



PRIVATE AND CONFIDENTIAL

AUTO TOWER

AUTOMOBILE UNDERWRITING GUIDE

EFFECTIVE WEF JANUARY 8, 2017

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PRIVATE CAR



I) **SUMMARY OF PRICING CRITERIA - PRIVATE AUTO**

IMPORTANT :-

- **Sum insured below RM 11,000 : DECLINE. RM 11,000 must represent the MARKET VALUE and not selected to qualify for Comprehensive cover.**

1. COMPREHENSIVE - INDIVIDUAL

INSURED AGE	VEHICLE AGE	SUM INSURED (RM)	LOADING FACTOR
< 22	All	All	DECLINE
22 – 24	0 – 3	All	15%
	4 – 6	All	20%
	7 – 10	All	25%
	11 – 15	All	30%
	> 15	All	DECLINE
25 – 29	0 – 3	11,000 – 49,999	15%
		≥ 50,000	10%
	4 – 6	11,000 – 49,999	20%
		≥ 50,000	15%
	7 – 10	11,000 – 49,999	25%
		≥ 50,000	15%
	11 – 15	11,000 – 49,999	30%
		≥ 50,000	15%
	> 15	All	DECLINE
30 – 35	0 – 6	11,000 – 29,999	5%
		≥ 30,000	0%
	7 – 10	11,000 – 29,999	10%
		30,000 – 74,999	5%
		≥ 75,000	0%
	11 – 15	11,000 – 74,999	15%
		≥ 75,000	5%
	> 15	All	DECLINE



36 – 75	0 – 15	All	0%
	> 15	All	DECLINE
> 75	All	All	DECLIE

2. COMPREHENSIVE – CORPORATION/SOCIETY/NON PROFITABLE ORGANISATION

CORPORATION	VEHICLE AGE	SUM INSURED (RM)	LOADING FACTOR
	0	All	0%
	1 – 2	< 50,000	10%
		50,000 – 74,999	5%
		≥ 75,000	0%
	3 – 10	< 50,000	15%
		50,000 – 74,999	10%
		≥ 75,000	0%
	11 – 15	All	15%
	> 15	All	DECLINE

NOTES :-

- **Exception will be given to corporate account :-**
 - Corporate account classified as an account which has minimum RM 10,000 in Auto premium.



3	<u>DRIVING EXPERIENCE</u>	Accept
	Passed Probation Period	Refer
	Less than 2 years	

4	<u>CLAIMS EXPERIENCE</u>	
	1 significant claim in the past 3 years	Refer
	2 claims over preceding 2 years	Accept with 15% loading, subject to claim amount not exceeding RM 10,000
	More than 2 claims over preceding 2 years	Refer
Note: Significant claim defined as – claim with amount equal to or exceeding RM10,000.		

5	<u>MAKE & MODEL</u>	Applicable to:
	* Toyota Vellfire - RM150,000 and above	Kuala Lumpur, Selangor
	* Toyota Fortuner	Kuala Lumpur, Selangor
	Toyota Hilux	Countrywide
	All Sports & Performance Cars	Countrywide
Note:		
*Acceptance on above vehicle (except for Sports Car and Toyota Hilux) is subject to GPS Tracking system being installed (subscription is current). This also applicable to corporate/family/loyal account.		
All the above vehicles are <u>subject to market value basis only, loading (where applicable) and excess.</u>		

IMPORTANT :-

- **Maximum cumulative loading for Comprehensive Private Car should not exceed 35%**
- **EXCESS**
Excess is NIL except for vehicles as described in Item 5 - Make & Model above
- **BINDING AUTHORITY LIMIT : RM 400,000**



THIRD PARTY

- Third Party cover is on **accommodation basis** only

IMPORTANT:-

- **Acceptance conditional upon :-**
 - Corporate account will be classified as an account which has minimum RM 10,000 in Auto premium.
 - Family account is business from Immediate Family only.
 - loyal customer with single policy. Loyal customer defined as customer who has been with AIG for 3 years or more.

1) SINGLE MALE		
INSURED AGE	VEHICLE AGE	LOADING FACTOR
< = 24	0 - >15	DECLINE
25 - 65	0 -3	40%
	4 – 6	65%
	7 – 10	90%
	11 – 15	115%
	> 15	DECLINE
> 65	0 - >15	DECLINE

2) OTHER THAN SINGLE MALE		
INSURED AGE	VEHICLE AGE	LOADING FACTOR
< 22	All	DECLINE
22 – 24 (WITHOUT NCB)	All	DECLINE
22 – 24 (WITH NCB)	0 -3	40%
	4 – 6	65%
	7 – 10	90%
	11 – 15	115%
	> 15	DECLINE
	0 -3	40%
	4 – 6	65%



25 – 65	7 – 10	90%
	11 – 15	115%
	> 15	DECLINE
> 65	All	DECLINE

3) CORPORATION

CORPORATION	VEHICEL AGE	LOADING FACTOR
	0 -3	25%
	4 – 6	50%
	7 – 10	75%
	11 – 15	100%
	> 15	DECLINE

4) DRIVING EXPERIENCE

Passed Probation Period	Accept
Less than 2 years	Refer

5) CLAIMS EXPERIENCE

1 significant claim in the past 3 years	Refer
2 claims over preceding 2 years	Accept with 15% loading, subject to claim amount not exceeding RM 10,000
More than 2 claims over preceding 2 years	Refer
Note: Significant claim defined as – claim with amount equal to or exceeding RM10,000.	

IMPORTANT :-

- Maximum cumulative loading for Third Party Private Car should not exceed 150%



THIRD PARTY FIRE & THEFT

IMPORTANT :-

- **Sum insured : Vehicle market value subject to minimum of RM10,000 (Market value basis only)**
- **Applicable to New Business and Renewal. As for renewal, acceptance is strictly for expiring comprehensive policies.**
- **All vehicles except moratorium vehicles, refer to item 5.**

1	INSURED AGE	LOADING FACTOR
	< 24	DECLINE
	24 - 65	ACCEPT
	> 65	DECLINE

2	VEHICLE AGE	LOADING FACTOR
	< 16	DECLINE
	16 – 30	ACCEPT
	> 31	DECLINE

3	DRIVING EXPERIENCE	LOADING FACTOR
	Passed Probation Period	Accept
	Less than 2 years	Refer

4	CLAIMS EXPERIENCE	
	1 significant claim in the past 3 years	Refer
	2 claims over preceding 2 years	Accept with 15% loading, subject to claim amount not exceeding RM 10,000
	More than 2 claims over preceding 2 years	Refer
	Note: Significant claim defined as – claim with amount equal to or exceeding RM10,000.	



5	MAKE & MODEL	Applicable to:
	* Toyota Vellfire - RM150,000 and above	Kuala Lumpur, Selangor
	* Toyota Fortuner	Kuala Lumpur, Selangor
	Toyota Hilux	Countrywide
	All Sports & Performance Cars	Countrywide
Note: *Acceptance on above vehicle (except for Sports Car and Hilux) is subject to GPS Tracking system being installed (subscription is current). This also applicable to corporate/family/loyal account. All the above vehicles are subject to market value basis only, loading (where applicable) and excess.		

IMPORTANT :-

- Maximum cumulative loading for Third Party Fire & Theft Private Car should not exceed 35%

PRIVATE CAR PREMIUM COMPUTATION – WEST MALAYSIA

PRIVATE CAR TARIFF			
C. C. not exceeding	Comprehensive	Third Party Fire & Theft @ RM10,000	Third Party
Cu Cms	RM	RM	RM
1400	273.80 }	371.74	120.60
1650	305.50 } Plus RM26 for	394.50	135.00
2200	339.10 } each RM1,000	418.35	151.20
3050	372.60 } or part thereof	442.13	167.40
4100	404.30 } on value	464.89	181.80
4250	436.00 } exceeding	487.65	196.20
4400	469.60 } RM1,000	511.50	212.40
Over 4400	501.30 }	534.26	226.80

PRIVATE CAR PREMIUM COMPUTATION – EAST MALAYSIA

PRIVATE CAR TARIFF			
C. C. not exceeding	Comprehensive	Third Party Fire & Theft @ RM10,000	Third Party
Cu Cms	RM	RM	RM
1400	196.20 }	284.18	67.50
1650	220.00 } Plus RM20.30 for	302.03	75.60
2200	243.90 } each RM1,000	319.95	85.20
3050	266.50 } or part thereof	336.90	93.60
4100	290.40 } on value	354.83	101.70
4250	313.00 } exceeding	371.78	110.10
4400	336.90 } RM1,000	389.70	118.20
Over 4400	359.50 }	406.65	126.60



* For Third Party Fire & Theft, premium is 75% of the comprehensive annual premium.

**In computing premium payable, please be reminded that minimum premium for Auto is RM50.00 plus RM10.00 stamp duty.

SHORT RATE PREMIUM CANCELLATION

SHORT RATE PREMIUM CALCULATION		
PERIOD OF INSURANCE	EXTENSION PREMIUM CHARGE	CANCELLATION PREMIUM REFUND
Not exceeding 1 week	1/8 of the annual premium	7/8 of the annual premium
Not exceeding 1 month	1/4 of the annual premium	3/4 of the annual premium
Not exceeding 2 months	3/8 of the annual premium	5/8 of the annual premium
Not exceeding 3 months	1/2 of the annual premium	1/2 of the annual premium
Not exceeding 4 months	5/8 of the annual premium	3/8 of the annual premium
Not exceeding 6 months	3/4 of the annual premium	1/4 of the annual premium
Not exceeding 8 months	7/8 of the annual premium	1/8 of the annual premium
Exceeding 8 months	Charge annual premium	No refund premium



II) Corporate Account / Scheme Underwriting

Corporate Accounts or Schemes is one of our focus segments. Profit Center's prior approval will be required for all cases. To facilitate proper review and approval of each case, enclosed is a checklist of information that needs to be submitted and attentioned to PL Underwriting. Previous claims experience from other insurance company will be helpful for the evaluation.

Check List for Corporate Account / Scheme Underwriting:

About the company:	<ol style="list-style-type: none"> 1. Name 2. Address 3. Company Profile. 4. Financial position
About the named drivers:	<ol style="list-style-type: none"> 1. List of names 2. Age 3. Occupation 4. Years of Driving Experience 5. Relationship to Insured
About the vehicles:	<ol style="list-style-type: none"> 1. Number of vehicles 2. Makes and models 3. Year of manufacture 4. CC 5. Estimated values 6. Claims experience 7. NCB 8. Maintenance
Vehicle usage:	<p>Indicate if cars are most frequently used for</p> <ul style="list-style-type: none"> • Personal • Company's business purpose.
Garaging and Security	<ol style="list-style-type: none"> 1. Indicate where the vehicles are parked. Private Lot Covered or Open / Public Covered or Open. 2. What security system is in place? Fences / Locks / Control access gates / 24-hrs security guard / anti-theft systems
Others	<ol style="list-style-type: none"> 1. Indicate any other business or policies with Personal Lines. 2. Type of coverage required. 3. Suggested terms and conditions requested by the Proposer.



III) GENERAL

UNDERWRITING CONSIDERATIONS

- A) THE TERMS OF ACCEPTANCE OUTLINED HEREIN ARE THE MINIMUM AND ARE EXPECTED TO BE FOLLOWED STRICTLY BY ALL AGENTS.
- B) THE COMPANY RESERVES THE RIGHT TO IMPOSE STRICTER TERMS OR DECLINE ALTOGETHER ANY PROPOSALS SUBMITTED.

IV) ADMINISTRATIVE GUIDELINES

1) CASH BEFORE COVER REGULATIONS

Acceptance of Automobile Insurance is strictly **Cash-Before-Cover** which is in compliance with Section 84 of Financial Services Act 2013.

2) PORTFOLIO MIX

The submission of an Automobile Proposal accompanied by either a Houseowners or Householders or P43 application is encouraged, as this is in line with AIG's objective of a healthier portfolio mix.

3) COMPLETION OF INFORMATION (E-COVER NOTE)

The information in the E-cover note system forms the basis of the contract of insurance between the Insured and AIG. This information, therefore, forms an integral part of the contract and is an important document which is required for each and every risk proposed to AIG for insurance. All information must be given accurately and fully. Any misrepresentation (i.e. giving inaccurate answers) or concealment of facts will render the insurance contract void.

All relevant particulars of the proposer must be declared. Trade and/or occupation of the proposer must be specifically identified, i.e. describe the nature of trade or occupation. Such vague terms as "Businessman", "Merchant" or "Salesman" should not be used.

It is the responsibility of the producers to ensure that all information is fully completed, before submission to AIG.

It is also the responsibility of the producers to check and declare to AIG should any modification is make to the vehicle to enhance its performance such as change of engine or additional accessories install on the vehicle such as cosmetics change, change to tires and rims etc. Please also ensure the value of the vehicle is inclusive of the changes made.



4) NO CLAIM DISCOUNT (NCD)

If discount is to be allowed, the following documents must be submitted with the proposal to show proof of entitlement:

- A) a letter of undertaking signed by the proposer and
- B) i) Policy schedule OR
ii) Renewal notice OR
iii) Endt. pertaining to NCD OR
iv) Certificate of Insurance (provided NCD entitlement is shown)

NCD entitlement is based solely on the loss experience of the owner and not the motor vehicle. NCD entitlement will be confirmed via ISM NCD Confirmation system.

5) ANNUAL POLICIES

All policies are issued on an annual basis only.

6) TRANSFER OF INTEREST

Documents required :

- i) Letter authorizing transfer of Insurance from original Insured.
- ii) Surrender of Certificate of Insurance from original Insured.
- iii) Proposal Form from new owner.
- iv) Transfer fee of RM10.00, and NCD recovery if applicable.

7) CANCELLATION

Documents required:

- 1) A letter signed by the Insured requesting cancellation.
- 2) Certificate of Insurance OR a Statutory Declaration of Loss of Certificate of Insurance if the Certificate of Insurance is lost or misplaced.
- 3) Insured is require to cancel his/her road tax with JPJ and the slip of cancellation is to be submitted with the letter to AIG for cancellation of policy.

8) LAPSED POLICY

For renewal (both from AIG and ther insurers) lapsed for more than 30 days, inspection is required and completed inspection form is to be submitted to AIG prior to any cover note being issued.

Renewal of a moratorium vehicle, theft targeted vehicle, high value vehicle and sports car, regardless of the days lapsed, inspection to be done and AIG may request for the photos of the 4 sides of the vehicle, with vehicle number visble and dated.



V) UNDERWRITING GUIDELINES

1) SUM INSURED

The proposed sum insured must be in accordance with current market value. Agreed Value is allowed if the Insured choose to insure the vehicle at the value as per our system recommendation, subject to the model of the vehicle to be insured is the same as the model selected via the system.

Agent is to check on the correct model variant before submitting via system for Agreed Value. If the model variant selected is different from the actual vehicle variant, the Agreed Value clause may be void and sum insured will revert to market value basis only.

2) PREVIOUS CLAIMS EXPERIENCE

For all proposals with previous claims experience, AIG reserves the right to decline the risk altogether, increase excess, impose loading, special terms and conditions at the discretion of the underwriter.

3) RISKS TO BE DECLINED

A) Occupation :

- i) Persons with no definite occupation or is unemployed (except housewife, retiree or full time student).
- ii) Celebrities/Politician/Sports professional.
- ii) Bus, Lorry, Taxi Drivers except their own private cars used for leisure purpose.
- iii) Contractors or Sub-Contractors or employees who are directly or manually involved (on site) in their trade. Contractors, sub-contractors or employees who perform administrative duties in the office can be accepted.
- iv) Night Entertainers or employees of gambling establishments.
- v) Bar or Night Club Staff.
- vi) Oil or gas rig crew members.
- vii) Outstation Commercial Salesmen.
- viii) Street or Market traders except their own private cars that are used for leisure purposes only.
- ix) Professional rally drivers who are taking part in rallies, competitions, tests or races.
- x) Members of the Armed Forces who use their personal vehicles in the course of discharging their duties.
- xi) Fairground or Circus Employees.
- xii) Vehicles used in connection with Courier or Delivery Services.
- xiii) Motor Repairers/Proprietors and/or employees who are involved in the same trade.



(B) Type of Cars:

- i) Sports, High Performance and rare models.
- ii) Cars used for driving instruction.
- iii) Cars used by Automobile dealers/distributors.
- iv) Cars taking part in rallies, competitions, test or races.
- iv) Vehicle with diplomatic registration number.
- v) Antique and Classic cars.

(C) Other Accessories:

- i) Radio, CD/VCD/DVD Player with front and roof mounted monitor, speaker and amplifier.
- ii) Carphone.
- iii) GPS Navigator/Tracking system.

4) INSURED / NAMED DRIVER(S) INFORMATION

Particulars of the Insured/regular named driver(s) must be furnished.

REFERRED RISKS

- A) Any vehicle with market value exceeding RM400,000.
- B) Insureds with less than 2 years driving experience.
- C) Any risks outside of these guidelines.

Note : Any referral requires a completed exception form with full information.

6) EXTRA BENEFITS AVAILABLE

i) All Drivers applicable to company/organization only	RM50.00 per vehicle
ii) Windscreen	15% on value of windscreen Subject to a minimum premium of RM30.00
iii) Legal Liability to Passengers	25% of Third Party premium
iv) Legal Liability of Passengers for Acts of Negligence	RM 7.50 per vehicle
v) Strike, Riot and Civil Commotion	0.30% on value of vehicle
vi) Special perils	0.50% on value of vehicle



COMMERCIAL VEHICLE



VI) SUMMARY OF PRICING CRITERIA – COMMERCIAL AUTO

COMPREHENSIVE

SEGMENT	REMARKS
1 VEHICLE USAGE & TONNAGE Up to 10000 KG > 10000 KG Special types (refer to page 16 for type of vehicles)	Accept Refer Decline
2 CLAIMS EXPERIENCE 1 significant claim in the past 3 years 2 claims over preceding 2 years More than 2 claims over preceding 2 years	Refer Accept with 15% loading, subject to claim amount not exceeding RM 10,000 Refer
Note: Significant claim defined as – claim with amount equal to or exceeding RM10,000.	
3 VEHICLE AGE New to 3 years 4 to 6 years 7 to 10 years 11 to 15 years Above 15 years	LOADING Nil 10% 15% Refer Decline
4 MAKE & MODEL * Daihatsu Delta – 1997 models onward * Hicom Perkasa – 1997 models onward * Isuzu NPR & NKR - 2011 models onwards	Applicable to: West Malaysia West Malaysia West Malaysia
Note: *Acceptance on above vehicle is subject to GPS Tracking system being installed (subscription is current). This also applicable to corporate/family/loyal account.	
Maximum cumulative loading for Commercial Vehicle should not exceed 40%	
<u>MAXIMUM EXCESS: 2% of the sum insured.</u>	
<u>BINDING AUTHORITY LIMIT: RM150,000</u>	



THIRD PARTY

IMPORTANT:-

- **Acceptance conditional upon :-**
 - Family/Corporate account will be classified as those account which have minimum RM 10,000 in Personal Lines premium.
 - only business directly under corporation/immediate family to be considered.

SEGMENT	REMARKS										
1 VEHICLE USAGE & TONNAGE Up to 10000 KG > 10000 KG Special types (refer to page 21 for type of vehicles)	Accept Refer Decline										
2 CLAIMS EXPERIENCE 1 significant claim in the past 3 years 2 claims over preceding 2 years More than 2 claims over preceding 2 years	Refer Accept with 15% loading, subject to claim amount not exceeding RM 10,000 Refer										
Note: Significant claim defined as – claim with amount equal to or exceeding RM10,000.											
3 VEHICLE LOADING <table> <tr> <th><u>Vehicle Age</u></th><th><u>Loading</u></th></tr> <tr> <td>a) 0 to 3 years</td><td>25% loading</td></tr> <tr> <td>a) 4 to 6 years</td><td>50% loading</td></tr> <tr> <td>b) 7 to 10 years</td><td>75% loading</td></tr> <tr> <td>c) above 10 years</td><td>100% loading</td></tr> </table>	<u>Vehicle Age</u>	<u>Loading</u>	a) 0 to 3 years	25% loading	a) 4 to 6 years	50% loading	b) 7 to 10 years	75% loading	c) above 10 years	100% loading	
<u>Vehicle Age</u>	<u>Loading</u>										
a) 0 to 3 years	25% loading										
a) 4 to 6 years	50% loading										
b) 7 to 10 years	75% loading										
c) above 10 years	100% loading										
Maximum cumulative loading for Commercial Vehicle should not exceed 150%											



WEST MALAYSIA

COMMERCIAL VEHICLE PREMIUM COMPUTATION – ‘C’ PERMIT ONLY

COMMERCIAL VEHICLE TARIFF – ‘C’ PERMIT ONLY		
KG not exceeding	Comprehensive	Third Party
KG	RM	RM
500	281.00 }	139.50
1000	349.30 }	174.80
1500	373.35 } Plus RM32.50 for	187.85
2000	397.45 } each RM1,000 or	200.85
3000	441.80 } part thereof on	223.20
4000	465.80 } value exceeding	236.20
5000	513.85 } RM1,000	262.25
6000	534.15 }	271.55
7000	578.55 }	293.85
8000	619.15 }	312.45
9000	663.50 }	334.80
10,000	704.10 }	353.40
Over 10,000	(Add RM44.40 for each additional 1000 KG)	(Add RM22.30 for each additional 1000 KG)

COMMERCIAL VEHICLE PREMIUM COMPUTATION – ‘A’ PERMIT ONLY

COMMERCIAL VEHICLE TARIFF – ‘A’ PERMIT ONLY		
KG not exceeding	Comprehensive	Third Party
KG	RM	RM
500	386.95 }	319.40
1000	485.95 }	408.30
1500	511.15 } Plus RM37.80 for	430.55
2000	535.60 } each RM1,000 or	452.75
3000	585.00 } part thereof on	497.25
4000	630.05 } value exceeding	537.00
5000	679.40 } RM1,000	581.45
6000	704.50 }	603.70
7000	749.20 }	643.50
8000	793.95 }	683.25
9000	838.95 }	723.05
10,000	883.90 }	762.80
Over 10,000	(Add RM39.40 for each additional 1000 KG)	(Add RM39.80 for each additional 1000 KG)

****In computing premium payable, please be reminded that minimum premium for Auto is RM50.00 plus RM10.00 stamp duty.**



EAST MALAYSIA

COMMERCIAL VEHICLE PREMIUM COMPUTATION – ‘C’ PERMIT ONLY

COMMERCIAL VEHICLE TARIFF – ‘C’ PERMIT ONLY		
KG not exceeding	Comprehensive	Third Party
KG	RM	RM
500	169.80 }	69.80
1000	211.30 }	87.40
1500	222.70 } Plus RM18.90 for	94.00
2000	233.90 } each RM1,000 or	100.40
3000	254.70 } part thereof on	111.60
4000	275.45 } value exceeding	118.45
5000	298.05 } RM1,000	131.15
6000	307.55 }	135.75
7000	328.35 }	146.95
8000	347.25 }	156.25
9000	368.00 }	167.40
10,000	386.90 }	176.70
Over 10,000	(Add RM20.75 for each additional 1000 KG)	(Add RM11.15 for each additional 1000 KG)

COMMERCIAL VEHICLE PREMIUM COMPUTATION – ‘A’ PERMIT ONLY

COMMERCIAL VEHICLE TARIFF – ‘A’ PERMIT ONLY		
KG not exceeding	Comprehensive	Third Party
KG	RM	RM
500	208.05 }	115.85
1000	262.40 }	148.60
1500	276.10 } Plus RM22.50 for	156.80
2000	289.60 } each RM1,000 or	165.00
3000	316.80 } part thereof on	181.40
4000	341.65 } value exceeding	195.45
5000	368.80 } RM1,000	211.80
6000	382.45 }	219.95
7000	407.30 }	234.00
8000	432.10 }	248.00
9000	457.00 }	262.10
10,000	481.80 }	276.10
Over 10,000	(Add RM24.85 for each additional 1000 KG)	(Add RM14.05 for each additional 1000 KG)

****In computing premium payable, please be reminded that minimum premium for Auto is RM50.00 plus RM10.00 stamp duty.**



VII) UNDERWRITING GUIDELINES

1) RISKS/TYPES OF VEHICLES TO BE DECLINED

- a) Taxis.
- b) Buses (public or private own)
- c) Public Trucks.
- d) Private trucks exceeding 10 tons.
- e) Long Haul trucks – more than 200 km distance travel.
- f) Armoured trucks.
- g) Hire cars.
- h) Dump trucks.
- i) Trucks used to transport inflammable or explosive goods i.e. liquid propane gas, fuels, oils, petroleum, kerosene and construction materials i.e. cement, sand, bricks, tiles.
- j) Horse vans.
- k) Vehicles used to transport automobiles.
- l) House movers
- m) Logging trucks and all timber trade equipment
- n) Trucks handling
 - i) junks and garbage
 - ii) newspapers distribution
- o) Petroleum dealers, refiners, distillers, etc.
- p) Motor trade risks (including tow truck/vehicle carrier/trade plate).
- q) Emergency vehicles (ambulance, etc).
- r) Special types - excavator, tractors, crane/mobile crane, backhoe loader etc.
- s) Vehicles used in connection with Courier or Delivery Services.

2) EXTRA BENEFITS AVAILABLE

i) Windscreen	15% on value of windscreen Subject to a minimum premium of RM30.00
ii) Strike, Riot and Civil Commotion	0.60% on value of vehicle
iii) Special perils	0.50% on value of vehicle