

Early Warning System

Automobile Stat Plan

Anomaly Rule Business Descriptions

Version 1.7

April 17/2012



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Document Revision History

Version #	Date	Change Description
1.0	March 30, 2010	Original document
1.1	July 21, 2010	Updated anomaly business descriptions for the following rules: BCC8409001, BCP8409001, BCP8499002, BCP8507001, BCC8513001, BCP8513001, BCC8514001, BCP8514001, BCC8515001, BCP8515001, BCP8621001, BCP8621004, BCP8624004, BCC8714001, RCP8405002, RCP8405003
1.2	April 26, 2011	Updated anomaly business descriptions for the following rules: BCP8627001, BCI8627001, BCP8628001,

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		BCI8628001, BCI8628002, BCP8629001, BCI8629001, BCP8629002, BCP8630001, BCI8630001, BCP8631001, BCI8631001, BCP8632001, BCI8632001, BCP8633001, BCI8633001, BCP8634001, BCI8634001, BCI8716001, BCI8717001, BCI8717002, BCI8717003
1.3	June 1/2011	Change the large loss amount from 2M, to 1M BCC8714003, BCC8714004, BCO8714003, BCO8714004 Add Driving Record 6, rules BCP8418001, BCP8419001, BCP8420001
1.4	June 27, 2011	BCP8699011 added
1.5	Nov 30/2011	BCC, BCP8408001, BCC, BCP8408002 add more details to the description
1.6	Jan 11/2012	Updated RCP8699001 to RCP8699012, adding (TOB 0, 1, 2, 8, 9) to the description. This was to remove TOB 4. BCP8401001 – BCP8401008 and BCP8402001, added the words “Price Coded Vehicle Code” to the description
1.7	April 15/2012	Updated to include the Plan Code in position 4 on all Anomaly Rules



1. Introduction

Anomaly Rules are specific business conditions which have been identified as normal conditions expected in the data reported under the Automobile Statistical Plan.

The anomaly rules are executed on a regular scheduled basis to test the reasonability of the reported data; issues identified by the anomaly rules trigger notification to a Data analyst. If the Data Analyst determines that the anomaly constitutes a data reporting issue, they identify it as such and collaborate with the applicable insurer towards resolving the issue.

2. Types of Rules

Anomaly Rules are identified as either **Benchmark rules** which are testing certain expected business conditions in the reported data or **Reference rules** which are testing currently reported data against previously reported data.

The Anomaly rules are also identified as **Company rules**, which examine the rules against company specific data and **Industry rules** which run the rules against company data aggregated to an industry level. **Industry rules** are not identified in this document, since insurers will not be advised of anomalies generated by such rule; the corresponding **Company rules** will identify any applicable issue.

Some rules are defined explicitly for **Premium**, some for **Claims** and other for both **Premiums and Claims**; the rules which are using both premiums and claims are those which examines certain measures which are a combination of premiums and claims information (e.g. Claims Frequency). Certain rules for Claim transactions are run against paid claims only, some against combined Paid and Outstanding claims and a few against Outstanding claims only.



3. Rule Identification

The Anomaly rule identification is used to identify the situation described above; additionally, the rule identification can also be used to identify the primary field examined in the rule.

The following table describes the Anomaly Rules identification scheme:

Position	Description		Values
1	Rule Type	Benchmark	B
		Reference	R
2	Rule Level	Company	C
		Industry	I
		Industry (FA)	F
3	Record Kind	Premium	P
		Premium and Claims	B
		Paid Claim	C
		Outstanding Claims	O
		Paid and Outstanding Claims	I
4	Record Segment	Submission Control	1
		Policy	2
		Policyholder	3
		Vehicle	4
		Operator	5
		Coverage	6
		Claim Detail	7
		Claim Participant	8
5 - 6	Data Element	Number Use 99, where multiple fields are used ¹	nn
7 - 9	Sequential Number		nnn

E.g. **BCP8401001**; identifies a **Benchmark rule**, by **Company**, for **Premium** transaction examining Record Segment: **Vehicle**, Data Element # 01: **Vehicle Code**, sequential number: **001**



4. Benchmark Rules

The Benchmark Anomaly rules examine the reported data for certain expected business conditions; benchmark rules are frequently used where certain consistencies exist with between fields on an aggregated basis (Edit Rules may check field consistencies in an individual transaction basis). It is also used when new fields are being collected, or business conditions change, where a reliable historic reference set of data is not available.

In these types of rules, the Data analyst may use Company exceptions to manage situations where standard business conditions may be different for certain insurers. As experience is gathered with these anomaly rules it is expected that company exceptions will be modified using the Rule Maintenance module available for this purpose.

The following table identifies Company Anomaly Rules:

Rules are sequenced by Record Segment and Data Element thereby providing easy reference and locating of anomaly rules associated with a specific field.

Anomaly Rule ID	Description
BCP8105001	The premium reported for Transaction Type 4 and M is expected to be minimal in comparison to total premium
BCC8106001	The number of claims reported with UITS Transaction Type S and R are expected to be minimal
BCC8106002	The number of claims reported with UITS Transaction Type S and R and Transaction Type 7 are expected to be minimal.
BCP8401001	The Number of Exposures for Private Passenger vehicles reported with P-codes (Price Coded Vehicle Code) are expected to be minimal for current Vehicle Model Years
BCP8401002	The Number of Exposures for Private Passenger vehicles reported with P-codes (Price Coded Vehicle Code) are expected to be minimal for Vehicle Model Years older than current year but less than 15 years old
BCP8401003	The Number of Exposures for Motorcycles reported with V-codes (Value Coded Vehicle Code) are expected to be minimal for current Vehicle Model Years
BCP8401004	The Number of Exposures for Motorcycles reported with V-codes (Value Coded Vehicle Code) are expected to be minimal for Vehicle Model Years older than current year but less than 15 years old
BCP8401005	The Number of Exposures for ATVs reported with V-codes (Value Coded Vehicle Code) are expected to be minimal for current Vehicle Model Years
BCP8401006	The Number of Exposures for ATVs reported with V-codes (Value Coded Vehicle Code) are expected to be minimal for Vehicle Model Years older than current year but less than 15 years old

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Anomaly Rule ID	Description
BCP8401007	The Number of Exposures for Snow Vehicles reported with V-codes (Value Coded Vehicle Code) are expected to be minimal for current Vehicle Model Years
BCP8401008	The Number of Exposures for Snow Vehicles reported with V-codes (Value Coded Vehicle Code) are expected to be minimal for Vehicle Model Years older than current year but less than 15 years old
BCP8401009	The Number of exposures for Private Passenger Vehicle codes is expected to be reasonable distributed over all Private Passenger Vehicle Codes (i.e. not more than X % on each Vehicle Code)
BCP8401010	The Number of exposures for Motorcycle Vehicle codes is expected to be reasonable distributed over all Motorcycle Vehicle Codes (i.e. not more than X % on each Vehicle Code)
BCP8401011	The Number of exposures for ATV Vehicle codes is expected to be reasonable distributed over all ATV Vehicle Codes (i.e. not more than X % on each Vehicle Code)
BCP8401012	The Number of exposures for Snow Vehicle codes is expected to be reasonable distributed over all Snow Vehicle Codes (i.e. not more than X % on each Vehicle Code)
BCP8402001	The Number of Exposures for Private Passenger vehicles reported with P-codes (Price Coded Vehicle Code) are expected to be reasonably distributed for each Vehicle Model Year older than current year but less than 15 years old
BCC8406001	The Number of Claims for Type of Use 05 and 06 must be reported with (Rated Operator Age < 25)
BCP8406001	The Number of Exposures for Type of Use 05 and 06 must be reported with (Rated Operator Age < 25)
BCC8406002	The Number of Claims for Type of Use 01, 02, 03 and 07 must be reported with (Rated Operator Age ≥ 25)
BCP8406002	The Number of Exposures for Type of Use 01, 02, 03 and 07 must be reported with (Rated Operator Age ≥ 25)
BCC806003	The Number of Claims for Type of Use 08 must be reported with (Rated Operator Age < 21)
BCP8406003	The Number of Exposures for Type of Use 08 must be reported with (Rated Operator Age < 21)
BCC8406004	The Number of Claims for Type of Use 09 must be reported with (Rated Operator Age < 25)
BCP8406004	The Number of Exposures for Type of Use 09 must reported with (Rated Operator Age < 25)
BCC8406005	The Number of Claims for Type of Use 10 must be reported with (Rated Operator Age = 16 -18)
BCP8406005	The Number of Exposures for Type of Use 10 must be reported with (Rated Operator Age = 16 - 18)
BCC8406006	The Number of Claims for Type of Use 11 must be reported with (Rated Operator Age = 19, 20)



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Anomaly Rule ID	Description
BCP8406006	The Number of Exposures for Type of Use 11 must reported with (Rated Operator Age = 19, 20)
BCC8406007	The Number of Claims for Type of Use 12 must be reported with (Rated Operator Age = 21, 22)
BCP8406007	The Number of Exposures for Type of Use 12 must be reported with (Rated Operator Age = 21, 22)
BCC8406008	The Number of Claims for Type of Use 13 must be reported with (Rated Operator Age = 23, 24)
BCP8406008	The Number of Exposures for Type of Use 13 must be reported with (Rated Operator Age = 23, 24)
BCC8406009	The Number of Claims for Type of Use 18 must be reported with (Rated Operator Age < 21)
BCP8406009	The Number of Exposures for Type of Use 18 must be reported with (Rated Operator Age < 21)
BCC8406010	The Number of Claims for Type of Use 19 must be reported with (Rated Operator Age > 20 and < 25)
BCP8406010	The Number of Exposures for Type of Use 19 must be reported with (Rated Operator Age > 20 and < 25)
BCC8406011	The Number of Claims for Type of Use 05, 18 and 19 must be reported with (Rated Operator Gender = 2)
BCP8406011	The Number of Exposures for Type of Use 05, 18 and 19 must be reported with (Rated Operator Gender = 2)
BCC806012	The Number of Claims for Type of Use 06, 08, 09, 10, 11, 12 and 13 must be reported with (Rated Operator Gender = 1)
BCP8406012	The Number of Exposures for Type of Use 06, 08, 09, 10, 11, 12 and 13 must be reported with (Rated Operator Gender = 1)
BCC8408001	The Number of Claims reported for Private Passenger Vehicles with Trailer Indicator = "Y" should be within an expected range of all Number of Claims reported for Private Passenger Vehicles for each Physical Damage Coverage (AP, Coll, Comp, SP).
BCP8408001	The Number of Exposures reported for Private Passenger Vehicles with Trailer Indicator = "Y" should be within an expected range of all Number of Exposures reported for Private Passenger Vehicles for each Physical Damage Coverage (AP, Coll, Comp, SP).
BCC8408002	The Number of Claims reported for Commercial Vehicles with Trailer Indicator = "Y" should be within an expected range of all Number of Claims reported for Commercial Vehicles for each Physical Damage Coverage (AP, Coll, Comp, SP).
BCP8408002	The Number of Exposures reported for Commercial Vehicles with Trailer Indicator = "Y" should be within an expected range of all Number of Exposures reported for Commercial Vehicles for each Physical Damage Coverage (AP, Coll, Comp, SP).
BCC8409001	The Number of Claims for Third Party Liability in Alberta with Grid Indicator = "Y" should not exceed a certain percentage of Third Party Liability Number of Claims in Alberta
BCP8409001	The Number of Exposures for Third Party Liability in Alberta with Grid Indicator = "Y" should not exceed a certain percentage of Third Party Liability Number of Exposures in Alberta

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Anomaly Rule ID	Description
BCC8410001	The Number of Claims reported with Vehicle Use = "1" should be within an expected range of the Number of Claims reported with Vehicle Use 1 - 3
BCP8410001	The Number of Exposures reported with Vehicle Use = "1" should be within an expected range of the Number of Exposures reported with Vehicle Use 1 - 3
BCC8410002	The Number of Claims reported with Vehicle Use = "2" should be within an expected range of the Number of Claims reported with Vehicle Use 1 - 3
BCP8410002	The Number of Exposures reported with Vehicle Use = "2" should be within an expected range of the Number of Exposures reported with Vehicle Use 1 - 3
BCC8410003	The Number of Claims reported with Vehicle Use = "3" should be within an expected range of the Number of Claims reported with Vehicle Use 1 - 3
BCP8410003	The Number of Exposures reported with Vehicle Use = "3" should be within an expected range of the Number of Exposures reported with Vehicle Use 1 - 3
BCP8414001	The Number of Exposures reported for each Vehicle Identification Number (not: NOT APPLICABLE) should not exceed 36 (i.e. 3 years)
BCP8416001	The Number of Exposures for each Policy Vehicle Status value (not: 90) value must be within an expected range of all Number of Exposures
BCP8416002	The Number Exposures for Policy Vehicle Status = 90 must be within an expected range of all Number of Exposures.
BCB8418001	Claim frequency for each Third Party Liability Driving Record must be within an expected range.
BCP418001	The Number of Exposures for Third Party Liability Driving Record = 6 must be within an expected range of all Number of Exposures (i.e. a high percentage) for policy dates prior to 200801
BCP418002	The Number of Exposures for Third Party Liability Driving Record = 7 must be within an expected range of all Number of Exposures (i.e. a high percentage)
BCP418003	The Number of Exposures for Third Party Liability Driving Record = 0 must be minimal compared to all Number of Exposures
BCB8419001	Claim frequency for each Accident Benefits Driving Record must be within an expected range.
BCP8419001	The Number of Exposures for Accident Benefits Driving Record = 6 must be within an expected range of all Number of Exposures (i.e. a high percentage) for policy dates prior to 200801
BCP8419002	The Number of Exposures for Accident Benefits Driving Record = 7 must be within an expected range of all Number of Exposures (i.e. a high percentage)
BCP8419003	The Number of Exposures for Accident Benefits Driving Record = 0 must be minimal compared to all Number of Exposures.
BCB8420001	Claim frequency for each Collision/All Perils Driving Record must be within an expected range.
BCP8420001	The Number of Exposures for Collision/All Perils Driving Record = 6 must be within an expected range of all Number of Exposures (i.e. a high percentage) for policy dates prior to 200801
BCP8420002	The Number of Exposures for Collision/All Perils Driving Record = 7 must be within an expected range of all Number of Exposures (i.e. a high percentage)



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Anomaly Rule ID	Description
BCP8420003	The Number of Exposures for Collision/All Perils Driving Record = 0 must be minimal compared to all Number of Exposures.
BCC8430001	The Number of Claims for each Major Coverage, other than Accident Benefits, with First Party Accident Driver Vehicle Identification Number value = NF should be minimal in comparison to all Number of Claims.
BCP8499002	The number of Third Party Liability exposures for Grid Rated risks is expected to be minimal for experienced drivers (i.e. Driving Record 6 and 7) when compared to total Number of Exposures
BCC8502001	The Number of Claims should be distributed over all Number of Years Claims Free values ("NCF") (i.e. not more than a certain percentage in each NCF value)
BCP8502001	The Number of Exposures should be distributed over all Number of Years Claims Free values ("NCF") (i.e. not more than a certain percentage in each NCF value)
BCC8504001	The Number of Claims should be distributed over all Rated Operator Gender values ("RO Gender") (i.e. not more than a certain percentage in each RO Gender value)
BCP8504001	The Number of Exposures should be distributed over all Rated Operator Gender values ("RO Gender") (i.e. not more than a certain percentage in each RO Gender value)
BCC8505001	The Number of Claims should be distributed over all Rated Operator Number of Years Licensed values ("RO Years Licensed") (i.e. not more than a certain percentage in each RO Years Licensed value)
BCP8505001	The Number of Exposures should be distributed over all Rated Operator Number of Years Licensed values ("RO Years Licensed") (i.e. not more than a certain percentage in each RO Years Licensed value)
BCC8505002	The Number of Claims for Type of Use 01, 02, 03 and 07 must be equal to the Number of Claims reported with (Rated Operator Number of Years Licensed \geq 9)
BCP8505002	The Number of Exposures for Rated Operator Number of Years Licensed (values 0, 1 and 2) must be minimal compared to all Number of Exposures.
BCC8505003	The Number of Claims for Type of Use 05 must be reported with (Rated Operator Number of Years Licensed < 9)
BCP8505003	The Number of Exposures for Type of Use 01, 02, 03 and 07 must be reported with (Rated Operator Number of Years Licensed \geq 9)
BCC8505004	The Number of Claims for Type of Use 10 must be reported with (Rated Operator Number of Years Licensed < 3)
BCP8505004	The Number of Exposures for Type of Use 05 must be reported with (Rated Operator Number of Years Licensed < 9)
BCC8505005	The Number of Claims for Type of Use 11 must be reported with (Rated Operator Number of Years Licensed = 3, 4)
BCP8505005	The Number of Exposures for Type of Use 10 must be reported with (Rated Operator Number of Years Licensed < 3)
BCC8505006	The Number of Claims for Type of Use 12 must be reported with (Rated Operator Number of Years Licensed = 5, 6)



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Anomaly Rule ID	Description
BCP8505006	The Number of Exposures for Type of Use 11 must be reported with (Rated Operator Number of Years Licensed = 3, 4)
BCC8505007	The Number of Claims for Type of Use 13 must be reported with (Rated Operator Number of Years Licensed = 7, 8)
BCP8505007	The Number of Exposures for Type of Use 12 must be reported with (Rated Operator Number of Years Licensed = 5, 6)
BCP8505008	The Number of Exposures for Type of Use 13 must be reported with (Rated Operator Number of Years Licensed = 7, 8)
BCP8507001	The Number of Exposures for First Chance New Driver Discount = Y must be minimal compared to Number of Exposures
BCP8508001	The Number of Exposures with Retiree Discount > 0 reported with Rated Operator Age ≥ 65 must be significant compared to all Number of Exposures
BCP8508002	The Number of Exposures with Retiree Discount > 0 reported with Rated Operator Age < 61 must be minimal compared to all Number of Exposures
BCC8513001	The Number of Claims reported with # Type "A" Convictions = blank or 0 must be significant compared to all Number of Claims
BCP8513001	The Number of Exposures reported with # Type "A" Convictions = blank or 0 must be significant compared to all Number of Exposures
BCC8514001	The Number of Claims reported with # Type "B" Convictions = blank or 0 must be significant compared to all Number of Claims
BCP8514001	The Number of Exposures reported with # Type "B" Convictions = blank or 0 must be significant compared to all Number of Exposures
BCC8515001	The Number of Claims reported with # Type "C" Convictions = blank or 0 must be significant compared to all Number of Claims
BCP8515001	The Number of Exposures reported with # Type "C" Convictions = blank or 0 must be significant compared to all Number of Exposures
BCC8516001	For PPV with Driving Record 6 and 7, the Number of Claims must be reported with Grid level between 000 and - 15
BCP8516001	For PPV with Driving Record 6 and 7, the Number of Exposures must be reported with Grid level between 000 and - 15
BCC8516002	For PPV with Driving Record 0, 1 and 2, the Number of Claims must be reported with Grid level between 000 and +99
BCP8516002	For PPV with Driving Record 0, 1 and 2, the Number of Exposures must be reported with Grid level between 000 and +99
BCP8520001	The Number of Exposures reported with Principal Operator Drivers License Number = NOT APPLICABLE must be minimal compared to all Number of Exposures
BCP8521001	The Number of Exposures reported with Principal Operator Drivers License Number Jurisdiction = OT or AU must be minimal compared to all Number of Exposures
BCP8599001	The number of Exposures for each Conviction Type are expected to be distributed normally
BCP8603001	The Number of Exposures For Third Party Liability - BI with Limit Amounts \$1,000,000 - \$2,000,000 must be significant compared to all Number of Exposures



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Anomaly Rule ID	Description
BCP8603002	The Number of Exposures For Third Party Liability - BI with Limit Amounts < \$1,000,000 must be minimal compared to all Number of Exposures
BCP8603003	The Number of Exposures For Third Party Liability - BI with Limit Amounts < \$1,000,000 must be minimal compared to all Number of Exposures
BCP8603004	The Number of Exposures For Third Party Liability - BI with Limit Amounts > \$10,000,000 must be minimal compared to all Number of Exposures
BCP8603005	The Number of Exposures For Third Party Liability - BI with Limit Amounts \$1,000,000 - \$2,000,000 must be significant compared to all Number of Exposures
BCP8603006	The Number of Exposures For Third Party Liability - PD with Limit Amounts \$1,000,000 - \$2,000,000 must be significant compared to all Number of Exposures
BCP8603007	The Number of Exposures For Third Party Liability - PD with Limit Amounts < \$1,000,000 must be minimal compared to all Number of Exposures
BCP8603008	The Number of Exposures For Third Party Liability - PD with Limit Amounts < \$1,000,000 must be minimal compared to all Number of Exposures
BCP8603009	The Number of Exposures For Third Party Liability - PD with Limit Amounts > \$10,000,000 must be minimal compared to all Number of Exposures
BCP8603010	The Number of Exposures For Third Party Liability - PD with Limit Amounts \$1,000,000 - \$2,000,000 must be significant compared to all Number of Exposures
BCP8603011	The Number of Exposures For Third Party Liability with Limit Amounts \$1,000,000 - \$2,000,000 must be significant compared to all Number of Exposures
BCP8603012	The Number of Exposures For Third Party Liability with Limit Amounts < \$1,000,000 must be minimal compared to all Number of Exposures
BCP8603013	The Number of Exposures For Third Party Liability with Limit Amounts < \$1,000,000 must be minimal compared to all Number of Exposures
BCP8603014	The Number of Exposures For Third Party Liability with Limit Amounts > \$10,000,000 must be minimal compared to all Number of Exposures
BCP8603015	The Number of Exposures For Third Party Liability with Limit Amounts \$1,000,000 - \$2,000,000 must be significant compared to all Number of Exposures
BCP8603016	The Number of Exposures For Underinsured Motorist with Limit Amounts \$1,000,000 - \$2,000,000 must be significant compared to all Number of Exposures
BCP8603017	The Number of Exposures For Underinsured Motorist with Limit Amounts < \$1,000,000 must be minimal compared to all Number of Exposures
BCP8603018	The Number of Exposures For Underinsured Motorist with Limit Amounts < \$1,000,000 must be minimal compared to all Number of Exposures
BCP8603019	The Number of Exposures For Underinsured Motorist with Limit Amounts > \$10,000,000 must be minimal compared to all Number of Exposures
BCP8603020	The Number of Exposures For Underinsured Motorist with Limit Amounts \$1,000,000 - \$2,000,000 must be significant compared to all Number of Exposures

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Anomaly Rule ID	Description
BCP8604001	The Third Party Liability premium amount for individually rated vehicles must be within an expected range when compared to total Premium for all coverages
BCP8604002	The Third Party Liability premium amount for fleet-rated vehicles (Type of Business 3) must be within an expected range when compared to total Premium for all coverages
BCP8606001	The Third Party Liability - BI premium amount for individually rated vehicles must be within an expected range when compared to total Premium for all coverages
BCP8606002	The Third Party Liability - BI premium amount for fleet rated vehicles (Type of Business 3) must be within an expected range when compared to total Premium for all coverages
BCP8608001	The Third Party Liability - PD premium amount for individually rated vehicles must be within an expected range when compared to total Premium for all coverages
BCP8608002	The Third Party Liability - PD premium amount for fleet rated vehicles (Type of Business 3) must be within an expected range when compared to total Premium for all coverages
BCP8611001	The Number of Exposures for DCPD with \$0 deductible is expected to be significant compared to the Number of DCPD Exposures for all deductibles
BCP8612001	The DCPD premium amount for individually rated vehicles must be within an expected range when compared to total Premium for all coverages
BCP8612002	The DCPD premium amount for fleet rated vehicles (Type of Business 3) must be within an expected range when compared to total Premium for all coverages
BCP8614001	The Uninsured Automobile premium amount for individually rated vehicles must be within an expected range when compared to total Premium for all coverages
BCP8614002	The Uninsured Automobile premium amount for fleet rated vehicles (Type of Business 3) must be within an expected range when compared to total Premium for all coverages
BCP8617001	The Underinsured Motorist premium amount for individually rated vehicles must be within an expected range when compared to total Premium for all coverages
BCP8617002	The Underinsured Motorist premium amount for fleet rated vehicles (Type of Business 3) must be within an expected range when compared to total Premium for all coverages
BCP8618001	The Number of Exposures with Coverage Code 78 in Nova Scotia is expected to be significant when compared to all Accident Benefits exposures in Nova Scotia
BCP8619001	The Accident Benefits premium amount for individually rated vehicles must be within an expected range when compared to total Premium for all coverages
BCP8619002	The Accident Benefits premium amount for fleet rated vehicles (Type of Business 3) must be within an expected range when compared to total Premium for all coverages



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Anomaly Rule ID	Description
BCP8620001	The Number of Exposures for Collision with non-standard deductibles are expected to be minimal compared to the Number of Collision Exposures for all deductibles
BCP8620002	The Number of Exposures for All Perils with non-standard deductibles are expected to be minimal compared to the Number of All Perils Exposures for all deductibles
BCP8621001	The Number of Exposures for Collision with \$100 - \$1,000 deductibles are expected to be significant compared to the Number of Collision Exposures for all deductibles
BCP8621002	The Number of Exposures for Collision with \$0 deductibles are expected to be minimal compared to the Number of Collision Exposures for all deductibles
BCP8621003	The Number of Exposures for Collision with deductibles greater than \$50,000 are not expected to be reported
BCP8621004	The Number of Exposures for All Perils with \$250 - \$5,000 deductibles are expected to be significant compared to the Number of All Perils Exposures for all deductibles
BCP8621005	The Number of Exposures for All Perils with \$0 deductibles are expected to be minimal compared to the Number of All Perils Exposures for all deductibles
BCP8621006	The Number of Exposures for All Perils with deductibles greater than \$50,000 are not expected to be reported
BCP8622001	The Collision premium amount for individually rated vehicles must be within an expected range when compared to total Premium for all coverages
BCP8622002	The Collision premium amount for fleet rated vehicles (Type of Business 3) must be within an expected range when compared to total Premium for all coverages
BCP8622003	The All Perils premium amount for individually rated vehicles must be within an expected range when compared to total Premium for all coverages
BCP8622004	The All Perils premium amount for fleet rated vehicles (Type of Business 3) must be within an expected range when compared to total Premium for all coverages
BCP8623001	The Number of Exposures for Specified Perils with non-standard deductibles are expected to be minimal compared to the Number of Specified Perils Exposures for all deductibles
BCP8623002	The Number of Exposures for Comprehensive with non-standard deductibles are expected to be minimal compared to the Number of Comprehensive Exposures for all deductibles
BCP8624001	The Number of Exposures for Comprehensive with \$100 - \$500 deductibles are expected to be significant compared to the Number of Comprehensive Exposures for all deductibles
BCP8624002	The Number of Exposures for Comprehensive with \$0 deductibles are expected to be minimal compared to the Number of Comprehensive Exposures for all deductibles
BCP8624003	The Number of Exposures for Comprehensive with deductibles greater than \$50,000 are not expected to be reported



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Anomaly Rule ID	Description
BCP8624004	The Number of Exposures for Specified Perils with \$100 - \$1,000 deductibles are expected to be significant compared to the Number of Specified Perils Exposures for all deductibles
BCP8624005	The Number of Exposures for Specified Perils with \$0 deductibles are expected to be minimal compared to the Number of Specified Perils Exposures for all deductibles
BCP8624006	The Number of Exposures for Specified Perils with deductibles greater than \$50,000 are not expected to be reported
BCP8625001	The Comprehensive premium amount for individually rated vehicles must be within an expected range when compared to total Premium for all coverages
BCP8625002	The Comprehensive premium amount for fleet rated vehicles (Type of Business 3) must be within an expected range when compared to total Premium for all coverages
BCP8625003	The Specified Perils premium amount for individually rated vehicles must be within an expected range when compared to total Premium for all coverages
BCP8625004	The Specified Perils premium amount for fleet rated vehicles (Type of Business 3) must be within an expected range when compared to total Premium for all coverages
BCP8627001	The Number of Exposures with Added Coverage to offset Tort Deductible are expected to be minimal compared to all exposures.
BCI8627001	The Number of Claims with Added Coverage to offset Tort Deductible are expected to be minimal compared to all Claims.
BCP8628001	The Number of Exposures with Accident Benefits Medical & Rehabilitation – Basic Coverage are expected to be significant compared to all exposures.
BCI8628001	The Number of Claims with Accident Benefits Medical & Rehabilitation – Basic Coverage are expected to be significant compared to all Claims.
BCI8628002	The Number of Claims with Accident Benefits Medical & Rehabilitation – Basic Coverage Loss and Expense Amount greater than \$50,000 are expected to be nil.
BCP8629001	The Number of Exposures with Accident Benefits Attendant Care – Basic Coverage are expected to be significant compared to all exposures.
BCI8629001	The Number of Claims with Accident Benefits Attendant Care – Basic Coverage are expected to be significant compared to all Claims.
BCI8629002	The Number of Claims with Accident Benefits Attendant Care – Basic Coverage Loss and Expense amount greater than \$36,000 are expected to be nil.
BCP8630001	The Number of Exposures with Accident Benefits Caregiver, Housekeeping and Home Maintenance – Basic Coverage are expected to be significant compared to all exposures.
BCI6830001	The Number of Claims with Accident Benefits Caregiver, Housekeeping and Home Maintenance – Basic Coverage are expected to be significant compared to all Claims.
BCP8631001	The Number of Exposures with Accident Benefits Income Replacement – Basic Coverage are expected to be significant compared to all exposures.
BCI8631001	The Number of Claims with Accident Benefits Income Replacement – Basic Coverage are expected to be significant compared to all Claims.
BCP8632001	The Number of Exposures with Accident Benefits Dependant Care – Basic Coverage are expected to be significant compared to all exposures.



EWS - Anomaly Rule Business Descriptions

Anomaly Rule ID	Description
BCI8632001	The Number of Claims with Accident Benefits Dependant Care– Basic Coverage are expected to be significant compared to all Claims.
BCE8633001	The Number of Exposures with Accident Benefits Death and Funeral expenses – Basic Coverage are expected to be significant compared to all exposures.
BCI8633001	The Number of Claims with Accident Benefits Death and Funeral expenses– Basic Coverage are expected to be significant compared to all Claims.
BCE8634001	The Number of Exposures with Accident Benefits Indexation – Basic Coverage are expected to be significant compared to all exposures.
BCI8634001	The Number of Claims with Accident Benefits Indexation– Basic Coverage are expected to be significant compared to all Claims.
BCE8699001	The Number of Exposures (excluding Attached Trailers and Occasional Operators) must be equal for mandatory coverages (AB, TPL and UA)
BCE8699002	The Number of Exposures (excluding Attached Trailers and Occasional Operators) for mandatory coverages (AB, TPL-BI, TPL-PD, DCPD and UA) must be equal
BCE8699003	The Number of Exposures (excluding Attached Trailers and Occasional Operators) must be equal for mandatory coverages (AB, and TPL)
BCE8699004	The Number of Exposures for Occasional Operators (excluding Attached Trailers) must be equal for mandatory coverages (AB, TPL-BI, TPL-PD and DCPD)
BCE8699005	The Number of Exposures for Accident Benefits (excluding Attached Trailers and Occasional Operators) must be higher than the Number of Exposures for Comprehensive
BCE8699006	The Number of Exposures for Accident Benefits (with Excluded Driver) must be equal to the Number of Exposures for Uninsured Automobile (with Excluded Driver) in Ontario
BCE8699007	The Number of Exposures for Accident Benefits (without Excluded Driver) must be equal to the Number of Exposures for Uninsured Automobile (without Excluded Driver) in Ontario
BCE8699008	The Number of Exposures for Occasional Operators (excluding Attached Trailers) must be equal for mandatory coverages (AB, TPL and UA)
BCE8699009	The Number of Exposures for Occasional Operators (excluding Attached Trailers) must be equal for mandatory coverages (AB and TPL)
BCE8699010	The Number of Exposures (excluding Attached Trailers and Occasional Operators) must be equal for mandatory coverages (AB, and UM)
BCE8699011	The Number of Exposures for Occasional Operators (excluding Attached Trailers) must be equal for mandatory coverages (TPL and UA)
BCC8706001	The Number of Claims for Underinsured Motorist and Uninsured Automobile Kind of Loss codes must be minimal compared to all Number of Claims
BCC8706002	The Number of Claims for Accident Benefits Loss Transfer Recovery Kind of Loss codes must be within an expected range compared to all Number of Claims
BCC8706003	The Number of Claims for Third Party Liability Loss Transfer Kind of Loss codes must be within an expected range compared to all Number of Claims

EWS - Anomaly Rule Business Descriptions



Anomaly Rule ID	Description
BCC8706004	The Number of Claims for Accident Benefits Loss Transfer Recovery Kind of Loss codes (6x) must be less than the Number of Claims for their corresponding Kind of Loss codes (4x)
BCC8706005	The Number of Claims for Accident Benefits Loss Transfer Recovery Kind of Loss codes (9x) must be less than the Number of Claims for their corresponding Kind of Loss codes (8x)
BCI8706007	The Number of credit Transactions (Transaction Type P or Q) for Accident Benefits Loss Transfer recovery are expected to be significant when compared to total Number of transactions for Accident Benefits Loss Transfer Recovery
BCC8707001	The Number of Claims for Collision with non-standard deductibles are expected to be minimal compared to the Number of Collision Claims for all deductibles
BCC8707002	The Number of Claims for All Perils with non-standard deductibles are expected to be minimal compared to the Number of All Perils Claims for all deductibles
BCC8707003	The Number of Claims for Specified Perils with non-standard deductibles are expected to be minimal compared to the Number of Specified Perils Claims for all deductibles
BCC8707004	The Number of Claims for Comprehensive with non-standard deductibles are expected to be minimal compared to the Number of Comprehensive Claims for all deductibles
BCC8710001	The Number of Claims for Third Party Liability - BI with Liability Limit amount greater than \$10,000,000 are expected to be minimal
BCC8710002	The Number of Claims for Third Party Liability - PD with Liability Limit amount greater than \$10,000,000 are expected to be minimal
BCC8710003	The Number of Claims for Third Party Liability with Liability Amount greater than \$10,000,000 are expected to be minimal
BCC8713001	The Number of Claims reported with First Party Vehicle Total Loss Indicator = T must be within an expected range compared to all Number of Claims
BCC8713002	The Number of Claims reported with First Party Vehicle Total Loss Indicator = P must be within an expected range compared to all Number of Claims
BCC8714001	The Number of Transactions for Collision, Comprehensive, All Perils and Specified Perils Coverages with Loss Amount > \$150,000 are expected to be minimal
BCO8714001	The Number of Transactions for Collision, Comprehensive, All Perils and Specified Perils Coverages with Loss Reserve Amount > \$250,000 are expected to be minimal
BCC8714002	The Number of Transactions for Accident Benefits with Loss Amount > \$1,000,000 are expected to be minimal
BCO8714002	The Number of Transactions for Accident Benefits with Loss Reserve Amount > \$1,000,000 Tolerance are expected to be minimal
BCC8714003	The Number of Transactions for Third Party Liability with Loss Amount > \$1,000,000 are expected to be minimal



EWS - Anomaly Rule Business Descriptions

Anomaly Rule ID	Description
BCO8714003	The Number of Transactions for Third Party Liability with Loss Reserve Amount > \$1,000,000 Tolerance are expected to be minimal
BCC8714004	The Number of Transactions for Third Party Liability - BI with Loss Amount > \$1,000,000 are expected to be minimal
BCO8714004	The Number of Transactions for Third Party Liability - BI with Loss Reserve Amount > \$1,000,000 Tolerance are expected to be minimal
BCI8716001	The Number of Claims for non-Catastrophic Impairments are expected to be larger than claims with one or more claimants with catastrophic impairment
BCI8717001	The Number of Claims for Minor injuries only are expected to be larger than claims with non-minor injuries.
BCI8717002	The Claim Severity for Claims with Minor injuries only, is expected to be less than the Claim Severity for claims with non-minor injuries.
BCI8717003	The Number of Claims with Minor Injury only Loss and Expense Amount greater than \$50,000 are expected to be nil.
BCC8804001	The Number Claims reported with First Party Accident Driver License Number special values (e.g. NOT APPLICABLE) are expected to be minimal compared to all number of claims
BCC8806001	The Number of Claims for Collision and TPL Coverage reported with First Party Degree at Fault =000 are expected to be minimal



5. Reference Rules

The Reference Anomaly rules examine the reported data against a similar set of data reported in a previous period; these rules are generally used in stable business conditions, where the reported data is expected to be similar to the data reported in a previous period.

Although the Data analyst may use Company exceptions to manage situations where standard business conditions may be different for certain insurers, this is expected to be used less for Reference rules. In scheduling the rules, the Data analyst has a capability to group certain companies to manage situations such as portfolio transfers of business.

The following table identifies Company Anomaly Rules:

Rules are sequenced by Record Segment and Data Element thereby providing easy reference and locating of anomaly rules associated with a specific field.

Anomaly Rule ID	Description
RCP8401001	The number of exposures for PPV reported with Price Codes must be equal to historical reported information
RCP8401002	The number of exposures for Motorcycles reported with Price Codes must be equal to historical reported information
RCP8401003	The number of exposures reported for All-Terrain Vehicles with Price Codes must be equal to historical reported information
RCP8401004	The number of exposures for Snow vehicles reported with Price Codes must be equal to historical reported information
RCP8402001	The number of exposures for PPV reported with Price Codes must be equal to historical reported information by Vehicle Model Year
RCP8402002	The number of exposures for Motorcycles reported with Price Codes must be equal to historical reported information by Vehicle Model Year
RCP8402003	The number of exposures for All-Terrain Vehicles reported with Price Codes must be equal to historical reported information by Vehicle Model Year
RCP8402004	The number of exposures for Snow vehicles reported with Price Codes must be equal to historical reported information by Vehicle Model Year
RCP8402005	The number of exposures for PPV not reported with Price Codes must be equal to historical reported information by Vehicle Model Year
RCP8402006	The number of exposures for Motorcycles not reported with Price Codes must be equal to historical reported information by Vehicle Model Year
RCP8402007	The number of exposures for All-Terrain Vehicles not reported with Price Codes must be equal to historical reported information by Vehicle Model Year
RCP8402008	The number of exposures for Snow vehicles not reported with Price Codes must be equal to historical reported information by Vehicle Model Year



EWS - Anomaly Rule Business Descriptions

Anomaly Rule ID	Description
RCB8403001	The Claims Frequency must be equal to historical reported information by Statistical Territory
RCP8403001	The Number of Exposures must be equal to historical reported information by Statistical Territory
RCB8404001	The Claims Frequency must be equal to historical reported information by Vehicle Location Postal Code
RCP8404001	The Number of Exposures must be equal to historical reported information by Vehicle Location Postal Code
RCB8405001	The Claims Frequency for Individually Rated vehicles must be equal to historical reported information by Type of Business
RCP8405001	The Number of Exposures for Individually Rated vehicles must be equal to historical reported information by Type of Business
RCP8405002	The Third Party Liability Premium for Fleet Rated vehicles must be equal to historical reported information
RCP8405003	The Third Party Liability - BI Premium for Fleet Rated vehicles must be equal to historical reported information
RCB8406001	The Claims Frequency for PPV must be equal to historical reported information by Type of Use
RCP8406001	The Total Premium for Miscellaneous vehicles must be equal to historical reported information by Type of Use
RCB8406002	The Claims Frequency for Individually rated Public vehicles must be equal to historical reported information by Type of Use
RCP8406002	The Number of Exposures for PPV must be equal to historical reported information by Type of Use
RCB8406003	The Claims Frequency for Other Personal Use Vehicles must be equal to historical reported information by Type of Use
RCP8406003	The Number of Exposures for Other Personal Use vehicles must be equal to historical reported information by Type of Use
RCB8406004	The Claims Frequency for Commercial use Vehicles must be equal to historical reported information by Type of Use
RCP8406004	The Number of Exposures for Commercial Use vehicles must be equal to historical reported information by Type of Use
RCP8406005	The Number of Exposures for Public Vehicles must be equal to historical reported information by Type of Use
RCP8407001	The Number of Exposures for each Policy Effective Year must be equal to the Number of Exposures for the previous Policy Effective Year in the previous period
RCP8407002	The Number of Exposures for each Policy Effective Year must be equal to the Number of Exposures for the previous Policy Effective Year in the previous period for each Major Vehicle Class
RCP8407003	The Number of Exposures for each Policy Effective Year must be equal to the Number of Exposures for the previous Policy Effective Year in the previous period for each Major Coverage (TPL, AB, UA, UM, Coll, Comp, AP, SP).

EWS - Anomaly Rule Business Descriptions



Anomaly Rule ID	Description
RCP8407004	The Number of Exposures for each Policy Effective Year must be equal to the Number of Exposures for the previous Policy Effective Year in the previous period for each Major Coverage (TPL-BI, TPL-PD, DCPD, AB, UA, UM, Coll, Comp, AP, SP).
RCP8407005	The Number of Exposures for each Policy Effective Year must be equal to the Number of Exposures for the previous Policy Effective Year in the previous period for each Major Coverage (TPL, AB, UM, Coll, Comp, AP, SP).
RCP8408001	The Number of Exposures individually rated PPV Attached Trailers in each Policy Effective Year must be equal to the Number of Exposures for individually rated PPV Attached Trailers for the previous Policy Effective Year in the previous period
RCP8408002	The Number of Exposures individually rated Commercial Attached Trailers in each Policy Effective Year must be equal to the Number of Exposures for individually rated Comm. Attached Trailers for the previous Policy Effective Year in the previous period
RCB8411001	The Claims Frequency must be equal to historical reported information for each Number of Other Operators value
RCP8411001	The Number of Exposures must be equal to historical reported information for each Number of Other Operators value
RCB8412001	The Claims Frequency must be equal to historical reported information for each Other Operators Number of Years Licensed value
RCP8412001	The Number of Exposures must be equal to historical reported information for each Other Operators Number of Years Licensed value
RCB8501001	The Claims Frequency must be equal to historical reported information for each Number of Claims value
RCP8501001	The Number of Exposures must be equal to historical reported information for each Number of Claims value
RCB8502001	The Claims Frequency must be equal to historical reported information for each Number of Years Claims Free value
RCP8502001	The Number of Exposures must be equal to historical reported information for each Number of Years Claims Free value
RCB8503001	The Claims Frequency must be equal to historical reported information for each Age Group value
RCP8503001	The Number of Exposures must be equal to historical reported information for each Age Group value
RCB8505001	The Claims Frequency must be equal to historical reported information for each Rated Operator Number of Years Licensed value
RCP8505001	The Number of Exposures must be equal to historical reported information for each Rated Operator Number of Years Licensed value
RCB8513001	The Claims Frequency must be equal to historical reported information for each Type "A" Conviction value
RCP8513001	The Number of Exposures must be equal to historical reported information for each Type "A" Conviction value



EWS - Anomaly Rule Business Descriptions

Anomaly Rule ID	Description
RCB8514001	The Claims Frequency must be equal to historical reported information for each Type "B" Conviction value
RCP8514001	The Number of Exposures must be equal to historical reported information for each Type "B" Conviction value
RCB8515001	The Claims Frequency must be equal to historical reported information for each Type "C" Conviction value
RCP8515001	The Number of Exposures must be equal to historical reported information for each Type "C" Conviction value
RCP8601001	The Number of Exposures reported for Third Party Liability must be equal to historical reported information
RCP8605001	The Number of Exposures reported for Third Party Liability-BI must be equal to historical reported information
RCP8607001	The Number of Exposures reported for Third Party Liability-PD must be equal to historical reported information
RCP8609001	The Number of Exposures reported for DCPD must be equal to historical reported information
RCP8613001	The Number of Exposures reported for Uninsured Automobile must be equal to historical reported information
RCP8615001	The Number of Exposures reported for Underinsured Motorist must be equal to historical reported information
RCP8618001	The Number of Exposures reported for Accident Benefits must be equal to historical reported information
RCP8620001	The Number of Exposures reported for Collision/ All Perils must be equal to historical reported information
RCP8623001	The Number of Exposures reported for Comprehensive/ Specified Perils must be equal to historical reported information
RCB8699001	The Claims Frequency for Private Passenger Vehicles must be equal to historical reported information by Major Coverage (TPL, AB, UA, UM, Coll, Comp, AP, SP)
RCP8699001	The Average Premium for Private Passenger Vehicles (TOB 0, 1, 2, 8, 9) must be equal to historical reported information by Major Coverage (TPL, AB, UA, UM, Coll, Comp, AP, SP)
RCB8699002	The Claims Frequency for Private Passenger Vehicles must be equal to historical reported information by Major Coverage (TPL-BI, TPL-PD, DCPD, AB, UA, UM, Coll, Comp, AP, SP)
RCP8699002	The Average Premium for Private Passenger Vehicles (TOB 0, 1, 2, 8, 9) must be equal to historical reported information by Major Coverage (TPL-BI, TPL-PD, DCPD, AB, UA, UM, Coll, Comp, AP, SP)
RCB8699003	The Claims Frequency for Private Passenger Vehicles must be equal to historical reported information by Major Coverage (TPL, AB, UM, Coll, Comp, AP, SP)
RCP8699003	The Average Premium for Private Passenger Vehicles (TOB 0, 1, 2, 8, 9) must be equal to historical reported information by Major Coverage (TPL, AB, UM, Coll, Comp, AP, SP)



EWS - Anomaly Rule Business Descriptions

Anomaly Rule ID	Description
RCB8699004	The Claims Frequency for Other Personal Use Vehicles must be equal to historical reported information by Major Coverage (TPL, AB, UA, UM, Coll, Comp, AP, SP)
RCP8699004	The Average Premium for Other Personal Use Vehicles (TOB 0, 1, 2, 8, 9) must be equal to historical reported information by Major Coverage (TPL, AB, UA, UM, Coll, Comp, AP, SP)
RCB8699005	The Claims Frequency for Other Personal Use Vehicles must be equal to historical reported information by Major Coverage (TPL-BI, TPL-PD, DCPD, AB, UA, UM, Coll, Comp, AP, SP)
RCP8699005	The Average Premium for Other Personal Use Vehicles (TOB 0, 1, 2, 8, 9) must be equal to historical reported information by Major Coverage (TPL-BI, TPL-PD, DCPD, AB, UA, UM, Coll, Comp, AP, SP)
RCB8699006	The Claims Frequency for Other Personal Use Vehicles must be equal to historical reported information by Major Coverage (TPL, AB, UM, Coll, Comp, AP, SP)
RCP8699006	The Average Premium for Other Personal Use Vehicles (TOB 0, 1, 2, 8, 9) must be equal to historical reported information by Major Coverage (TPL, AB, UM, Coll, Comp, AP, SP)
RCB8699007	The Claims Frequency for Commercial (Individual Rated) Vehicles must be equal to historical reported information by Major Coverage (TPL, AB, UA, UM, Coll, Comp, AP, SP)
RCP8699007	The Average Premium for Commercial (Individual Rated) Vehicles (TOB 0, 1, 2, 8, 9) must be equal to historical reported information by Major Coverage (TPL, AB, UA, UM, Coll, Comp, AP, SP)
RCB8699008	The Claims Frequency for Commercial (Individual Rated) Vehicles must be equal to historical reported information by Major Coverage (TPL-BI, TPL-PD, DCPD, AB, UA, UM, Coll, Comp, AP, SP)
RCP8699008	The Average Premium for Commercial (Individual Rated) Vehicles (TOB 0, 1, 2, 8, 9) must be equal to historical reported information by Major Coverage (TPL-BI, TPL-PD, DCPD, AB, UA, UM, Coll, Comp, AP, SP)
RCB8699009	The Claims Frequency for Commercial (Individual Rated) Vehicles must be equal to historical reported information by Major Coverage (TPL, AB, UM, Coll, Comp, AP, SP)
RCP8699009	The Average Premium for Commercial (Individual Rated) Vehicles (TOB 0, 1, 2, 8, 9) must be equal to historical reported information by Major Coverage (TPL, AB, UM, Coll, Comp, AP, SP)
RCB8699010	The Claims Frequency for Public Automobiles must be equal to historical reported information by Major Coverage (TPL, AB, UA, UM, Coll, Comp, AP, SP)
RCP8699010	The Average Premium for Public Automobiles (TOB 0, 1, 2, 8, 9) must be equal to historical reported information by Major Coverage (TPL, AB, UA, UM, Coll, Comp, AP, SP)
RCB8699011	The Claims Frequency for Public Automobiles must be equal to historical reported information by Major Coverage (TPL-BI, TPL-PD, DCPD, AB, UA, UM, Coll, Comp, AP, SP)



EWS - Anomaly Rule Business Descriptions

Anomaly Rule ID	Description
RCP8699011	The Average Premium for Public Automobiles (TOB 0, 1, 2, 8, 9) must be equal to historical reported information by Major Coverage (TPL-BI, TPL-PD, DCPD, AB, UA, UM, Coll, Comp, AP, SP)
RCB8699012	The Claims Frequency for Public Automobiles must be equal to historical reported information by Major Coverage (TPL, AB, UM, Coll, Comp, AP, SP)
RCP8699012	The Average Premium for Public Automobiles (TOB 0, 1, 2, 8, 9) must be equal to historical reported information by Major Coverage (TPL, AB, UM, Coll, Comp, AP, SP)
RCP8699013	The total Premium for each Policy Effective Year must be equal to the total Premium for the previous Policy Effective Year in the previous period
RCP8699014	The total Premium for each Policy Effective Year must be equal to the total Premium for the previous Policy Effective Year in the previous period for each Major Class
RCP8699015	The total Premium for each Policy Effective Year must be equal to the total Premium for the previous Policy Effective Year in the previous period for each Major Coverage (TPL-BI, TPL-PD, DCPD, AB, UA, UM, Coll, Comp, AP, SP)
RCP8699016	The total Premium for each Policy Effective Year must be equal to the total Premium for the previous Policy Effective Year in the previous period for each Major Coverage (TPL, AB, UA, UM, Coll, Comp, AP, SP)
RCP8699017	The total Premium for each Policy Effective Year must be equal to the total Premium for the previous Policy Effective Year in the previous period for each Major Coverage (TPL, AB, UM, Coll, Comp, AP, SP)
RCI8705001	The Number of Claims must be equal to historical reported information
RCI8705002	The Number of Claims for each Accident Year must be equal to the Number of Claims for the previous Accident Year in the previous period for each Major Class
RCI8705003	The Number of Claims for each Accident Year must be equal to the Number of Claims for the previous Accident Year in the previous period for each Major Coverage (TPL-BI, TPL-PD, and DCPD. AB, UA, UM, Coll, Comp, AP, SP)
RCI8705004	The Number of Claims for each Accident Year must be equal to the Number of Claims for the previous Accident Year in the previous period for each Major Coverage (TPL, AB, UA, UM, Coll, Comp, AP, SP)
RCI8705005	The Number of Claims for each Accident Year must be equal to the Number of Claims for the previous Accident Year in the previous period for each Major Coverage (TPL AB, UM, Coll, Comp, AP, SP)
RCI8706001	The Number of Claims must be equal to historical reported information for each Kind of Loss value
RCI8799001	The Claims Severity for each Accident Year must be equal to the Claims Severity for the previous Accident Year in the previous period
RCI8799002	The Claims Severity for each Accident Year must be equal to the Claims Severity for the previous Accident Year in the previous period for each Major Class
RCI8799003	The Claims Severity for each Accident Year must be equal to the Claims Severity for the previous Accident Year in the previous period for each Major Coverage (TPL-BI, TPL-PD, DCPD, AB, UA, UM, Coll, Comp, AP, SP)

EWS - Anomaly Rule Business Descriptions



Anomaly Rule ID	Description
RCI8799004	The Claims Severity for each Accident Year must be equal to the Claims Severity for the previous Accident Year in the previous period for each Major Coverage (TPL, AB, UA, UM, Coll, Comp, AP, SP)
RCI8799005	The Claims Severity for each Accident Year must be equal to the Claims Severity for the previous Accident Year in the previous period for each Major Coverage (TPL AB, UM, Coll, Comp, AP, SP)



Appendix – Record segment/ data element name

Both the Record Segment and Data Element Number are used in the composition of the [Anomaly Rule Identification](#)

Record Segment	Data Element	
	Number	Name
1 - Submission Control	01	Record Format Version Number
	02	Company Identification
	03	Entry Date
	04	Statistical Plan
	05	Transaction Type
	06	UITS Transaction Type (UITS)
	07	Processing Date (UITS)
	08	Sequence Number (UITS)
2 - Policy	01	Policy Control ID
	02	Policy Identification Digit
	03	Policy Identification
	04	Policy Effective Date
	05	Endorsement/ Cancellation Date
	06	Policy Expiry Date
	07	No Frills Indicator
	08	Rejecting Company Identification (FA)

EWS - Anomaly Rule Business Descriptions



Record Segment	Data Element	
	Number	Name
	09	Group Marketing Indicator
3 - Policyholder	01	Policyholder Surname (UITS)
	02	Policyholder First Name (UITS)
	03	Policyholder Middle Name/ Initial (UITS)
	04	Policyholder Street Address (UITS)
	05	Policyholder City (UITS)
	06	Policyholder Province (UITS)
	07	Policyholder Postal Code (UITS)
4 - Vehicle	01	Vehicle Code
	02	Vehicle Model Year
	03	Statistical Territory
	04	Vehicle Location Postal Code
	05	Type of Business
	06	Type of Use
	07	Exposure
	08	Trailer Indicator
	09	Grid Indicator
	10	Vehicle Use
	11	Number of Other Operators



EWS - Anomaly Rule Business Descriptions

Record Segment	Data Element	
	Number	Name
	12	Other Operators Number of Years Licensed
	13	Vehicle Indicator (UITS)
	14	Vehicle Identification Number – VIN (UITS)
	15	Registrant Identification Number – RIN (UITS)
	16	Policy Vehicle Status (UITS)
	17	Mandatory Coverage Indicator (UITS)
	18	Third Party Liability Driving Record
	19	Accident Benefits Driving Record
	20	Collision/ All Perils Driving Record
	21	DCPD Rate Group Type
	22	DCPD Rate Group
	23	Accident Benefits Rate Group Type
	24	Accident Benefits Rate Group
	25	Collision/ All Perils Rate Group Type
	26	Collision/ All Perils Rate Group
	27	Comprehensive/ Specified Perils Rate Group Type
	28	Comprehensive/ Specified Perils Rate Group
	29	First Party Vehicle Indicator (UITS)
	30	First Party Vehicle Identification Number (UITS)

EWS - Anomaly Rule Business Descriptions



Record Segment	Data Element	
	Number	Name
	31	Claim Driving Record
	32	Claim Coverage Rate Group Type
	33	Claim Coverage Rate Group
5 - Operator	01	Number of Claims
	02	Number of Years Claims Free
	03	Rated Operator Year of Birth
	04	Rated Operator Gender
	05	Rated Operator Number of Years Licensed
	06	Rated Operator Driver Training
	07	First Chance New Driver Discount
	08	Retiree Discount
	09	Clean Driver Indicator (FA)
	10	Driver Remedial Training (FA)
	11	Insurance Fraud Convictions (FA)
	12	Number of Accidents (FA)
	13	Number of Type 'A' Convictions
	14	Number of Type 'B' Convictions
	15	Number of Type 'C' Convictions
	16	Operator Grid Level



EWS - Anomaly Rule Business Descriptions

Record Segment	Data Element	
	Number	Name
	17	Principal Operator Surname (UITS)
	18	Principal Operator First Name (UITS)
	19	Principal Operator Middle Name/ Initial (UITS)
	20	Principal Operator Driver License Number (UITS)
	21	Principal Operator Driver License Number Jurisdiction (UITS)
6 - Coverage	01	Third Party Liability Coverage Code
	02	Third Party Liability Limit Code
	03	Third Party Liability Limit Amount
	04	Third Party Liability Premium
	05	Third Party Liability BI Coverage Code
	06	Third Party Liability BI Premium
	07	Third Party Liability PD Coverage Code
	08	Third Party Liability PD Premium
	09	DCPD Coverage
	10	DCPD Deductible Code
	11	DCPD Deductible Amount
	12	DCPD Premium
	13	Uninsured Automobile Coverage Code
	14	Uninsured Automobile Premium

EWS - Anomaly Rule Business Descriptions



Record Segment	Data Element	
	Number	Name
	15	Underinsured Motorist Coverage Code
	16	Underinsured Motorist Coverage Limit Amount
	17	Underinsured Motorist Premium
	18	Accident Benefits Coverage Code
	19	Accident Benefits Premium
	20	Collision/ All Perils Coverage Code
	21	Collision/ All Perils Deductible Amount
	22	Collision/ All Perils Premium
	23	Comprehensive/ Specified Perils Coverage Code
	24	Comprehensive/ Specified Perils Deductible Amount
	25	Comprehensive/ Specified Perils Premium
7 - Claim Detail	01	Claim Control ID
	02	Claim Identification Digit
	03	Claim Identification
	04	Accident Date
	05	Claim Count
	06	Kind of Loss
	07	Claim Coverage Code
	08	Excluded Driver



EWS - Anomaly Rule Business Descriptions

Record Segment	Data Element	
	Number	Name
	09	Third Party Liability Limit Code
	10	Claim Coverage Limit Amount
	11	DCPD Deductible Code
	12	Claim Deductible Amount
	13	First Party Vehicle Total Loss Indicator
	14	Loss Amount
	15	Expense Amount
8 - Claim Participant	01	First Party Accident Driver Surname (UITS)
	02	First Party Accident Driver First Name (UITS)
	03	First Party Accident Driver Middle Name/ Initial (UITS)
	04	First Party Accident Driver License Number (UITS)
	05	First Party Accident Driver License Number Jurisdiction (UITS)
	06	First Party Degree at Fault (UITS)
	07	Third Party Accident Driver Surname (UITS)
	08	Third Party Accident Driver First Name (UITS)
	09	Third Party Accident Driver Middle Name/ Initial (UITS)
	10	Third Party Accident Driver License Number (UITS)
	11	Third Party Accident Driver License Number Jurisdiction (UITS)
	12	Third Party Insuring Company Identification (UITS)

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Record Segment	Data Element	
	Number	Name
	13	Third Party Policy Identification (UITS)
	14	Third Party Vehicle Utilization Type (UITS)



Appendix - Field definitions used in Anomaly rules

Field definitions are frequently used in Anomaly Rules to identify subsets of data for the particular condition; unless specifically identified in the Anomaly Rules, all fields have their regular meaning set out in the Automobile Statistical Plan with the following additions/ modifications:

Field	Meaning
# Claims	Sum of Claim Count
# Claims (AB)	Sum of Claim count, where Claim Coverage Code = 73 – 79
# Claims (Collision)	Sum of Claim count, where Claim Coverage Code = 3x, 3xx, 4x, 4xx, 51
# Claims (TPL)	Sum of Claim count, where Claim Coverage Code = 62, 10, 11, 12 or 19
Age	Policy Effective Date – Rated Operator Year of Birth
ATV	Type of Use 26
Average Premium	Premium/ Exposures
Claims Frequency	<ul style="list-style-type: none"> • # Claims / Exposures (used in Reference rules) • # Claims / (Exposures/ 12) *100 (used in Benchmark rules)
Claims Severity	(Loss Amount + Expense Amount) / # Claims
Commercial	Type of Use 33-48, 51, 53-55, 57, 61, 99
Current Year	Same as Entry Date year
Exposures	Sum of Exposures, (used in Anomaly Rules which specifically reference Coverage(s))
Exposures (AB)	Sum of Exposures, where Accident Benefits Coverage Code is 73 - 79
Exposures (Collision)	Sum of Exposures, where Collision/ All Perils Coverage Code is 3x, 3xx, 51, 4x or 4xx
Exposures (TPL)	Sum of Exposures, where TPL Coverage Code is 62 or TPL-BI Coverage Code is 10 (used on Anomaly Rules which DO NOT specifically reference Coverage(s))
Fleet Rated	Type of Business 3
Individually Rated	Type of Business 0, 1, 2, 4, 5, 8, 9
Major Coverage (if used in Reference rules as a simple comparison, specific values are	TPL: TPL Coverage code 62
	TPL-BI: Coverage code 10



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Field	Meaning
<i>not required)</i>	TPL-PD Coverage code 11
	DCPD Coverage code 12, 19
	AB: AB Coverage 73-79
	Coll: Collision Coverage code 3x, 3xx, 51
	AP: All Perils Coverage code 4x, 4xx
	Comp: Comprehensive Coverage code 8x, 8xx, 53
	SP: Specified Perils Coverage code 2x, 2xx, 52
	UA: Coverage codes 17, 18, 90
	UM: Coverage code 16, 0x
Major Vehicle Class – All Other	Type of Business 3 and Type of Use 07, 21, 31 OR Type of Use 65-67, 81-89, 91, 92, 98
Major Vehicle Class – Commercial	Type of Use 33-48, 51, 53-55, 57, 61, 99
Major Vehicle Class – Other Personal Use	Type of Business <> 3 and Type of Use 21-24, 26, 31, 50
Major Vehicle Class – Private Passenger	Type of Use 01-19
Major Vehicle Class – Public Automobiles	Type of Use 70 - 79
Miscellaneous	Type of Use 81-89, 91-92, 98
Motorcycles (MC)	Type of Use 21-24, 31-32, 56
Other Personal Use vehicles	Type of Use 21-24, 26, 31-32, 50, 56, 65-67
PPV	Type of Use 01 - 19
Premium	Sum of Premium
Premium Accident Benefits	Sum of Premium where Accident Benefits Coverage code is 73 - 79
Premium All Perils	Sum of Premium where All Perils Coverage code is 4x, 4xx
Premium Collision	Sum of Premium where Collision Coverage code is 3x, 3xx, 51
Premium Comprehensive	Sum of Premium where Comprehensive code is 8x, 8xx, 53
Premium DCPD	Sum of Premium where DCPD Coverage code is 12 or 19
Premium Specified Perils	Sum of Premium where Specified Perils Coverage code is 2x, 2xx, 52
Premium TPL	Sum of Premium where TPL Coverage Code is 62, 69 or TPL-BI Coverage Code is 10, 69 or TPL-PD Coverage code is 11 or DCPD Coverage code is 12, 19
Premium TPL-BI	Sum of Premium where TPL-BI Coverage Code is 10, 69
Premium TPL-PD	Sum of Premium TPL-PD Coverage code is 11



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Field	Meaning
Premium Underinsured Motorists	Sum of Premium where Underinsured Motorists Coverage code is 16
Premium Uninsured Automobile	Sum of Premium where Uninsured Automobile Coverage code is 17, 18 or 90
Public Automobiles	Type of Use 70 - 79
Snow vehicles	Type of Use 50
Vehicle Codes P-codes	Vehicle Codes Pxxx, where xxx 001-999
Vehicle Codes V-codes	Vehicle Codes Vxxx, where xxx 001-999