

UNIVERSAL DECIMAL CLASSIFICATION

ENGLISH FULL EDITION

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BS 1000 [368] : 1971

UDC 368
INSURANCE

THIS BRITISH STANDARD, having been approved by the Documentation Standards Committee, was published under the authority of the Executive Board on 24 June, 1971.

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In order to keep abreast of progress British Standards are subject to periodical review. Suggestions for improvements will be recorded and in due course brought to the notice of the committees charged with the revision of the standards to which they refer.

A complete list of British Standards, numbering over 5000, fully indexed and with a note of the contents of each, will be found in the Institution's Yearbook. The BS Yearbook may be consulted in many public libraries and similar institutions.

Attention is drawn to the following British Standards:

- BS 1000A Universal Decimal Classification. Abridged English Edition.
- BS 1000C Guide to the Universal Decimal Classification (UDC).
- BS 1000 Universal Decimal Classification. English Full Edition.
 - BS 1000 [3/308]. UDC 3/308 Social sciences. Sociology. Sociography
 - BS 1000 [31]. UDC 31 Statistics
 - BS 1000 [331]. UDC 331 Labour
 - BS 1000 [334]. UDC 334 Co-operation
 - BS 1000 [614]. UDC 614 Public health. Accident prevention
 - BS 1000 [616]. UDC 616 Pathology

British Standards are revised, when necessary, by the issue either of separate amendment slips or of revised editions. It is important that users of British Standards should ascertain that they are in possession of the latest amendments or editions.

The following BSI references relate to the work on this standard:
Committee references OC/20/4, OC/20/4/27.

CO-OPERATING ORGANIZATIONS

The Documentation Standards Committee, under whose supervision this British Standard was prepared, consists of representatives from the following Government departments and scientific, technical and professional organizations:

- | | |
|---|--|
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The organizations marked with an asterisk in the above list, together with the following, were directly represented on the committee entrusted with the preparation of this British Standard:

- | | |
|--|---|
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| British Library of Political and Economic Science | Institute of Bankers |
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| Commonwealth Office | Royal Institute of Public Administration |
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| Engineering Industry Training Board | University College London (School of Librarianship) |
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UNIVERSAL DECIMAL CLASSIFICATION

ENGLISH FULL EDITION

UDC 368 INSURANCE

FOREWORD

The English version of the Universal Decimal Classification (UDC) is being prepared and published as BS 1000 by the British Standards Institution (BSI) at the original joint request of the British Society for International Bibliography (BSIB) and the Association of Special Libraries and Information Bureaux (ASLIB), now both amalgamated as Aslib. The first English full edition is the fourth international edition authorized by the Fédération Internationale de Documentation (FID) and has the approval of the Education Foundation, Lake Placid Club, New York, proprietors of the Dewey Decimal Classification, from which the UDC derives.

This section is part of the English full edition and existing and prospective users are strongly advised not to use it in isolation but in conjunction with the Abridged English Edition, BS 1000A. The abridged edition refers to many other subjects of interest to users which are not listed in this schedule and it provides a conspectus of the whole scheme, together with an introduction to its use. For further practical information about the principles, application and utilization of the scheme, users should refer to BS 1000C 'Guide to the Universal Decimal Classification (UDC)'. A survey of UDC editions in English and other languages will be found on page 21 of this volume.

Because BSI is making every effort to complete the first English full edition of the UDC by publishing without delay those parts of BS 1000 which are lacking, it is possible that some errors, imperfections and inconsistencies will be found in this section. The Institution would like to emphasize however that every user has the opportunity to submit suggestions for improvements; these will be welcomed and considered by the appropriate bodies. Improvements involving major changes in the order and arrangement of the classification can only be introduced by international agreement (*via* the British Standards Institution) but criticisms of terminology, translation etc., affecting the English edition as such can be dealt with by BSI.

The present publication includes modifications authorized in 'Extensions and Correction to the UDC' up to and including Series 7, No. 4, dated September 1970. It is emphasized that the UDC is under continuous revision, and that to keep the schedules up to date it is necessary to consult subsequent issues of 'Extensions and Corrections to the UDC', further information on which is given on page 24.

SCOPE

Section 368 deals with all aspects of insurance.

RELATED SUBJECTS

- | | |
|-------------|--|
| 313 | Statistical bases for certain types of insurance |
| 334.3 | Co-operative insurance societies. Co-operative mutual benefit societies. Co-operative friendly societies |
| 347.764 | Insurance business – Civil law |
| 351.84 | Welfare work. Public assistance. Social insurance |
| 519.283 | Statistics as the instrument of search of the cause and expectation of future events. Applications to games of chance. Mathematical expectations |
| 614.255.5 | Doctors in insurance companies |
| 614.841.315 | Fire prevention by inspection, <i>e.g.</i> by inspectors, fire brigades, insurance companies or guards |

NOTES ON AUXILIARY SIGNS AND SUBDIVISIONS*

Colon sign of relation. To prevent scattering of information on important recurrent concepts and for general ease of cross reference, maximum use of the colon (rather than auxiliary numbers) is recommended, especially for published abstracts, bibliographies and other documents with a wide circulation, *e.g.* 368.87 : 323.269.3 Insurance against indirect business losses because of riots.

This necessitates a longer notation however, and for libraries or private collections with adequate alphabetical subject indexes, the use of suitable auxiliary numbers, where available, may provide a simpler and more convenient solution.

Common auxiliaries. The common subdivisions of language =, form (0 . . .), place (1/9), time "...", and point of view .00 . . ., given in the tables of auxiliary signs and subdivisions* are all applicable throughout section 368 but should only be used to express concepts not otherwise provided for in the schedule.

Special Auxiliary Subdivisions. In general, the -01/-06 special auxiliary subdivisions mentioned at 368, and the .01/.095 special auxiliary subdivisions listed at 368 are applicable throughout this section. In some cases the .01/.095 special auxiliary subdivisions are further subdivided at specific subdivisions of 368, *e.g.* 368.2.022.53/.59.

EXPLANATION OF OTHER SYMBOLS USED IN THE SCHEDULE

The arrow → is used to mean either 'see' or 'see also' according to the context and form of reference.

The symbol ≡ is used to mean 'subdivide as' and indicates that the number preceding it may be further subdivided in the same way as, and with meanings analogous to the subdivisions of, the number which follows it.

* The phrase 'auxiliary signs and subdivisions' is often abbreviated to 'auxiliaries.' Further information about the common auxiliary signs and subdivisions may be found in:

BS 1000A: 1961 'Universal Decimal Classification: Abridged English Edition'. Contains tables of the auxiliaries and brief notes about their use as well as a general introduction to the UDC and an abridgment of the whole scheme.

BS 1000C: 1963 'Guide to the Universal Decimal Classification (UDC)'. Among other things, gives detailed information about the significance and use of the auxiliaries.

SCHEDULE

UDC 368 INSURANCE

Special Auxiliary Subdivisions

368-01	ACCIDENTS AND DISEASES	368.021.24	Preliminary investigation at the charge of the insurer
-013.1	Accidents and diseases without residual disability. Temporary disablement	.241	Surveying the risk
.11	Partial temporary disablement	.242	Medical examination
.12	Total temporary disablement	.25	Valuation (of property insured) previous to insurance
.15	Temporary periodic incapacity for work	.251	By the parties to the contract
.2	Accidents and diseases with residual disability. Permanent disablement	.252	By experts
.21	Partial permanent disablement	.26	Deciding on the sum insured, amount of insurance, premium etc.
.211	Minor permanent disablement	.27	Notification of the premium to the proposer
.22	Total permanent disablement	.28	Cover note
.3	Deaths		
368-03	DISEASES. INJURIES. IMPAIRMENTS	368.022	INSURANCE CONTRACTS
368-03 $\cong$ 616-03, e.g.		.1	Forms of contract
368-036.6 State of health after the illness			<i>Further particulars may be denoted by colon combination, e.g.</i>
368-036.65 Deterioration			368.022.1:381.542 Slot machine insurance
368-05	INSURANCE OF SPECIAL CATEGORIES OF PERSONS, (e.g. WITH REFERENCE TO AGE, SEX, OCCUPATION, CLASS)	.12	Oral contracts
368-05 $\cong$ 3-05		.13	Non-oral contracts
368-06	STATE OF HEALTH BEFORE ILLNESS	.131	Wording of the policy
368-06 $\cong$ 616-06		.132	Wording of alterations and additions
368.01	THEORY. SCIENTIFIC BASES OF INSURANCE	.133	Wording of receipts
.013	Kinds of insurance in general. Comparative studies	.14	Newspaper (coupon) insurance
.1	Principles of insurance based on payment of premiums	.15	Other types. Free insurance. Insurance as a form of advertisement
.2	Principles of mutual insurance		<i>Further particulars may be denoted by colon combination, e.g.</i>
.25	Mutual insurance with fixed premiums →368.032.2 Mutual societies		368.022.15:381.51 Group insurance of the customers of a department store
.3	Insurance against loss or damage		368.022.15:659.1 Insurance of customers as an aid to sales promotion
.4	Assurance of fixed sums	.16	Checking the insurance contract
.015	Disablement. Disability	.17	Indivisibility of the policy
.2	Disablement in itself	.2	Delivery of the policy
.3	Inability to work	.4	Coming into force of the contract
.4	Check on state of health	.41	Normal
.8	Basic income	.42	Retrospective
.81	In cash	.43	Deferred
.82	In kind	.44	With cancellation clause
.016	Responsibility of the employer for accidents at work 368.016 $\cong$ 368.4.016	.5	Duration of contract. Delimitations in respect of time
368.02	INSURANCE TECHNIQUES	.51	No limit
368.021	MANAGEMENT IN GENERAL. PUBLICITY DIRECTED AT THE INSURED. COMPLETION OF THE CONTRACT	.52	Restricted duration
.1	Publicity directed at the policy holder <i>Further particulars may be denoted by colon combination with the subdivisions of 659.1, e.g.</i> 368.021.1:659.131 By advertisements	.521	Determined by the insurer
.2	Completion of the contract	.523	With tacit renewal
.21	Proposals. Proposal forms	.525	Without tacit renewal
.22	Duty of proposer to disclose all relevant facts	.526	Continuation of contract after transfer of the insured goods 368.022.53/.59 $\cong$ 368.2.022.53/.59
.221	Disclosure	.6	Delimitations in respect of place. 'External insurance', (i.e. situation of the property insured not stated in policy)
.222	Concealment	.8	Alterations. Additions
.223	False statements	.85	Notification of alterations
.224	Completion of defective statements. Correction of false statements	.9	Termination of the contract
.225	Waiver of effect of false statements	.91	In general
.226	Disclosure of alterations to the risk	.911	Normal termination in general
.23	Notice of acceptance	.912	By completion of the journey →368.2.022.912 Termination of journey
		.913	By expiry of term of insurance
		.914	By death
		.915	By destruction of the subject of the insurance
		.92	Notice of cancellation of the contract. Waiver of rights
		.922	By the insurer

368.022.923	By the insured	368.025.121	The portion of premium invested
.93	Termination of contract with compensation from the insurer	.122	Risk premiums
.932	Surrender	.123	Natural premiums
.933	Conversion	.124	Additional premiums
.934	Transfer	.125	Net premiums loaned to cover acquisition costs
.94	Terminatory contract without compensation from the insurer	.13	Calculation of premiums →368.027.7 Connection between reserves and premiums
.942	Failure of policy	.131	Lump sums payable in advance
.943	Transfer. Change of place of payment	.132	Rate per cent (in advance)
.1	Transfer of assets	.133	Rate per cent (in arrears)
.2	Change of insuring organization	.14	Alteration of premiums during currency of the insurance
.944	Non-redemption of mortgages policy	.142	Increase
.96	Suspension	.143	Decrease
.97	Avoidance. Annulment	.15	Return of premiums. Indivisibility
368.023	PARTIES TO THE INSURANCE CONTRACT	.152	Return of premiums generally
.1	Insurer. Underwriter	.153	Full return
.13	Co-insurer	.154	Partial return
.2	Party effecting the insurance	.159	Without return
.21	Contractual duty of care relating to person or property insured	.16	Payment of premiums
.3	The insured	.161	In advance
.32	Insurance of the individual	.162	At end of agreed period, deferred payment
.33	Group insurance. Collective insurance. Communal insurance	.163	Days of grace
.36	Insurance for the benefit of a third party	.164	Indivisibility of premiums
.4	Beneficiaries	.17	Duration and periodicity of premium payments
.41	Explicit acceptance by the beneficiary	.171	Duration
.5	Intermediaries. Party ceding or transferring, <i>i.e.</i> rights, obligations →347.732.6 Insurance agents <i>Further particulars may be denoted by colon combination, e.g.</i> 368.023.5:259 Insurance of churches	.1	Premiums payable throughout life
.51	General agents	.2	Premiums payable for duration of contract
.52	Sub-agents. Local agents. Particular agents	.3	Premiums payable for a limited period
.53	Intermediaries between agents and parties effecting insurance	.172	Periodicity of premium payments
.54	Professional brokers. Professional agents	.1	Single premiums
.55	Part-time brokers. Part-time agents	.2	At regular intervals
.6	Parties taking over, accepting, <i>i.e.</i> rights, obligations	.3	Annual premiums
.7	Recipients of indemnity	.18	Making the payment
.8	Donees	.181	Place of payment
368.024	INSURANCE FOR ONE'S OWN, OR ANOTHER'S ACCOUNT. SELF-INSURANCE	.1	Premium and debt payable on collection. Onus on insurer to collect premium
.1	For one's own account	.2	Premium and debt payable without collection. Onus on insurer to effect payment of premium
.2	For the account of a third party	.182	Methods of payment
.4	Self-insurance →368.025.512 Partial insurance 368.025.544 Under insurance	.1	In cash
.41	Compulsory self-insurance	.2	Through current account
.42	Voluntary self-insurance	.5	Affixing stamps
.43	Self-insurance by associations	.9	Other methods
368.025	PARTICULAR TOPICS RELATING TO INSURANCE CONTRACTS <i>Further particulars may be denoted by colon combination e.g.</i> 368.025:519.241.2 Statistical probability in actuarial calculations	.184	Delays in payment
.1	Premiums. Ratings. Quotations of premiums. Payment contributions →368.027.7 Connection between reserves and premiums	.185	Non-payment
.11	Premiums generally	.2	Payment after date due
.112	Gross premiums. Office premiums	.4	Consequences of non-payment
.113	Net premiums	.186	Insurer's rights
.114	Minimum premiums	.2	Possibilities of loss or damage relating to persons and things as the subject of insurance
.115	Fixed premiums	.3	Possibilities of loss or damage relating to goods or parts of goods as subject matter of insurance
.116	Variable premiums	.31	Possibilities of loss relating to goods or parts of goods
.12	Special types of premium	.32	Transfer of the insured goods →368.022.526 Continuation of contract after transfer of the insured goods
		.34	Mortgage insurance
		.4	Insured value. Insurable value
		.42	First loss insurance
		.44	Double insurance
		.45	Illicit second insurance of the same risk
		.46	Basis of valuation. Valuations
		.461	Cost price
		.462	Replacement value
		.463	Reinstatement value
		.464	Market or exchange value. Selling value
		.465	Intrinsic value. Sentimental value
		.466	Prime cost. Cost of production
		.467	Agreed value. Estimated value
		.469	Value as antique
		.47	Determination of valuations
		.472	By the parties
		.473	By experts