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Coding rules for vehicle type identification of insurance

保险业车型识别编码规则

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Foreword

This document is in accordance with the provisions of GB/T 1.1-2020 "Guidelines for standardization work Part 1: Structure and drafting rules for standardization documents". Drafting is required.

Please note that some of the contents of this document may involve patents. The issuing organization of this document does not assume the responsibility for identifying patents.

This document is under the jurisdiction of the National Financial Standardization Technical Committee (SAC/TC 180).

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Vehicle Type Identification Coding Rules for the Insurance Industry

1 Scope

This document specifies the coding rules for vehicle model codes and vehicle model identification codes in the insurance industry.

This document applies to the identification of insured vehicle models, risk identification activities and management in the insurance industry business.

2 Normative references

The contents of the following documents constitute the essential clauses of this document through normative references in this document.

For referenced documents without a date, only the latest version (including all amendments) applies to this document. In this document.

GA 802-2019 Road Traffic Management Motor Vehicle Types

3 Terms and Definitions

The following terms and definitions apply to this document.

3.1 vehicle type

The specific vehicle type is determined based on the vehicle brand, series, and configuration.

3.2 code of vehicle type identification

A code used in the insurance industry to identify the risk factors of a vehicle type.

Note. If the risk of a vehicle model changes, the vehicle model identification code will also change. This code is a dynamic code.

4.1 Code Structure

The vehicle identification code is a 17-digit mixed code consisting of vehicle model code, category code, series code and risk code.

The schematic diagram of the vehicle type identification code structure is shown in Figure 1.

Figure 1 Schematic diagram of vehicle model identification code structure

4.2.1 Vehicle Model Code Structure

The vehicle model code is a 12-digit mixed code consisting of version code, brand code, vehicle series code, configuration model code, sequence code,