

GOVERNMENT

No. 97/2021/ND-CP

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, November 8, 2021

DECREE

Amending and supplementing a number of articles of the Government's Decree No. 23/2018/ND-CP dated February 23, 2018 on compulsory fire and explosion insurance

Pursuant to the Law on Government Organization dated June 19, 2015; The Law amending and supplementing a number of articles of the Law on Government Organization and the Law on Organization of Local Governments dated November 22, 2019;

Pursuant to the Law on Insurance Business dated December 9, 2000; The Law amending and supplementing a number of articles of the Law on Insurance Business dated November 24, 2010;

Pursuant to the Law amending and supplementing a number of articles of the Law on Insurance Business and the Law on Intellectual Property dated June 14, 2019;

Pursuant to the Law on Fire Prevention and Fighting dated June 29, 2001 and the Law amending and supplementing a number of articles of the Law on Fire Prevention and Fighting dated November 22, 2013;

At the request of the Minister of Finance;

The Government promulgates a Decree amending and supplementing a number of articles of the Government's Decree No. 23/2018/ND-CP dated February 23, 2018 on compulsory insurance.

Article 1. Amending and supplementing a number of articles of the Government's Decree No. 23/2018/ND-CP dated February 23, 2018 on compulsory fire and explosion insurance

1. Clause 1, Article 2 shall be amended as follows:

"1. Agencies, organizations and individuals with establishments having facilities with fire and explosion hazards in accordance with the law on fire prevention and fighting."

2. Point b Clause 1 Article 7 shall be amended and supplemented as follows:

"b) For establishments with fire or explosion hazards with a total insurance amount of assets at a location of VND1,000 billion or more (excluding nuclear facilities): Insurers and insurance buyers shall agree on premiums on the basis of being approved by reinsurers. In all cases, the premium must not be lower than the premium corresponding to VND1,000 billion (x) the premium rate specified in Clause 1, Section I of Appendix I issued together with this Decree."

3. Point c shall be supplemented after Point b Clause 1 Article 7 as follows:

"c) For nuclear facilities: The insurer and the insurance buyer shall agree on the premium on the basis of being approved by the receiving enterprise for reinsurance."

4. Article 7a shall be supplemented following article 7 as follows:

"Article 7a. Certificate of compulsory fire and explosion insurance

1. Insurers must issue compulsory fire and explosion insurance certificates to insurance buyers. The certificate of compulsory fire and explosion insurance is designed by the insurance enterprise and must include the following contents:

- a) The name and address of the insurance enterprise, the insurance buyer or the insured;
- b) To be on the list of establishments (clearly stating which establishments are dangerous to fire and explosion in accordance with the law on fire prevention and fighting);
- c) Address of covered property;
- d) Insured assets;
- dd) The amount of insurance;

- e) The level of insurance deductible;
- g) Insurance duration;
- h) Premium and premium rate;
- i) The name, address and telephone number of the insurance company;
- k) The date, month and year of issuance of insurance certificates.

2. In case of issuance of e-insurance certificates, insurers must comply with the provisions of the Law on Electronic Transactions and guiding documents; The e-insurance certificate must comply fully with the current regulations and fully reflect the contents specified in Clause 1 of this Article."

5. Clause 3, Article 10 shall be amended as follows:

"3. Revenues from compulsory fire and explosion insurance for fire prevention and fighting activities are used as follows:

a) Supporting the equipment and equipment for fire prevention and fighting for the fire prevention and fighting police force. Spending on this content does not exceed 65% of the actual amount collected from compulsory fire and explosion insurance of insurance enterprises in the fiscal year.

b) Supporting propagation and dissemination of laws, knowledge of fire prevention and fighting and compulsory fire and explosion insurance. Spending on this content does not exceed 15% of the actual amount collected from compulsory fire and explosion insurance of insurance enterprises in the fiscal year.

c) Supporting the fire prevention and fighting police force in the following activities: Investigating the cause of the fire; professional training and fire safety inspection; supervise the participation in compulsory fire and explosion insurance of establishments with fire and explosion hazards. Spending on this content does not exceed 15% of the actual amount collected from compulsory fire and explosion insurance of insurance enterprises in the fiscal year.

d) To support the commendation of achievements of organizations and individuals directly involved in and coordinated in fire prevention and fighting. Spending on this content does not exceed 5% of the actual amount collected from compulsory fire and explosion insurance of insurance enterprises in the fiscal year."

6. Clause 4 shall be supplemented after Clause 3, Article 12 as follows:

"4. Recording the fire and explosion hazard rating for industrial establishments with fire or explosion hazard classes A, B, C, D, E at the minutes of acceptance or minutes of fire safety inspection on the basis of determining the fire and explosion hazard ratings of agencies, organizations and individuals with fire and explosion hazard."

7. Clause 1, Article 15 shall be amended as follows:

"1. To prepare and send reports on compulsory fire and explosion insurance under the following provisions:

a) Professional report: Insurance enterprises must make and send to the Ministry of Finance annual business reports according to the form specified in Appendix II enclosed in this Decree, specifically as follows:

The closing period for the data from January 1 to December 31 of the reporting year.

The filing time is March 31 of the next fiscal year at the latest.

Method of sending reports: Send directly or by postal service or send via email system or via the Ministry of Finance's reporting information system (when the Ministry of Finance's reporting information system is operated).

b) Report on the situation of collection and submission from compulsory fire and explosion insurance for fire prevention and fighting activities: Insurance enterprises must make and send to the Ministry of Public Security a report according to the form prescribed in Appendix III issued together with this Decree, specifically as follows:

Closing time: Report for the first 6 months of the year (from January 1 to June 30 of the reporting

year); annual report (from January 1 to December 31 of the reporting year).

Reporting time: Report in the first 6 months of the year (no later than July 31 of every year); annual report (no later than January 31 of the next fiscal year).

Method of sending reports: Sending directly or via postal service to the Ministry of Public Security (Police Department of fire prevention, firefighting and rescue, rescue).

c) In addition to the reports prescribed in Point a and Point b of this Clause, the insurer shall make and send an unscheduled report at the request of the Ministry of Finance in the following cases: Report at the request of the National Assembly, the National Assembly Standing Committee, Government and Prime Minister; summary and evaluation reports for the development of mechanisms and policies; report when there is information about violations of regulations on compulsory fire and explosion insurance and other unscheduled reports to meet information requirements on problems arising abnormally."

8. Article 15b shall be supplemented following Article 15 as follows:

"Article 15b. Responsibilities of agencies, organizations and individuals with facilities of fire and explosion hazards

Determining the fire and explosion danger class A, B, C, D, E of industrial production establishments for establishments with fire and explosion hazards in accordance with the law on fire prevention and fighting."

Article 2. Replacing and abolishing some provisions of the Government's Decree No. 23/2018/ND-CP dated February 23, 2018 on compulsory fire and explosion insurance

1. Replace the phrase "fire prevention and fighting police agency" in Decree No. 23/2018/ND-CP with the phrase "competent police agency" in this Decree.

2. Replacing and abolishing some of the following annexes:

a) Abolishing "Appendix I of the Form of compulsory fire and explosion insurance certificate", "Appendix IV report on results of compulsory fire and explosion insurance" of Decree No. 23/2018/ND-CP.

b) Replacing "Appendix II The premium rate and deductible" of Decree No. 23/2018/ND-CP with "Appendix I of the premium rate and deductible" of this Decree.

c) Replacing "Appendix III of the compulsory fire and explosion insurance report" of Decree No. 23/2018/ND-CP with "Appendix II of revenue report, compensation for compulsory fire and explosion insurance" of this Decree.

d) Replace "Appendix V report on the situation of collection and submission from compulsory fire and explosion insurance" of Decree No. 23/2018/ND-CP with "Appendix III report on the situation of collection and submission from compulsory fire and explosion insurance for fire prevention and fighting activities" of this Decree.

Article 3. Implementation

1. This Decree takes effect from December 23, 2021.

2. Compulsory fire and explosion insurance contracts concluded before the effective date of this Decree shall continue to comply with the law at the time of conclusion of insurance contracts. In case of amendment and supplementation of compulsory fire and explosion insurance contracts with amendments and supplements prescribed in this Decree, they shall comply with the provisions of this Decree.

3. Ministers, heads of ministerial-level agencies, heads of government-affiliated agencies, chairpersons of people's committees of provinces and centrally-run cities and the subjects of the Decree shall be responsible for implementing this Decree.

**TM. GOVERNMENT
KT. PRIME MINISTER
DEPUTY PRIME MINISTER
Le Minh Khai**

Appendix I
COMPULSORY FIRE AND EXPLOSION INSURANCE PREMIUMS AND DEDUCTIBLES
(Enclosed with the Government's Decree No. 97/2021/ND-CP dated November 8, 2021)

I. PREMIUM LEVEL (EXCLUDING VAT)

1. For establishments with fire and explosion hazards (except nuclear facilities) specified in Appendix II issued together with the Government's Decree No. 136/2020/ND-CP dated November 24, 2020 detailing the implementation of a number of articles of the Law on Fire Prevention and Fighting and the Amended Law, supplementing a number of articles of the Law on Fire Prevention and Fighting and the document amending, supplementing and replacing (if any) having the total insurance amount of assets at a location of less than VND1,000 billion, the premium is determined by the minimum premium amount multiplied by (x) the premium rate. Based on the level of risk of each facility with fire and explosion risk, insurance company and insurance buyer can agree the rate provided that the premium rate **is not lower than the following premium rate:**

No	List of facilities with fire and explosion hazards	Deductible level (type)	Premium rate/ year (%)
1	Head offices of state agencies at 10 floors high or more or with a total volume of working blocks of 25,000 m ³ or more	M	0,05
2	Condominiums, dormitories, dormitory houses of 7 floors high or more or with a total volume of 10,000 m ³ or more; mixed-use houses of 5 floors or more or with a total volume of 5,000 m ³ or more		
2.1	Condominiums, dormitories, dormitory houses, mixed-use houses with sprinkler systems	M	0,05
2.2	Condominiums, dormitories, dormitory houses, mixed-use houses without sprinkler	M	0,1
3	Kindergartens, kindergartens and preschools have 350 or more grandchildren or have a total volume of learning blocks, serving learning blocks of 5,000 m ³ or more; elementary, middle, high school, high school with many levels of learning blocks with a total volume of learning blocks, for learning of 5,000 m ³ or more; colleges, universities, academies, professional intermediate schools, vocational schools, continuing education institutions of 7 floors high or more or with a total volume of learning blocks, serving learning from 10,000 m ³ or more; other educational institutions established under the Education Law have a total volume of 5,000 m ³ or more	M	0,05
4	Hospital having 250 or more beds; general clinics, specialist clinics, nursing homes, rehabilitation, orthopedics, nursing homes, disease prevention establishments, medical centers, other medical establishments established under the Law on Medical Examination and Treatment of 5 floors or more high or with a total volume of 5,000 m ³ or more	M	0,05
5	Theatres, cinemas, circuses with 600 seats or more; conference centers, event organizations of 5 floors or more high or with a total volume of conference organizers, events of 10,000 m ³ or more; cultural houses, karaoke service establishments, discos, bars, clubs, beauty salons, massage services business, amusement parks, zoos, aquariums with an area of 5,000 m ³ or more		
5.1	Karaoke, disco, bar establishments	N	0,4
5.2	Theatres, cinemas, circuses; convention centers and event organizations; cultural house, club, beauty salon, massage service	M	0,1

No	List of facilities with fire and explosion hazards	Deductible level (type)	Premium rate/ year (%)
	business		
5.3	Amusement parks, zoos, aquariums	M	0,05
6	1st class market, 2nd class market; commercial centers, electronics, supermarkets, department stores, convenience stores, restaurants, restaurants, food outlets with a total business area of 500 m ³ or more or with a volume of 5,000 m ³ or more		
6.1	Mall	M	0,06
6.2	Supermarkets, department stores, electronics, convenience stores	M	0,08
6.3	Restaurants, food outlets	M	0,15
6.4	Market	N	0,5
7	Hotels, guesthouses, motels, inns, other accommodation establishments established under the Law on Tourism of 7 floors high or more or with a total volume of blocks serving accommodation of 10,000 m ³ or more		
7.1	Hotels, guesthouses, motels, inns, other accommodation establishments established under the Tourism Law having sprinkler systems	M	0,05
7.2	Hotels, guesthouses, motels, inns, other accommodation establishments established under the Tourism Law not having sprinkler	M	0,1
8	Working houses of enterprises, political and social organizations of 7 floors high or more or with a total volume of working blocks of 10,000 m ³ or more	M	0,05
9	Museums, libraries, exhibitions, galleries, archivists, bookstores, fair houses with a volume of 10,000 m ³ or more		
9.1	Museums, libraries, galleries, archivists	M	0,075
9.2	Exhibitions, bookstores, fairgrounds	M	0,12
10	Post offices, radio, television and telecommunications establishments with a height of 5 floors or more or have a volume of the main block of 10,000 m ³ or more; the installer of information equipment, data storage and management center with a volume of 5,000 m ³ or more	M	0,075
11	Stadium having a capacity of 40,000 seats or more; sports arena; indoor sports palace with a capacity of 500 seats or more; sports centers, racetracks and firing ranges with a total volume of 10,000 m ³ or more or have a capacity of 5,000 seats or more; other sports establishments established under the Law on Fitness and Sports with a volume of 5,000 m ³ or more	M	0,06
12	Airports; air traffic control; seaport; shallow port; inland waterway ports of type I and type II; bus terminals type 1, type 2; type 1 rest stops; railway station, cable car waiting house transporting people with a volume of 5,000 m ³ or more; subway works; motor vehicle registration establishments; business stores, repair, maintenance of cars, motorcycles, motorcycles with business area of 500 m ³ or more or with an area of 5,000 m ³ or more		

No	List of facilities with fire and explosion hazards	Deductible level (type)	Premium rate/ year (%)
12.1	Seaports; shallow ports; inland waterway ports; bus terminals; rest stops; cable car waiting houses for transporting people; subway works; motor vehicle registration facilities	M	0,1
12.2	Railway station; subway works	N	0,12
12.3	Airports; air traffic control station	M	0,08
12.4	Shop for business, repair and maintenance of automobiles, motorcycles, motorcycles	N	0,15
13	Garage with a capacity of 10 cars or more	N	0,12
14	Establishments producing, trading, preserving and using industrial explosives and explosive precursors; warehouse of industrial explosives and explosive precursors; export and import of industrial explosives and explosive precursors; arsenal of weapons and supporting tools	N	0,5
15	Facilities for exploitation, processing, production, transportation, trading, preservation of petroleum and petroleum and gas products on land; oil and petroleum products, gas storage; export and import of oil and petroleum products; petroleum trading stores; flammable liquid trading stores, gas trading shops with a total amount of gas containing 200 kg or more		
15.1	Facilities for exploitation, processing, production, transportation, trading, preservation of petroleum and petroleum and gas products on land	N	0,35
15.2	Oil and petroleum products, gas storage; export and import of oil and petroleum products; petroleum trading stores; flammable liquid trading stores, gas trading shops	N	0,3
16	Industrial establishments with fire and explosion A and B grades having a total volume of blocks with main production technology lines of 5,000 m ³ or more; fire and explosion danger class C having a total volume of blocks with main production technology lines of 10,000 m ³ or more; fire and explosion class D, E having the total volume of blocks with main production technology lines of 15,000 m ³ or more		
16.1	a) Industrial production establishments with fire hazard grades A, B, C (except for wood, shoes and paper production establishments)	N	0,2
	In which:		
	Rubber Storage Plant	N	0,2
	Handicrafts	N	0,2
	Production of carton packaging, industrial packaging	N	0,2
	Workshop carving, carving (making brooms, brushes, paint brooms, except wood treatment)	N	0,2
	Ore smelt (except iron ore)	N	0,2
	Coking coal smelter, coal production cake, non-cake coal	N	0,2
	Mining of metal ore of all kinds	N	0,2

No	List of facilities with fire and explosion hazards	Deductible level (type)	Premium rate/ year (%)
	Fiber fabric scrap processing facilities (such as sorting, washing, combing, trading)	N	0,2
	Rope factory, except for sewing (if the wire is covered with plastic, asphalt)	N	0,2
	Rope factory, except for stitching (if the wire is not covered with plastic, asphalt)	N	0,2
	Knitting Workshop	N	0,2
	Fur processing factory, animal skin sewing	N	0,2
	Dyeing fabric, printing on fabric	N	0,2
	Textile factory of other fibers (cotton, vitco, flax, thorns, jute)	N	0,2
	Workshop, spinning	N	0,2
	Carpet factory, floor coverings	N	0,2
	Sewing Factory	N	0,2
	Laundry workshop, ironing, bleaching, steaming, dyeing	N	0,2
	Sewing underwear, posting ten types	N	0,2
	Sewing clothes of all kinds	N	0,2
	Production of other unclassified textile products	N	0,2
	Factory producing items made from leather	N	0,2
	Elastic Factory	N	0,2
	Leather factory	N	0,2
	Production of silk, silk	N	0,2
	Silk, Wool, Synthetic Fiber Weaving Factory	N	0,2
	Brush Processing Facility	N	0,2
	Paint production	N	0,2
	Inornical and organic chemical plants process raw materials and semi-finished products such as granular fertilizers, small pellets, powders or acids, salts, solvents, synthetic rubber	N	0,2
	Production facilities for raincoats, plastic sheets, tablecloths	N	0,2
	Production of candle poker, polished wax	N	0,2
	Production of molded plastic, plastic bar	N	0,2
	Cork production facility	N	0,2
	Soap production, cosmetics	N	0,2

No	List of facilities with fire and explosion hazards	Deductible level (type)	Premium rate/ year (%)
	Manufacturing plastic products assembled	N	0,2
	Factory producing plastics, solid rubber	N	0,2
	Factory producing rubber products	N	0,2
	Fake flower factory	N	0,2
	Printing factories, printing workshops (excluding paper production, paper processing)	N	0,2
	Ink Factory	N	0,2
	Book Factory	N	0,2
	Tobacco and tobacco material factory	N	0,2
	Composting plant	N	0,2
	Incineration plant	N	0,2
	Paint Workshop	N	0,2
	Production of building materials with wood, paper, flammable substances (except for wood furniture production)	N	0,2
	Plants producing alcohol and other flammable liquids (except oil and gas)	N	0,2
	Battery factory	N	0,2
	Painting establishments, fonts, making advertising pano	N	0,2
	Funeral/Cremation Center	N	0,2
	Assembly Paper Production Facility	N	0,2
	b) Wood production facilities	N	0,5
	In which:		
	Charcoal factory	N	0,5
	Wood pencil factory/workshop	N	0,5
	Workshop making baskets, baskets, products made from rattan, bamboo, pineapple	N	0,5
	Factory producing matches, incense, gold code	N	0,5
	Factory/workshop for producing and processing woodwork of all kinds	N	0,5
	c) Shoe manufacturing facilities	N	0,35
	d) Paper factory, paper processing	N	0,35
16.2	Industrial production establishments with fire hazard class D, E	M	0,15
	In which:		

No	List of facilities with fire and explosion hazards	Deductible level (type)	Premium rate/ year (%)
	Iron and steel factory	M	0,15
	Other ore processing and processing plants	M	0,15
	Processing (gravel, stone chips, plastic mixed slag coal) with asphalt or bitumen	M	0,15
	Mineral production (sawing, grinding, polishing)	M	0,15
	Production and processing of hollow glass, bottles, optical tools, door glass, sheet glass	M	0,15
	Film studio, film-coated room	M	0,15
	Production of film materials	M	0,15
	Factory/workshop polishing, milling rice, flour, agricultural products of all kinds	M	0,15
	Factory producing and processing animal feed and other feed	M	0,15
	Instant noodle factory, instant porridge	M	0,15
	Sugar Factory	M	0,15
	Confectionery Factory	M	0,15
	Cooking Oil Factory	M	0,15
	Fish sauce and vinegar factory	M	0,15
	Canned food factory, seafood processing, meat, milk	M	0,15
	Malt workshop	M	0,15
	Breweries, wine, juices, mineral water and drinking water of all kinds, breweries	M	0,15
	Welding workshop, cutting	M	0,15
	Producing ordinary and high-end ceramics such as tiles, porcelain, terracotta, pottery ...	M	0,15
	Foundry	M	0,15
	Cement Factory	M	0,15
	Electrical equipment manufacturing facilities	M	0,15
	Factory producing metal structures and pre-installed components	M	0,15
	Metal canned shell factory	M	0,15
	Screw factory and processing of other metals	M	0,15
	Water treatment plant	M	0,15
	Solid waste treatment plant (not using combustion technology)	M	0,15
	Water Purifier Factory	M	0,15

No	List of facilities with fire and explosion hazards	Deductible level (type)	Premium rate/ year (%)
	Watch factory	M	0,15
	Solar panel factory	M	0,15
	Mechanical equipment factory	M	0,15
	Factory producing auto parts, bicycles, motorcycles and spare parts of all kinds	M	0,15
	Manufacturing and assembling automobiles, motorcycles, electric vehicles ... types	M	0,15
	Production and processing of gold, silver, jewelry	M	0,15
	Electronics component assembly factory (printers, cameras, computers, household appliances...), telecommunication equipment, semiconductors	M	0,15
	Fiber optic cable factory, furniture cable	M	0,15
	Aircraft parts factory	M	0,15
	Ball bearing, jointing ring factory	M	0,15
	Metal Zipper Factory	M	0,15
	Pharmaceutical factory	M	0,15
17	Power plant; substation with voltage of 110 kV or more		
17.1	Thermal power plant	N	0,15
17.2	Hydroelectric power plant; nuclear power plant, geothermal power plant, tidal power, garbage electricity, biomass electricity, biogas electricity, cogeneration electricity and other power plants	N	0,12
17.3	Wind power plant, solar power floating on water	N	0,5
17.4	Substation, substation with voltage of 110 kV or more, power transmission line	N	0,2
18	Cellars with production, storage and use of flammable or explosive substances with a total volume of 5,000 m ³ or more; warehouses of combustible goods and supplies or non-combustible supplies contained in combustible packaging having a total volume of 5,000 m ³ or more		
18.1	Tunnel having the production, storage and use of flammable and explosive substances	N	0,5
18.2	Warehouses of combustible goods and supplies (independent warehouses, not within the factories or establishments with production activities)	N	0,2
	In which:		
	General cargo warehouses, cargo yards	N	0,2
	Asphalt Warehouse	N	0,2
	Paint Warehouse	N	0,2

No	List of facilities with fire and explosion hazards	Deductible level (type)	Premium rate/ year (%)
	Chemical storage	N	0,2
	Plastic or rubber finished, semi-finished products warehouse	N	0,2
	Warehouse of alcohol and flammable liquids	N	0,2
	Warehouse of cotton, wool, textile products	N	0,2
	Warehouse of Paper, Board, Packaging	N	0,2
	Warehouse of wooden furniture and wood products	N	0,2
	Warehouse of essential oils, flavorings, cooking oils	N	0,2
	Tobacco industry warehouse	N	0,2
	Pharmaceutical warehouse	N	0,2
	Photo Industry Supplies Warehouse	N	0,2
	Warehouse of electrical and electronic equipment	N	0,2
	Agricultural products warehouses	N	0,2
	Cold storage	N	0,2
	Warehouse of building materials	N	0,2
18.3	Non-combustible supplies contained in combustible packaging (independent, not within the factories or establishments with production activities)	M	0,1
	In which:		
	Brick, ceramics, cement, plaster	M	0,1
	Metal, mechanical parts	M	0,1
	Lubricants, lubricating grease	M	0,1
	Mineral water and drinks of all kinds	M	0,1

In case the premium term is different from 01 year, the premium is calculated based on the above premium and corresponds to the insured term. The specific calculation is as follows:

$$\text{Payable premium} = \frac{\text{Annual premium according to the list of establishments with fire and explosion hazards}}{365 \text{ (day)}} \times \text{covered duration (date)}$$

Notes:

M, N are the symbols of the type of deductibles specified in Clause 1, Section II of this Annex.

For industrial establishments with fire and explosion hazard classes A, B, C, D, E (group 16):
In case of classification of fire and explosion hazards of industrial production establishments in the

Record of Acceptance or Minutes of safety inspection of fire prevention and fighting other than the details in group 16 above, it shall comply with the record of acceptance or fire safety and firefighting inspection minutes.

2. For establishments with fire or explosion hazards with a total insurance amount of assets at a location of VND1,000 billion or more (excluding nuclear establishments): Insurers and insurance buyers shall agree on premiums on the basis of being approved by reinsurers. In any case, the premium must not be lower than the premium corresponding to VND1,000 billion (x) the premium rate specified in Clause 1 of this Section.

3. For nuclear establishments: Insurers and insurance buyers shall agree on premium rates on the basis of being approved by reinsurers.

II. DEDUCTIBLE LEVEL

1. For establishments with fire and explosion hazards (except nuclear facilities) with the total insurance amount of assets at a location of less than VND1,000 billion:

a) For establishments with fire or explosion hazards of type M specified in Clause 1, Section I of this Annex: The maximum insurance deductible is 1% of the insurance amount and not lower than the insurance deductible specified in Point c of this Clause.

b) For establishments with fire and explosion hazards of type N specified in Clause 1, Section I of this Annex: The maximum insurance deductible is 10% of the insurance amount and is not lower than the insurance deductible specified in Point c of this Clause.

c) In all cases, the level of insurance deductible specified in Point a and Point b of this Clause shall not be lower than the following insurance deductibles:

Unit: million dong

Insurance amount	Insurance deductibles
Up to 2,000	4
Over 2,000 to 10,000	10
Over 10,000 to 50,000	20
Over 50,000 to 100,000	40
Over 100,000 to 200,000	60
Over 200,000	100

2. For establishments with fire or explosion hazards with a total insurance amount of assets at a location of VND1,000 billion or more and nuclear facilities, insurers and insurance buyers shall agree on the level of insurance deductibles on the basis of being approved by reinsurers.

Appendix II
REPORT ON REVENUE, COMPENSATION FOR COMPULSORY FIRE AND EXPLOSION
INSURANCE

(Enclosed with the Government's Decree No. 97/2021/ND-CP dated November 8, 2021)

Name of insurance company:

Reporting period:

Unit: VND

STT	List of Business (*)	Premiums		Insurance compensation	
		Original premium	Retained premiums	Original insurance compensation	Insurance compensation retained
1					
2					
3					
4					
5					
6					
...					

(*) The insurer shall report according to the list of establishments mentioned in Clause 1, Section I of Appendix I enclosed in this Decree.

We undertake that the above information is true.

Scheduled person
(Sign and specify your name)

..., day... month... year...
Legal representative
(Signed and stamped)

Appendix III
**REPORT ON THE SITUATION OF COLLECTION AND SUBMISSION FROM COMPULSORY FIRE
AND EXPLOSION INSURANCE**

(Enclosed with the Government's Decree No. 97/2021/ND-CP dated November 8, 2021)

Name of insurance company:

Reporting period: The first 6 months of the year... /year...

Unit: VND

STT	Reporting Items	Amount
1	Total compulsory fire and explosion premiums actually obtained by the original insurance policies in the previous fiscal year.	
2	Amount payable from compulsory fire and explosion insurance in the fiscal year	
3	The amount paid in the first 6 months of the year	
4	The amount paid in the last 6 months of the year	
5	The amount paid for the whole year.	
6	The amount of money to be paid in the fiscal year	

We undertake that the above information is true.

Scheduled person
(Sign and specify your name)

..., day... month... year...
Legal representative
(Signed and stamped)