the wheel-base during transit, where applicable.

In the event of the subject mattter not being surveyed prior to shipment, warranted excluding known damage and glass parts packed separately.

<Press Space-bar>

** Cover subject to Institute Classification Clause

** Warranted transshipment held covered at additional premium to be agreed

** Warranted Trade Packing

** Warranted INCLUDING Theft, Pilferage and Nondelivery

** Warranted cover subject to clean B/L or Air Way Bill.

<Press Space-bar>

The recommended premium rate is: 0.7200%

_

Premium Amount to be paid: Baht 36000.00

(Subject to a minimum premium of US$10 or its equivalent, in case the recommended premium falls short of it.)

THANK YOU FOR USING THIS SOFTWARE ! !

<Press Space-bar>

RECOMMENDATION 7

Your cargo is << ANY OTHER Household Goods used >>
Transported from << Paris >> to << Singapore >>
Modes of conveyance being: Air and Inland
The sum insured is declared at <baht:199990>

****

The cover suggested is Clause A cover

** Press Space-bar to continue **

Including the following additional covers :

Theft, Pilferage & Non-delivery

** Warranted cover INCLUDES breakage from any cause not excluded and claim subject to an excess of 1% of sum insured.

Breakage from any cause.

Rain/Fresh water damage.

War and S.R.C.C.

Subject to the following warranties :

*** press space-bar ***

** Warranted used goods assessed for value subject to depreciation.

Warranted cover excludes natural deterioration in transit.

** Warranted subject-matter insured surveyed prior to commencement of transit covered under the policy and cover is issued subject to satisfactory survey report and further

Warranted cover excludes known damage (i.e.) existing prior to commencement of transit.

<Press Space-bar>

** Cover subject to War Risks Clauses as attached at prevailing scale rates of premium and also to Special Apprehensive Rates if applicable
** Warranted Trade Packing
** Warranted INCLUDING Theft, Pilferage and Nondelivery
** Warranted COVER INCLUDES freshwater/rainwater damage.
** Warranted cover subject to clean B/L or Air Way Bill.

<Press Space-bar>

The recommended premium rate is: 0.7800%

_

Premium Amount to be paid: baht 1559.92

(Subject to a minimum premium of US$10 or its equivalent, in case the recommended premium falls short of it.)

RECOMMENDATION 8

Your cargo is << food/edible item Corn >>
Transported from << USA >> to << DAMMAM >>
Modes of conveyance : By sea
The sum insured is declared at <$200000>

****

The cover suggested is Clause A cover

** Press Space-bar to continue **

Subject to the following warranties :

*** press space-bar ***

** Warranted loading/discharging done through automatic suction chutes from/to silos located at the port of loading/discharge, where applicable.

Warranted storage silos located at Port of loading/discharge, where applicable.

<Press Space-bar>

** Warranted subject-matter insured not kept in holds adjoining the engine rooms.

** Cover subject to Institute Classification Clause.

** Warranted cover EXCLUDES rain/freshwater damage.

** Warranted cover subject to clean B/L or Air Way Bill.

<Press Space-bar>

The recommended premium rate is: 1.0000%

_

Premium Amount to be paid: $ 2000.00

(Subject to a minimum premium of US$10 or its equivalent, in case the recommended premium falls short of it.)

RECOMMENDATION 9

Your cargo is << Sports Equipment >>
Transported from << London >> to << Bombay >>
Modes of conveyance being: Sea and Inland
Per TBA
The sum insured is declared at <Pounds Stg. :10000>

****
The cover suggested is Clause A cover

** Press Space-bar to continue **

Including the following additional covers :

Theft, Pilferage & Non-delivery
Breakage from any cause.
War and S.R.C.C.

Subject to the following warranties :

*** press space-bar ***

** Cover subject to War Risks Clauses as attached at prevailing scale rates of premium and also to Special Apprehensive Rates if applicable
** Warranted transshipment held covered at additional premium to be agreed
** Warranted INCLUDING Theft, Pilferage and Nondelivery
** Warranted cover INCLUDES breakage from any cause not excluded and claim subject to an excess of 1% of sum insured.
<Press Space-bar>

The recommended premium rate is: 0.7200%

-
Premium Amount to be paid: Pounds Stg. 72.00
=====
(Subject to a minimum premium of US$10 or its equivalent, in case the recommended premium falls short of it.)

APPENDIX 'F'

STRUCTURED SITUATION DIAGRAM

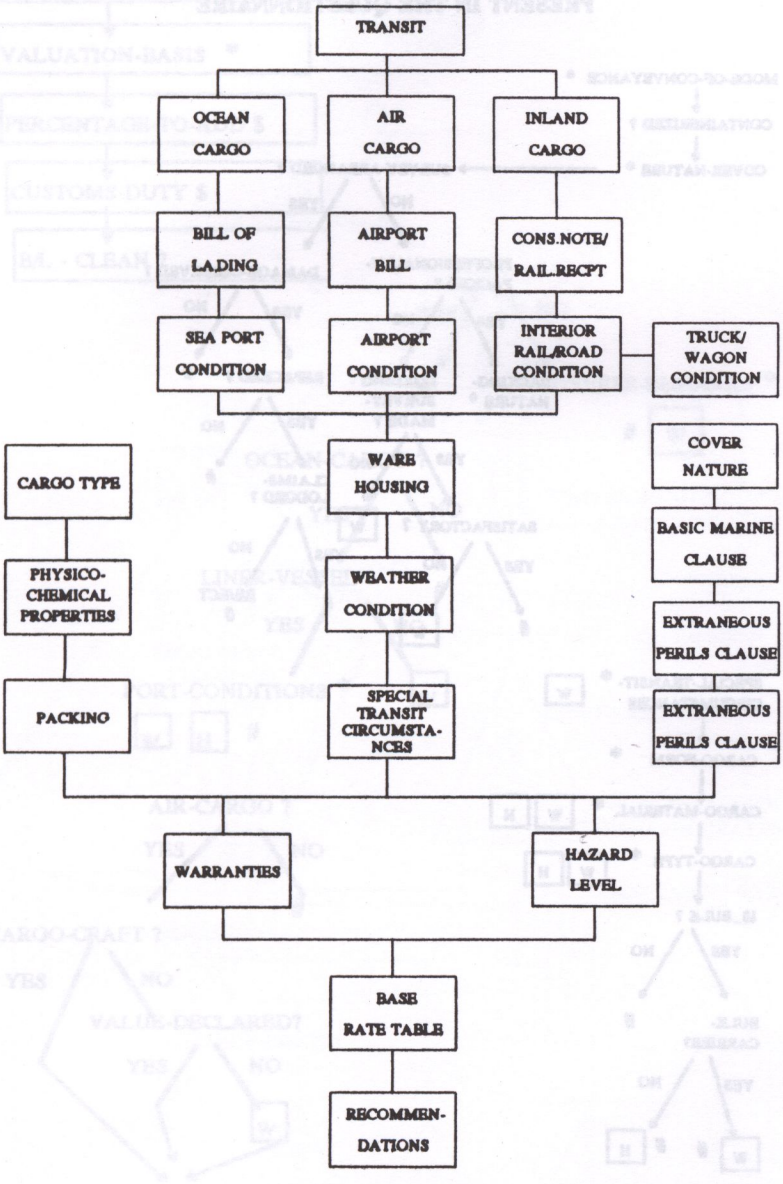
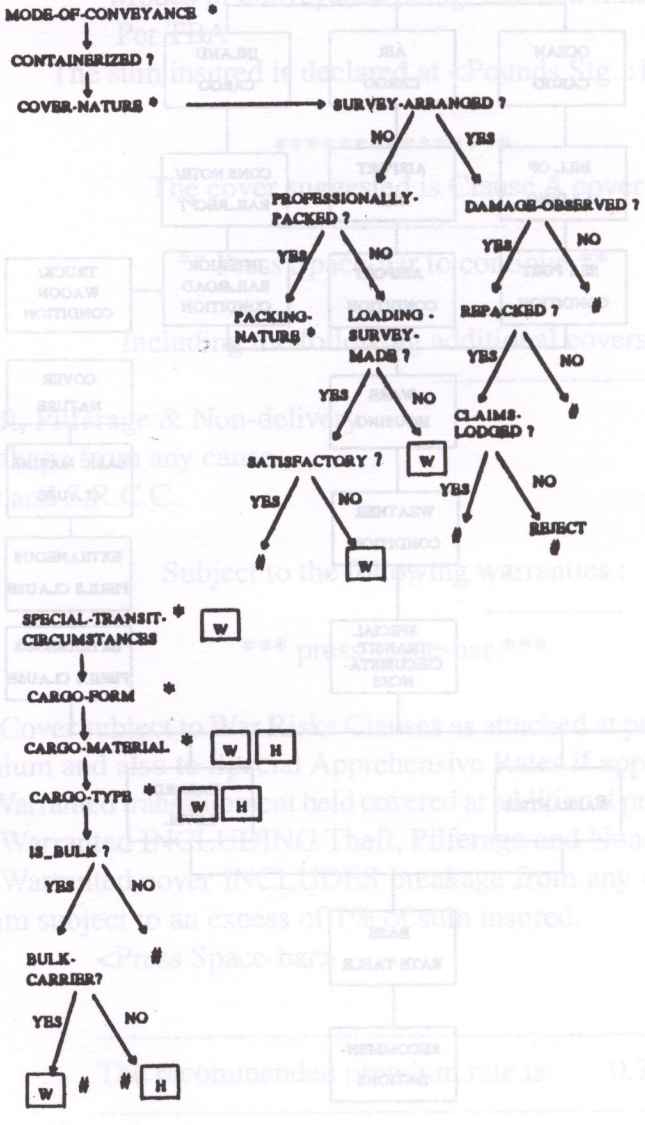
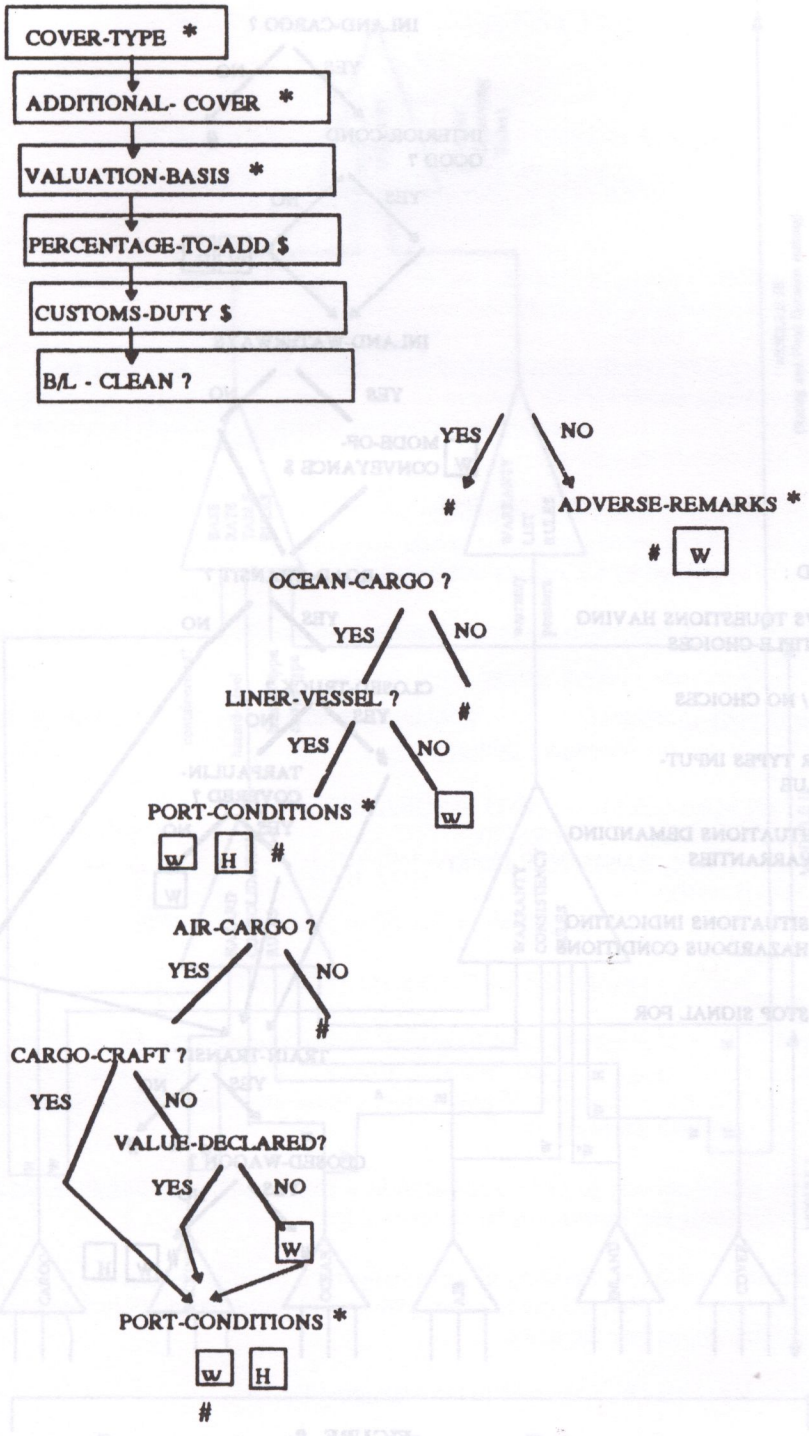


FIGURE 1

SCHEMATIC DIAGRAMS OF DECISION SITUATIONS PRESENT IN THE QUESTIONNAIRE




COVER-TYPE *
ADDITIONAL- COVER *
VALUATION-BASIS *
PERCENTAGE-TO-ADD $
CUSTOMS-DUTY $
B/L - CLEAN ?
YES
NO
#
ADVERSE-REMARKS *
W
OCEAN-CARGO ?
YES
NO
LINER-VESSEL ?
#
YES
NO
PORT-CONDITIONS *
W
W H #
AIR-CARGO ?
YES
NO
#
CARGO-CRAFT ?
YES
NO
VALUE-DECLARED?
YES
NO
W
PORT-CONDITIONS *
W H
#

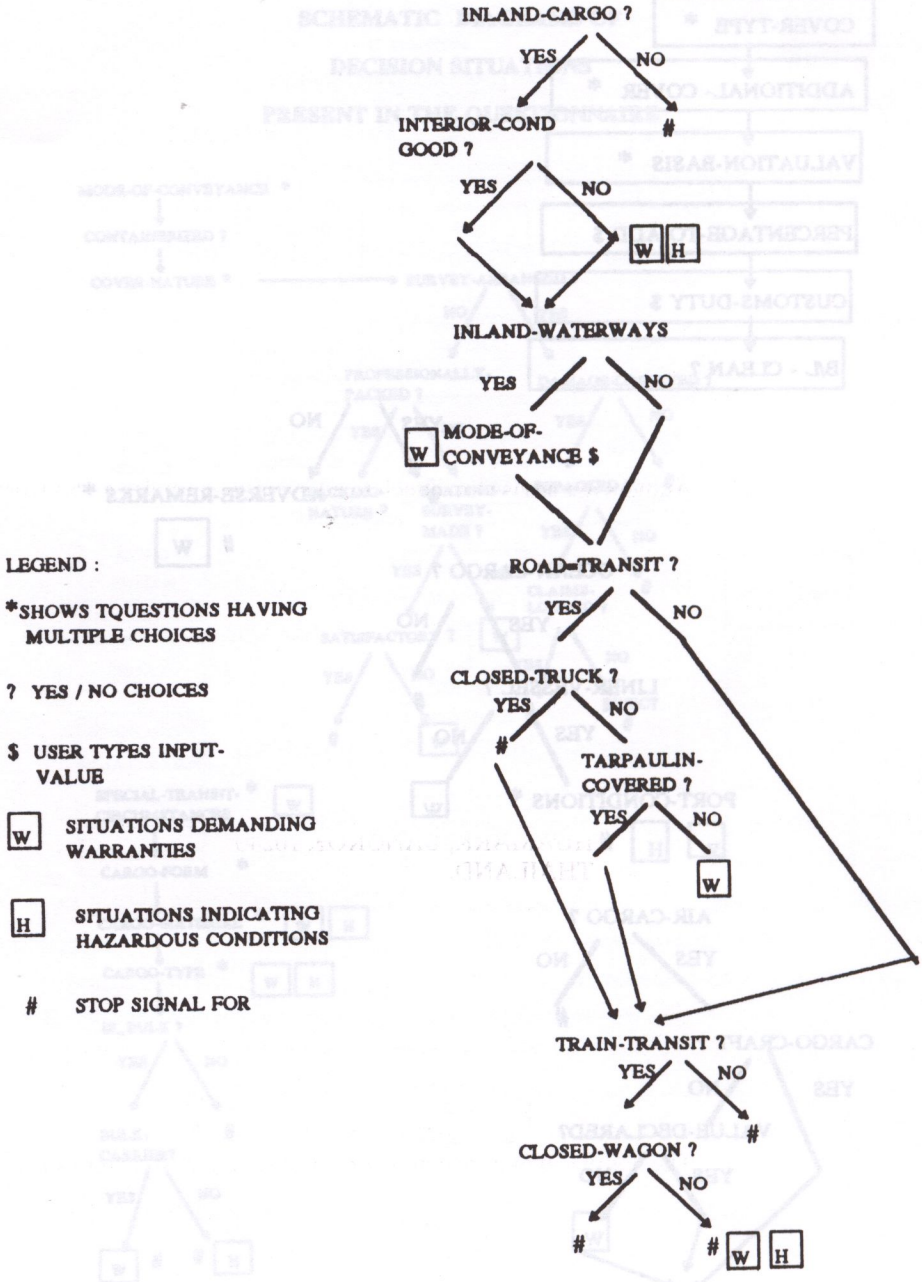

INLAND-CARGO ?
YES
NO
INTERIOR-COND GOOD ?
#
YES
NO
W
H
INLAND-WATERWAYS
YES
NO
W
MODE-OF-CONVEYANCE $
ROAD-TRANSIT ?
YES
NO
CLOSED-TRUCK ?
YES
NO
#
TARPAULIN-COVERED ?
YES
NO
W
TRAIN-TRANSIT ?
YES
NO
#
CLOSED-WAGON ?
YES
NO
#
#
W
H
LEGEND :
*SHOWS TQUESTIONS HAVING MULTIPLE CHOICES
? YES / NO CHOICES
$ USER TYPES INPUT-VALUE
W SITUATIONS DEMANDING WARRANTIES
H SITUATIONS INDICATING HAZARDOUS CONDITIONS
STOP SIGNAL FOR

FIGURE 2

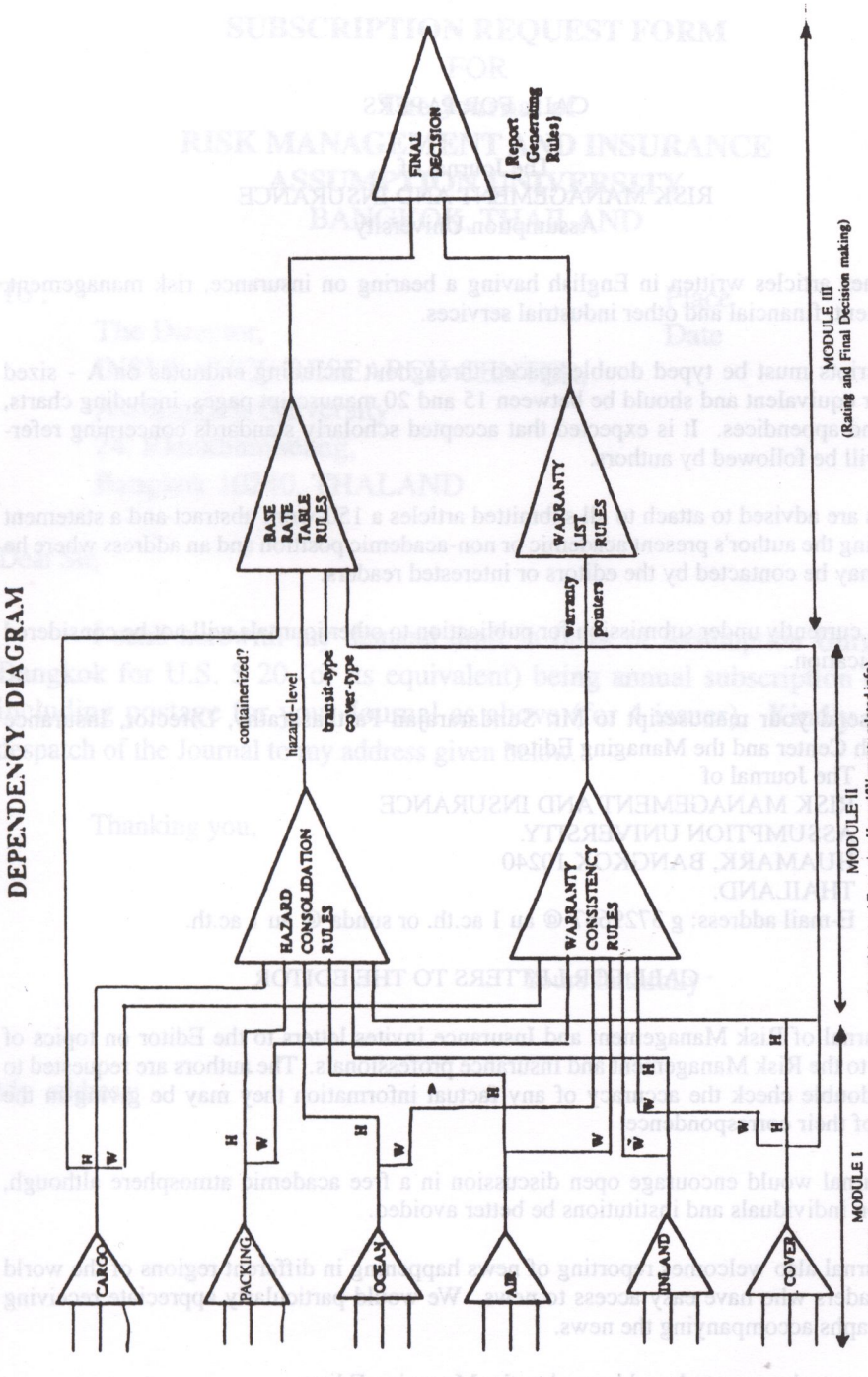

DEPENDENCY DIAGRAM
FINAL DECISION
(Report Generating Rules)
BASE RATE TABLE RULES
WARRANTY LIST RULES
MODULE III
(Rating and Final Decision making)
containerized?
hazard-level
transit-type
cover-type
warranty
pointers
HAZARD CONSOLIDATION RULES
WARRANTY CONSISTENCY RULES
MODULE II
(Identifying and Extracting Hazard/Warranty related info)
H
W
CARGO
PACKING
OCEAN
AIR
INLAND
COVER
MODULE I
(Collecting user inputs)
U S E R I N P U T S

FIGURE 3

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