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### New Bulletins

GISA2016-08

[Changes to the Automobile Statistical Plan  
ASP 2014 Data Elements: "Temporary Codes  
\(T-Codes\)"](#)

GISA2016-07

[Commercial Liability Statistical Plan \(CLSP\)  
Percent Participation](#)

GISA2016-06

[Automobile Insurance Financial Information  
Industry Expense Report Private Passenger  
Automobile](#)

GISA2016-05

[Automobile Insurance Financial Information  
Industry Profit and Loss Report  
--- Private Passenger Automobile](#)

### About GISA

Since its appointment in 2006, the General Insurance Statistical Agency (GISA) has carried out the activities of a statistical agent including governance, accountability and oversight of the mandated statistical information on behalf of the nine participating jurisdictions.

Contact GISA: [gisa@fsco.gov.on.ca](mailto:gisa@fsco.gov.on.ca)

### What's New?

1. The Industry Advisory Committee (IAC) was established to allow GISA to seek advice from industry on technical and business issues. The initial meeting of the IAC was held in June 2016 as GISA sought feedback on, as well as clarification of, information collected in the survey conducted in late 2015.
2. At the fall 2016 Board meeting the Board of Directors reviewed progress on achieving the work that was set out in [GISA 2014-2017 Strategic Plan](#). Given the progress made to date and work that we still want to accomplish, the Board has decided to expand the current strategic plan for a fourth year, to end on March 31, 2018.
3. All [2016 Ontario Automobile Reform](#) collection changes were completed and are promoted to production.
4. The Financial Information (FI) Enhancement & Annual Balance Reconciliation (ABR) Redevelopment initiative will modernize GISA's collection of data and enhance our efficiency. Following consultations with stakeholders this past year, GISA will begin streamlining the collection of both FI and ABR data through the current GISA Portal. This will centralize data collection through a more secure environment and will mark a key improvement since GISA started collecting FI in 2012.
5. GISA's Data Management Working Group is starting a project to review and update the Automobile Statistical Plan (ASP) definitions before requiring all companies to report based on the ASP manual. The working committee will be comprised of GISA, regulators, Insurance Bureau of Canada (IBC) and industry representatives.
6. A more functional, informative and user-friendly GISA website is being developed and will be launched in early 2017.



## Top Data Issues in Q3 2016

All paid and outstanding losses are automatically tested by coverage on an on-going basis to confirm that the loss amount, coverage, kind of loss code, and statistical territory code were correctly reported to GISA. The top issues of Q3 flagged by the Data Accuracy System (DAS\*) and the corresponding rule descriptions are shown below.

**Rule #1: BCP8436001** (Issue Counts: 80)

### Description:

The Number of Exposures for Private Passenger vehicles reported with Business Use Percentage T-Codes are expected to be minimal compared to all exposures.

**Rule #2: BCC8714004** (Issue Counts: 71)

### Description:

The Number of Transactions for Third Party Liability (TPL) – Bodily Injury (BI) with Loss Amount greater or equal to \$500,000 are expected to be minimal. (Note: This is also the top data issue in Q1 2016.)

**Rule #3: BCO8714002** (Issue Counts: 54)

### Description:

The Number of Transactions for Accident Benefits with Loss Reserve Amount greater or equal to \$500,000 are expected to be minimal.

**Rule #4: BCP8699017** (Issue Counts: 46)

### Description:

The Number of Exposures for Motorcycles, All-Terrain Vehicles (ATVs) and Snowmobiles (excluding Attached Trailers) for mandatory coverages (TPL-BI, TPL-PD, DCPD and UA) must be equal.

## Did You Know?

1. Health levy is an unallocated expense and must **NOT** be reported to IBC
2. Each of the following must be reported as an expense on each claim:
  - Collision Reporting Centre (CRC), Police reports, Motor vehicle Report (MVR) and Ambulance and Firefighter fees
  - Insurers must **NOT** report aggregated amounts for these expenses in one transaction. The amount must be reported for each occurrence for each claim ID

## Data Accuracy System – Enhancements

In this issue we look at the data correction for Statistical Territory reported on claims records as identified through DAS.

For this example, majority of claims were reported with territory code 717, which did not match with the corresponding premium record as reported to IBC.

Information on the claim record **MUST** match the information reported on the premium record.

DAS flagged this as an issue:

**RCB8403001** *The Claims Frequency must be equal to historical reported information by Statistical Territory*

Faulty claims data:

Statistical Territory	Number of vehicles	Number of claims
717	143250	<b>35469</b>
760	110691	200
710	80976	134
706	30409	145

The insurer fixed the issue promptly and IBC fixed the historical data on their behalf.

Claims reported incorrectly in Statistical Territory 717 were moved to the correct Statistical Territories.

Fixed claims data:

Statistical Territory	Number of vehicles	Number of claims
717	143250	13569
760	110691	10455
710	80976	9045
706	30409	2879

## Reminder: ASP Type of Use Rules

1. Type of Use 01
  - Does not allow for any commute, to work or school, and no business use.
  - Annual kilometers not to exceed 16,000 km
2. Type of Use 02
  - Maximum one way kilometers not to exceed 16 km
  - No business use