

SASRIA'S RATES CALCULATOR

STEP BY STEP

GUIDE



INTRODUCTION

The Sasria Rates Calculator was created to make quoting **easier, clearer** and more **consistent**. Instead of working through spreadsheets, the calculator guides you through each step in a structured way.

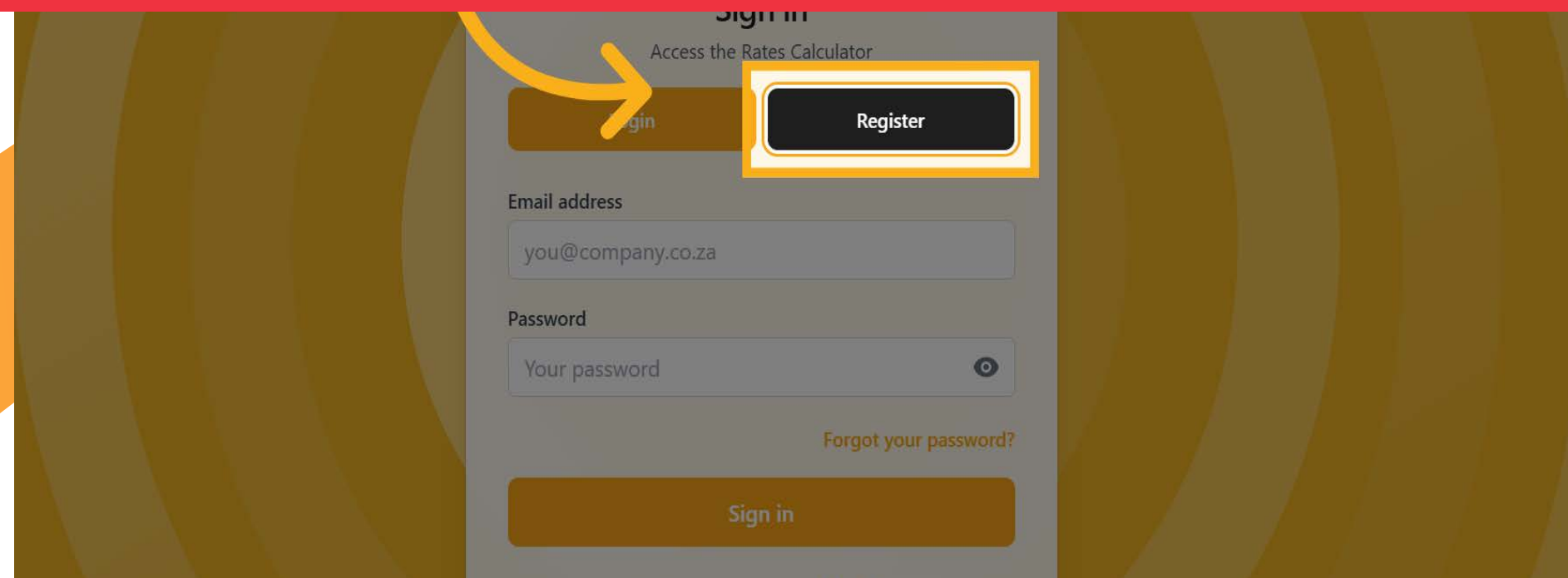
Here is a walk through of how the process works from Start to finish:

ACCESSING THE CALCULATOR

On the Sasria website and select the Rates Calculator link. This will take you to the landing page.

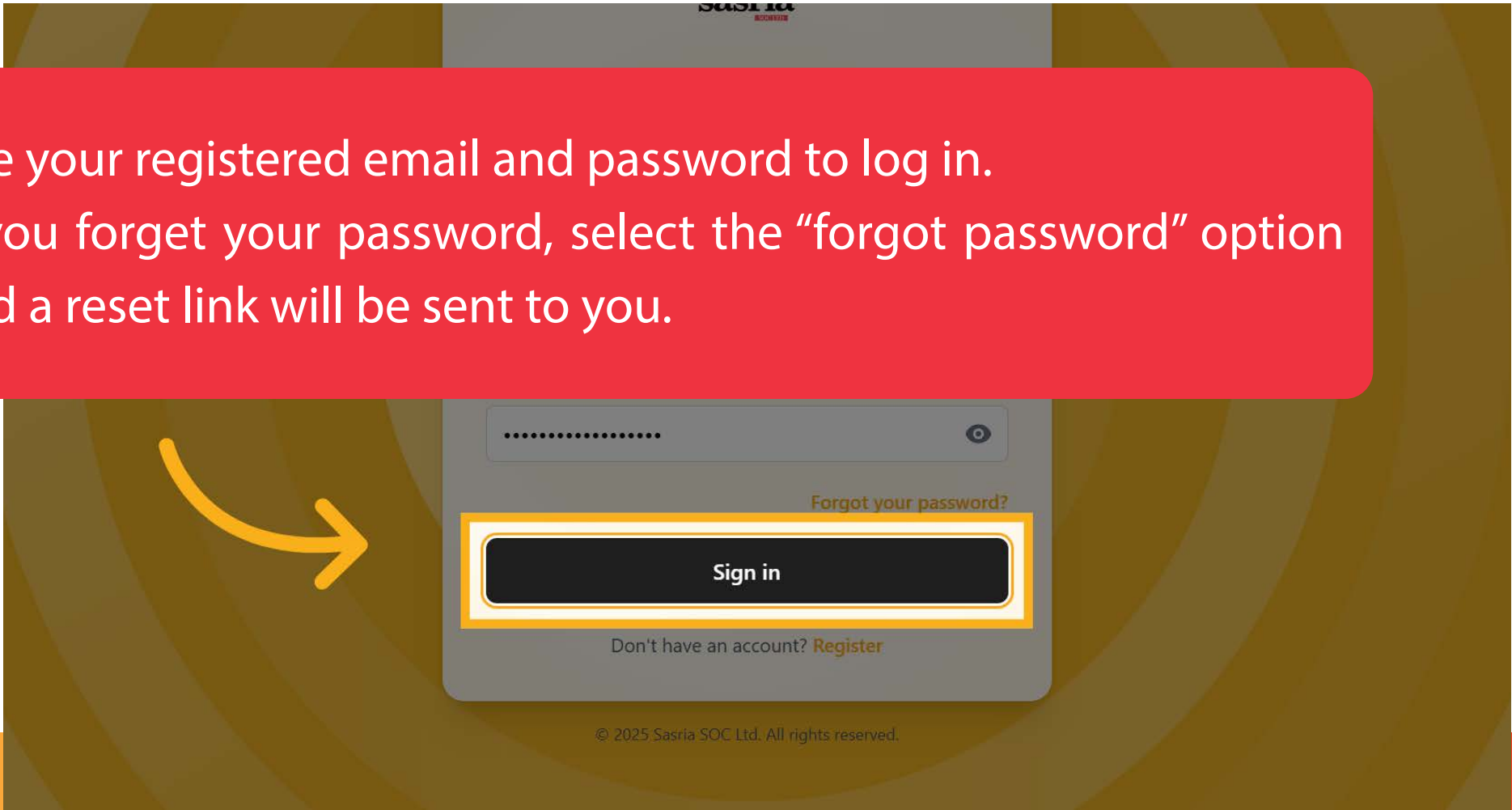
REGISTRATION:

Before you can use the tool, you will need to register. Fill in the required fields, then check your email for a verification message. Once you click the confirm button, you will be redirected to the calculator.



LOGGING IN

Use your registered email and password to log in. If you forget your password, select the "forgot password" option and a reset link will be sent to you.

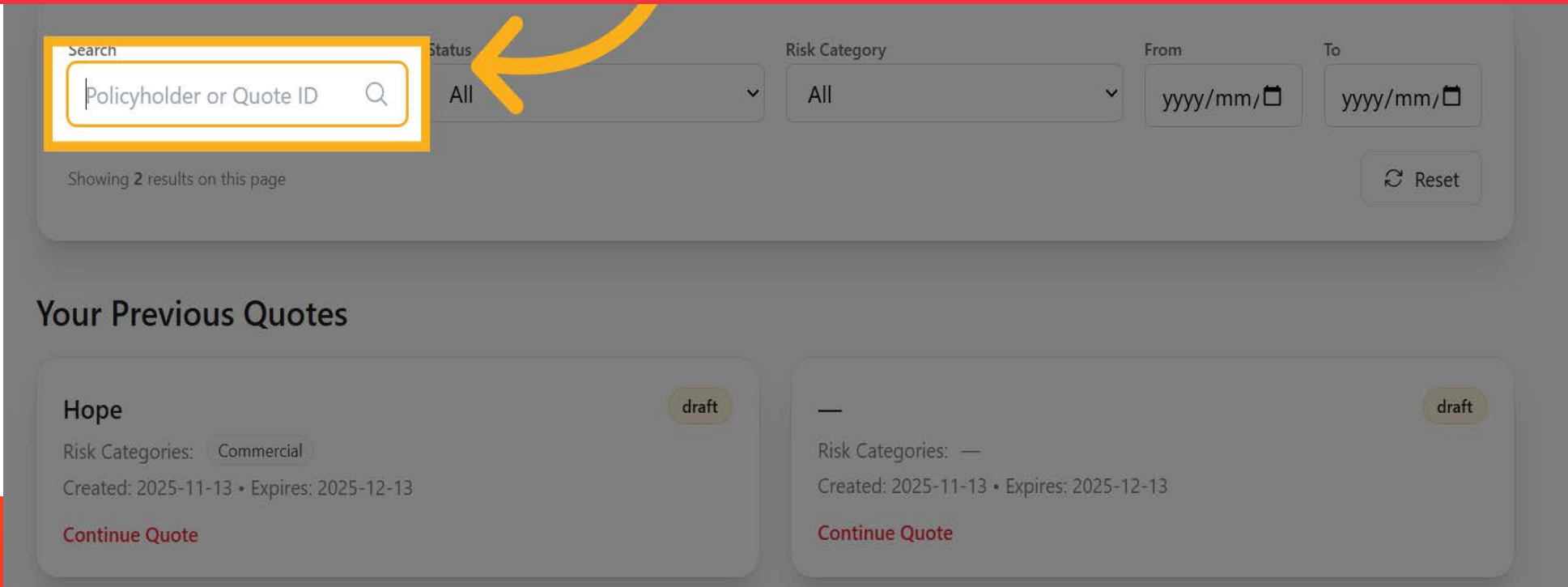


QUOTE MANAGEMENT PAGE

After logging in, you will see your Quote Management dashboard. Here you have two options:

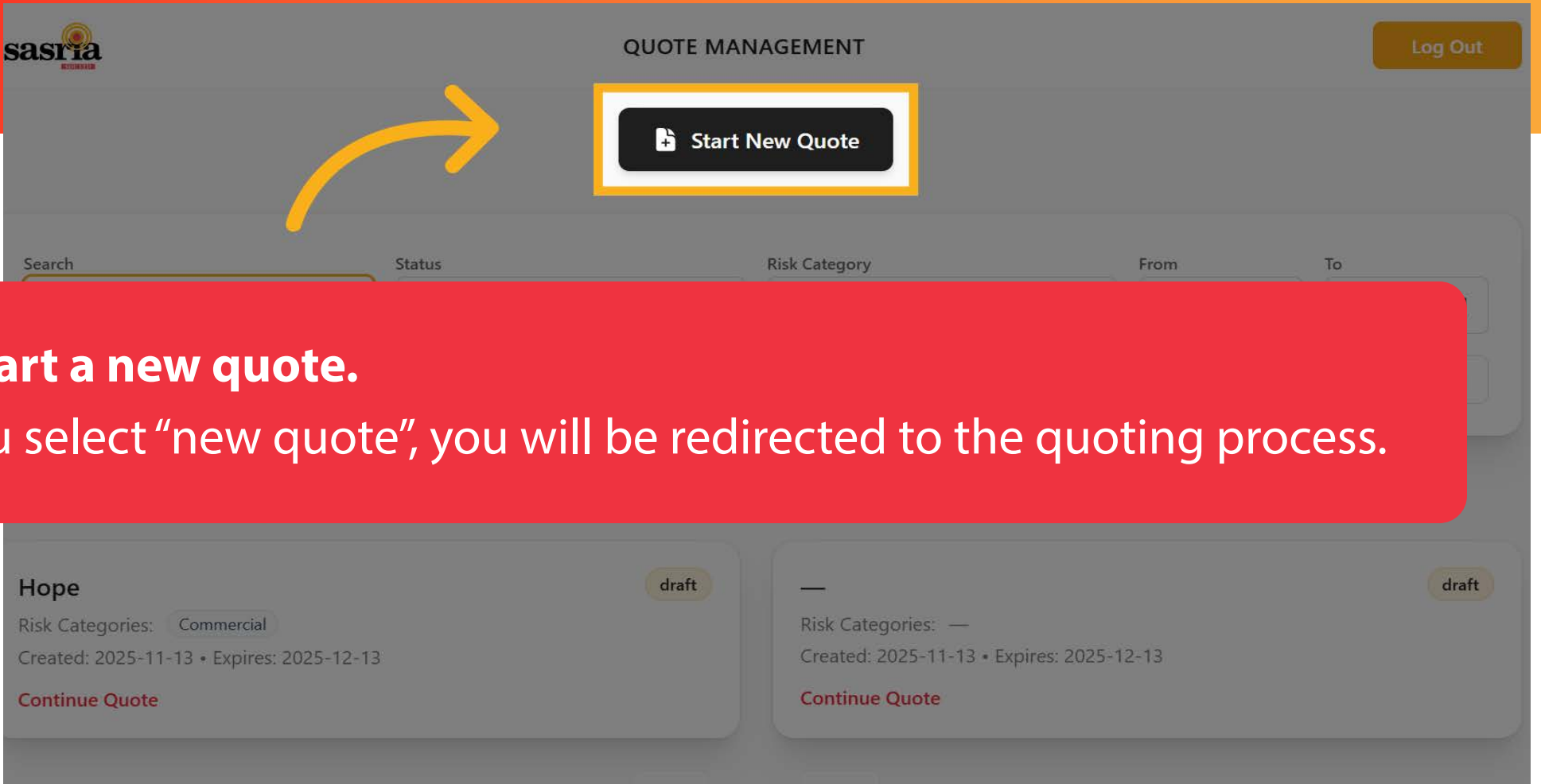
1: Search for previous quotes

When you search for a previous quote, you will be redirected to quotes you have worked on. However, if you select "new quote", you will be redirected to the quoting process.



2: Start a new quote.

If you select "new quote", you will be redirected to the quoting process.



STARTING A NEW QUOTE

STEP 1: USER INFORMATION

RATES CALCULATOR

User Info

Client Name *

you@company.co.za

Email is required.

Company Name

e.g. ABC Holdings

Company Registration No.

e.g. 2018/012345/07

Holding Company Name

e.g. XYZ Group Ltd

Holding Company Registration No.

e.g. 2005/000789/06

I confirm that I have read and agree to the [Terms and Conditions](#).

Begin by entering the client's details.

RATES CALCULATOR

User Info

Client name is required.

Email *

you@company.co.za

Holding Company Name

e.g. XYZ Group Ltd

Holding Company Registration No.

e.g. 2005/000789/06

I confirm that I have read and agree to the [Terms and Conditions](#).

Complete the required fields and confirm the terms and conditions to move to the next page.

STEP 2: RISK OPTIONS

RATES CALCULATOR

Quote ID: 158

Risk Categories (select one or more)

Commercial

Domestic

Tertiary

Office

Municipalities

Select at least one risk category.
You can select more than one category for this quote.

Premium Frequency

Annual

Choose the relevant risk category

RATES CALCULATOR

Premium Frequency

Select Premium Frequency

Select a premium frequency.

Choose how the premium will be billed.

Select Premium Frequency

Monthly

Annual

Select premium frequency.

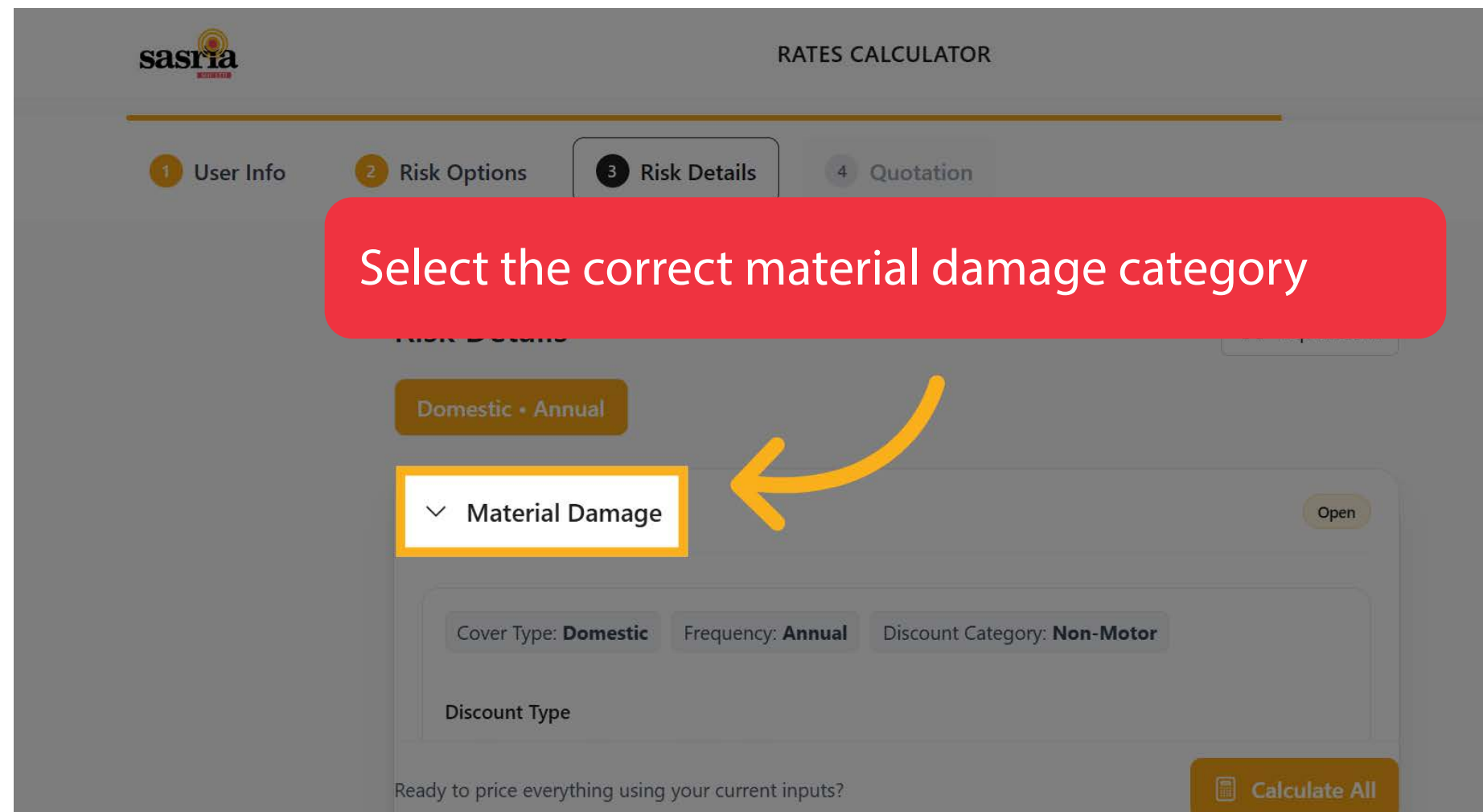
- If the client has a single occupancy risk, you will select one category.
- For multiple occupancies, you can choose more than one

Once you have made your selection, continue to the next step.

STEP 3: RISK DETAILS

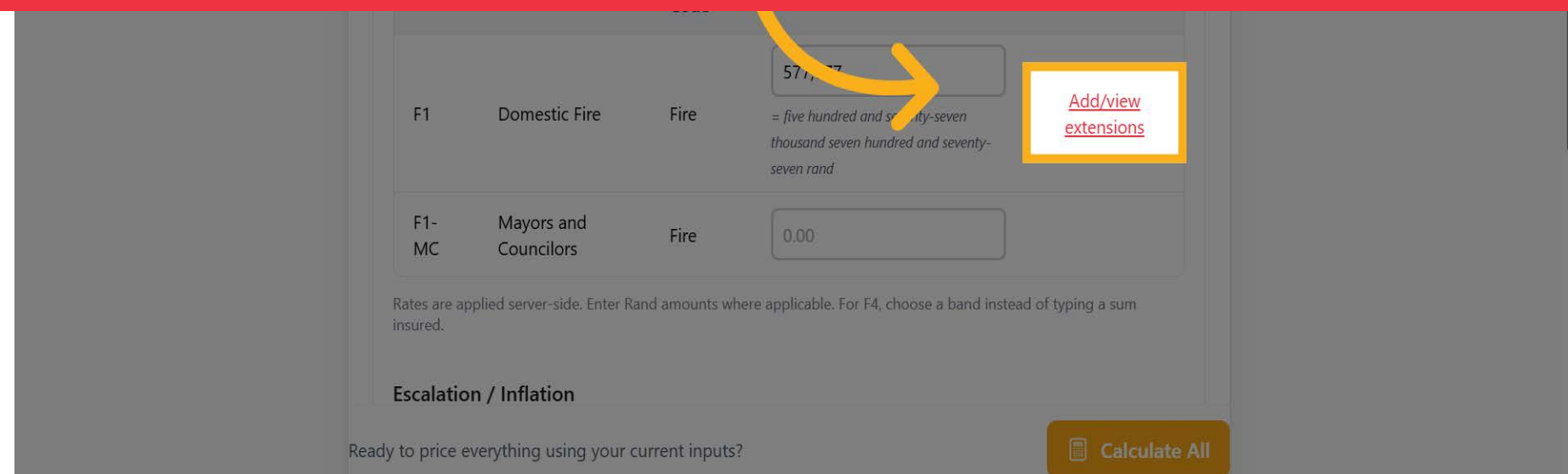
This section covers all the technical inputs needed for the quote.

Material damage



Enter the sums insured, extensions and discount type if needed.
(Commercial/Domestic/Tertiary/Office Municipalities)

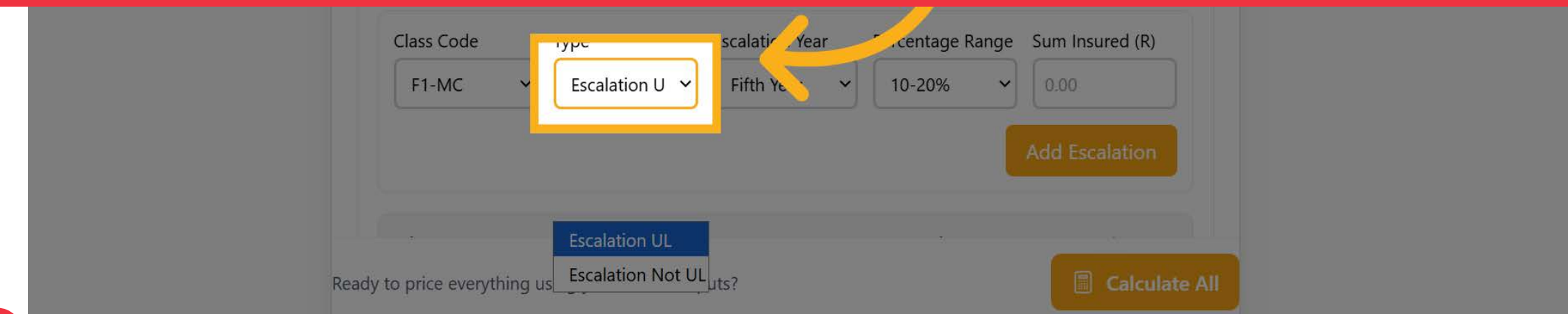
Only one discount can be selected between voluntary and co-insurance.



Escalation & inflation

Follow the underlying policy. Choose whether the escalation is "Underlying (UL)" or "Not Underlying (UL)" based on the method used by the underlying insurer.

- Escalation underlying (UL) - Rates are based on underlying method of calculation
- Escalation not underlying (UL) - Rates are based on the Sasria method of calculation where there is no method of calculation on the underlying policy.
- Capture sum insured, extensions and type of discount if applicable (only one apply between voluntary and coinsurance)



Business Interruption (BI)

Choose the BI option, indemnity period and discount type.

None Voluntary Deductible Co-insurance

Gross Profit
Code: GP • AICOW available
Indemnity period: 12 Months

Code	Description	Total Code	Sum insured (R)
No rows yet. Add an indemnity period above.			

Net Profit
Code: NP • AICOW available
Indemnity period: 12 Months

Code	Description	Total Code	Sum insured (R)
No rows yet. Add an indemnity period above.			

Ready to price everything using your current inputs?

If you need to include more than one indemnity period for the same BI option, use the "Add" button.

Select deductible

Gross Profit
Code: GP • AICOW available
Indemnity period: 30 Months

Code	Description	Total Code	Sum insured (R)
No rows yet. Add an indemnity period above.			

Net Profit

Ready to price everything using your current inputs?

Motor

Enter the number of vehicles on the policy. This determines whether the quote follows a single-issuing or fleet basis.

Vehicles entered: 0/?

Total vehicles on policy
e.g. 3

Discount Type
 None Voluntary Deductible Co-insurance

Ready to price everything using your current inputs?

- Fleet: capture the total sum insured for motor categories M2 to M8.
- Single issuing: capture each vehicle's sum insured individually. Discounts apply only to M8 where applicable.

Category	Description	Motor	Sum insured (R)	Vehicle cap reached
M1	Cars (Primary use: Domestic/Private)	Motor	e.g. 3	
M2	Light Commercial Vehicle (Gross weight less than 3500kg)	Motor	0.00	Remove
M3	Taxis	Motor	0.00	Remove

Ready to price everything using your current inputs?

Money

sasria RATES CALCULATOR

1 User Info 2 Risk Options 3 Risk Details 4 Quotation

Select a discount if it applies. No discount will apply where a minimum premium is required.

Contract Works Closed

Money Closed

Goods In Transit Open

Ready to price everything using your current inputs? Calculate All

Enter the underlying policy Money premium

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Discount Type
 None Voluntary Deductible Co-insurance

Code	Description	Total Code	Underlying premium (R)
MON	Money	Money	<input type="text" value="Enter underlying premium"/>

For Money, enter the underlying policy premium (not a sum insured).

Ready to price everything using your current inputs? Calculate All

Goods in transit (GIT)

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Discount Type
 None Voluntary Deductible Co-insurance

Goods In Transit & Marine Cargo With RSCC Without RSCC

Code	Description	Total Code	Sum insured (R)
No rows for this selection.			

Ready to price everything using your current inputs? Calculate All

Enter the underlying premium, the GIT sum insured and any applicable discount.

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With RSCC

Code	Description	Total Code	Sum insured (R)
GIT	Estimated Gross Annual Turnover	Marine With RSCC	<input type="text" value="0"/>
GIT	Fixed and Non-adjustable Underlying Policy Premiums	Marine With RSCC	<input type="text" value="0"/>
GIT	Haulage Fees/Earnings	Marine With RSCC	<input type="text" value="0"/>
GIT	Marine Cargo & Goods in Transit	Marine With RSCC	<input type="text" value="0"/>

Ready to price everything using your current inputs? Calculate All

Contract Works (CW)

The screenshot shows the 'RATES CALCULATOR' interface with four steps: 1. User Info, 2. Risk Options, 3. Risk Details, and 4. Quotation. The 'Risk Options' step is highlighted with a yellow box, and a yellow arrow points to it from a red callout box.

To quote Contract Works, return to the Risk Options page

The screenshot shows the 'RATES CALCULATOR' interface with the 'Risk Categories' section. The 'Commercial' checkbox is selected, and a yellow arrow points to it from a red callout box.

Select the Commercial category.

Then choose either open annual or project-specific cover.
• Open annual: enter the estimated annual turnover.

The screenshot shows the 'RATES CALCULATOR' interface with the 'Contract period' dropdown menu open. The 'Open' option is selected, and a yellow arrow points to it from a red callout box.

• Project-specific: enter the contract value plus all additional cover sums and select the contract duration.

The screenshot shows the 'RATES CALCULATOR' interface with the 'Contract period' dropdown menu open. The 'From 36 months to 48 months' option is selected, and a yellow arrow points to it from a red callout box.

STEP 4: QUOTATION SUMMARY

Download the quotation summary.

If plant is included, capture the plant item sums insured based on the correct method (Fees Basis or Value Basis).

The screenshot shows the 'RATES CALCULATOR' interface with a table of items. A red callout box highlights the 'Sum Insured (€)' column. A yellow arrow points to the input field for the 'Construction Plant - On Fee Basis' row, which contains the value '0'. The 'Calculate All' button is visible at the bottom right of the table.

Code	Description	Total Code	Sum Insured (€)
CW	Open	Contract Works	0.00
CW	Construction Plant - On Fee Basis	Contract Works	0
CW	Construction Plant - On Value Basis	Contract Works	0
CW	Mobile Plant - On Value Basis	Contract Works	0

Ready to price everything using your current inputs? [Calculate All](#)



Calculating Motor and Sub classes for other material damage risk options (Domestic/Tertiary/Office/Municipalities):

Premium calculations for **Motor, Money, and Goods in Transit (GIT)** can only be performed under the **Commercial Risk** option in certain instances.

Where you are quoting under any other Material Damage Risk option (Domestic, Office, Tertiary, or Municipalities) and need to include cover for Motor, Money, or GIT, you must select the **Commercial Risk** category — as this is where the functionality to calculate premiums for these subclasses is available.

Domestic: The functionality to calculate **Motor** and **Money** is available under the **Domestic** risk option, however, the functionality to calculate **Goods in Transit (GIT)** is only available under the **Commercial** risk option.

Therefore, you will need to select **both Domestic and Commercial** to quote for GIT for a domestic client.

Tertiary: The functionality to calculate **Motor** and **Money** is available under the Tertiary Institutions risk option. The functionality to calculate **Goods in Transit (GIT)** is only available under the **Commercial risk** option.

Therefore, you will need to select **both Tertiary and Commercial** to quote for GIT for a client under the Tertiary Institutions risk option.

Office: The functionality to calculate **Money** is available under the Office risk option. The functionality to calculate **Motor** and **Goods in Transit (GIT)** is only available under the **Commercial risk** option.


Therefore, you will need to select **both Office and Commercial** to quote for Motor and GIT for a client under the Office risk option.

Municipalities: The functionality to calculate **Motor, Money, and Goods in Transit (GIT)** is available only under the **Commercial risk** option.

Therefore, you will need to select **both Municipalities and Commercial** to quote for Motor, Money, and GIT for a client under the Municipalities risk option.

The summary page brings all the information together so you can review the final quote.

Keep in mind that not all subclasses are available under every risk category. For example:

- Motor, Money and GIT are mostly calculated under Commercial.
 - Some categories allow certain subclasses (such as Motor or Money), but not all.
 - When a subclass isn't available under the main risk option, you'll need to add the Commercial category to
 - Premiums for Mayors and Councillors are calculated under Domestic
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