

**Insurance
Bureau
of Canada**

Automobile Submission Format 2008

Transition Guide

Version 1.0



Preface

This document describes the new specifications for reporting automobile insurance data to Insurance Bureau of Canada (IBC) commencing January 2008*.

The scope of this guide is to describe the required changes, record formats and reporting guidelines for reporting automobile policy and claim data.

This document reflects all approved changes as at June 30, 2006. The General Insurance Statistical Agency (GISA) is still reviewing the need to collect Vehicle Rate Group and Type data. As a result, reference to these data elements has not been included in this document. We will notify you once this item has been resolved.

**NOTE: Dates referred to throughout this document are still tentative and will be confirmed and communicated to companies by the end of the 2006 calendar year.*

Table of Contents

1. Structure of Document	5
2. Introduction	6
2.1 Background.....	6
2.2 Purpose.....	6
3. Implementation and Transition Strategy	7
3.1 Format Implementation	7
3.2 Frequency of Outstanding Losses	7
3.3 New Kind of Loss Codes.....	7
3.4 Transition Strategy – Automobile Statistical Plan.....	8
3.5 Non-Automobile Statistical Plan Submissions	9
3.6 Highlights of Implementation and Transition Strategy	9
3.6.1 Two Data Submission Files.....	9
3.6.2 Single Format Reporting as of January 2008 Entry Date	9
3.6.3 Data Management during Transition Period.....	10
3.6.4 Data Submission Management Systems.....	10
4. Business Changes – Summary	11
4.1 Outstanding Loss Reporting Frequency.....	11
4.2 Changes to Data Requirements	11
5. Business Changes – Detailed Specifications	15
5.1 Vehicle Postal Code Location (FSA)	15
5.2 Driving Record.....	15
5.3 Trailer Indicator.....	16
5.4 Rated Operator Number of Years Licensed	16
5.5 Rated Operator Number of Years Claims Free.....	18
5.6 Deductible Amounts / Coverage Code.....	19
5.7 Liability Limit Amounts.....	22
5.8 Kind of Loss Code.....	24
5.9 Group Marketing Indicator.....	24
5.10 Premium Amounts	25
5.11 Rated Operator – Year of Birth	25
5.12 First Party Vehicle – Total Loss Indicator	25
5.13 FA Clean Driver Indicator	25
5.14 Conviction History.....	26
5.15 Direct Compensation – Property Damage Coverage.....	26
5.16 Third Party – Bodily Injury Coverage.....	26
5.17 Third Party – Property Damage Coverage	26
5.18 Type of Use – Occasional Operator.....	26
5.19 First Party Policy Identification (UITS).....	27
5.20 FA Policy Identification.....	27
5.21 OMPP Optional Benefits	27

5.22	Bill 59 Optional Benefits	27
5.23	Ontario Driving Records	27
5.24	Third Party Liability Limit – Ontario	27
5.25	Third Party Limit Code / Deductible for Physical Damage in Ontario (Claims).....	27
5.26	Add Century to Date Fields	28
5.27	Day (as part of a Date).....	28
5.28	Submission Number	28
5.29	Record format Version	28
5.30	Policy Identification.....	28
5.31	Claim Identification.....	29
5.32	Vehicle Code.....	29
5.33	Vehicle Validation Number	29
5.34	Vehicle Validation Type.....	29
5.35	Exposure	29
6.	New Record Formats.....	30
6.1	Overview.....	30
6.2	New Premium Record Format	31
6.3	New Claim Record Format.....	38
7.	Record Format Cross-Reference – Old to New.....	45
7.1	Premium Record Cross-Reference.....	45
7.2	Claim Record Cross-Reference.....	52
8.	Appendix “A” Acronym Definition	58

1. *Structure of Document*

The following provides a description of each sections of this document:

Introduction

This section provides an overview of the changes leading up to the new Automobile Record formats and the purpose of this document.

Implementation and Transition Strategy

This section provides details about the date when changes to the data requirements and the record format will come into effect.

Business Changes – Summary

This section provides a summary of the changes in data requirements.

Business Changes – Detailed Specifications

This section provides instructions on how to report based on the new data requirements.

New Record Formats

This section provides an overview and draft of the new (600-byte) Premium and Claim record formats.

Record Format Cross-Reference

This section provides a cross-reference between the old (450-byte) and the new (600-byte) record formats.

Acronym Definition

This section provides the definition of the acronyms used throughout this document.

2. Introduction

2.1 Background

Over the past few years there have been a number of automobile insurance reforms across the country, which have caused changes to data reporting requirements. IBC's ability to respond to the changes has been restricted by the outdated technology of its core systems and the current internal structural limitation on the record size, which has reached maximum capacity.

In 2005, the General Insurance Statistical Agency (GISA) was established by regulators. As of April 1, 2006, GISA became the regulators' Statistical Agent and contracted IBC to be the service provider who collects and analyzes data and produce exhibits on behalf of GISA.

GISA has approved new data elements for the Automobile Statistical Plan to be reported by insurers to IBC commencing January 2008.

2.2 Purpose

The purpose of this guide is to provide insurance companies with advance information on upcoming changes to the Automobile Submission Format, the new (600-byte) Premium and Claim record formats and reporting guidelines. The *Automobile Submission Format 2008 Transition Guide* is a temporary document developed at this early stage in order to provide information that can facilitate the industry's own project planning and development required to implement these changes. The full set of documents, including the official Automobile Statistical Plan and Edit Rules Documentation, will be published before the end of the 2006 calendar year.

3. Implementation and Transition Strategy

3.1 Format Implementation

The Automobile Statistical Plan changes have been mandated for new and renewal policies effective January 1, 2008 and later. These ASP changes, along with other changes to ensure quality data collection, will be implemented with a new (600-byte) record format for Premiums and Claims.

As of January 2008 all auto data with an Entry Date of January 2008 or later must be submitted in the new (600-byte) record formats, regardless of the Policy Effective Date. The exception to this is companies in run-off, who can submit data in the current (450-byte) record formats to be processed via the new Data Collection & Correction System.

Submissions for Entry Dates of December 2007 and prior, with Policy Effective Dates prior to January 1, 2008 only, must be reported on the old (450-byte) formats and will be accepted up to the end of March 2008 and processed using the current Data Collection System.

Submissions for Entry Dates of November and December 2007, with Policy Effective Dates on or after January 1, 2008 only (i.e. advanced renewals), must be reported on the new (600-byte) formats and will be held and processed/corrected using the new Data Collection & Correction System after January 1, 2008.

Resubmissions for Entry Dates of December 2007 and prior must be reported on the old (450-byte) formats and will be accepted up to the end of March 2008 and processed using the current Data Collection System.

As of April 1, 2008, resubmissions of data with Entry Dates prior to January 2008 will be accepted in the old (450-byte) or the new (600-byte) record formats and processed using the new Data Collection & Correction System.

For policies with Policy Effective Dates on or after January 1, 2008, changes have been made to the reporting requirements, codes and fields, as outlined in Section 5, *“Business Changes - Detailed Specifications.”*

For policies with Policy Effective Date prior to January 1, 2008 the codes and values specified in the current Statistical Plan will continue to be reported. However, the field positions will be different on the new (600-byte) format as outlined in Section 6.2, *“New Premium Record Format,”* and Section 6.3, *“New Claim Record Format.”*

3.2 Frequency of Outstanding Losses

One of the mandated ASP changes requires Outstanding Losses to be reported quarterly starting in 2008 in the new (600-byte) record format.

3.3 New Kind of Loss Codes

The changes to the Kind of Loss codes are effective for Accident Date January 1, 2008 and later, regardless of the Policy Effective Date.

3.4 Transition Strategy – Automobile Statistical Plan

The following provides an overview of the strategy IBC will employ to accommodate the reporting of Automobile Policy and Claim transactions during the transition period November 2007 to April 1, 2008:

Entry Date	Record format	Comments
All Transactions with Entry Date of January 2008 and after regardless of Policy Effective Date.	New Automobile Record formats (600-byte) ^{1 3}	<ul style="list-style-type: none"> Data will be processed/corrected via IBC's new Data Collection & Correction System
All Transactions with Entry Date November and December 2007 and Policy Effective Date on or after January 1, 2008 (i.e. new and renewal policies).	New Automobile Record formats (600-byte) ²	<ul style="list-style-type: none"> Data will be held and processed/corrected via IBC's new Data Collection & Correction System after January 1, 2008
All Transactions with Entry Date up to and including December 2007 excluding new and renewal policies with Policy Effective Date on or after January 1, 2008.	Current Automobile Record formats (450-byte) reported up to March 31, 2008 ²	<ul style="list-style-type: none"> Data will be processed/corrected via IBC's current Data Collection System Strategy for correcting remaining errors after March 2008 to be defined
Resubmissions with Entry Date up to and including December 2007 and reported to IBC up to March 31, 2008.	Current Automobile Record formats (450-byte) reported up to March 31, 2008	<ul style="list-style-type: none"> Data will be processed/corrected via IBC's current Data Collection System
Resubmissions with Entry Date up to and including December 2007 and reported to IBC on or after April 1, 2008.	New Automobile Record formats ³ (600-byte) or Current Automobile Record formats (450-byte)	<ul style="list-style-type: none"> Data will be processed/corrected via IBC's new Data Collection & Correction System

¹ Companies in run-off can submit data in the current (450-byte) record format.

² During the transition period companies will need to submit two separate files: one for data with Policy Effective Date prior to January 1, 2008 on the old (450-byte) format and one for data with Policy Effective Date on or after January 1, 2008 on the new (600 byte) record format.

³ For policies with Policy Effective Date prior to January 1, 2008 the codes and values specified in the current Statistical Plan will continue to be reported. However, the field position will be different on the new (600 byte) record format.

The following table outlines when each format must be used to report to IBC:

Entry Date	Policy Effective Date	Date Received at IBC	Mandatory Format
On or after January 1, 2008	Any	Any	NEW (600-byte) ¹
November – December 2007	On or after January 1, 2008	Any	NEW (600-byte)
Prior to January 1, 2008	Prior to January 1, 2008	Prior to April 1, 2008	OLD (450-byte)
Prior to January 1, 2008	Prior to January 1, 2008	On or after April 1, 2008	NEW (600-byte) Or OLD (450-byte)

¹ Companies in run-off can submit data in the current (450-byte) record format.

3.5 Non-Automobile Statistical Plan Submissions

There will be no change to the format in which submissions for other plans including OSAB, Commercial Liability, etc. are reported.

As of January 1, 2008 other plans can no longer be combined with the new automobile submission in the same physical file.

3.6 Highlights of Implementation and Transition Strategy

3.6.1 Two Data Submission Files

Companies will need to submit new automobile data in a separate batch file from the old automobile data and/or other lines of business.

3.6.2 Single Format Reporting as of January 2008 Entry Date

Starting with January 2008 Entry Dates companies are to report automobile data in the new 600-byte record format.

The exception is companies in run-off, who can submit data in the current (450-byte) record formats to be processed via the new Data Collection & Correction System.

3.6.3 Data Management during Transition Period

Companies reporting advance renewal business need to submit two separate data files: one for data with a Policy Effective Date prior to January 1, 2008 and a separate file for data with a Policy Effective Date on or after January 1, 2008. During the transition period, companies are asked to hold future-dated data and report it in November 2007 when the new (600-byte) automobile record format can be accommodated

3.6.4 Data Submission Management Systems

Ontario Statutory Accident Benefits (OSAB – Plan 7) and Commercial Liability (Plan 4) data submissions, submission management systems and error correction facilities will remain on the current environment.

Auto EEC systems will be available to accommodate both current and new corrections of the submissions in old and new record formats.

The CEO Report will be consolidated and produced in the new environment for both automobile and non-automobile data.

4. Business Changes – Summary

The 2008 Automobile Submission Format changes include:

- ❑ Changes to data requirements, removal of fields which are no longer relevant and changes to fields to simplify reporting, and
- ❑ A change to the frequency of reporting Outstanding Losses.

4.1 Outstanding Loss Reporting Frequency

Outstanding Losses will be reported quarterly starting in 2008, in the new (600-byte) record format.

4.2 Changes to Data Requirements

The changes in data requirements are outlined in the table below.

Further details are provided in the “Business Changes - Detailed Specifications” section.

No.	Data	Description of the Change
1	Vehicle Postal Code Location	New field to report the first 3 characters of Postal Code (FSA).
2	Driving Record Code	For Policy Effective Dates on or after January 1, 2008: <ul style="list-style-type: none"> - Code '7' will be redefined to mean a driving record rating instead of 'Trailer'. - Code '9', Fleet Rated and Miscellaneous Risks, is not required.
3	Trailer Indicator	New field identifying the risk as being an attached trailer.
4	Rated Operator – Number of Years Licensed	Field expanded from one character to two to accommodate the reporting of actual number of years.
5	Rated Operator – Number of Years Claim Free	Field expanded from one character to two to accommodate the reporting of actual number of years.

No.	Data	Description of the Change
6	Deductible Amounts	New fields to report Deductible Amounts replacing the deductibles embedded in the coverage codes. <i>Note:</i> This will result in new coverage codes. See detailed description in Section 5.6 of this guide.
7	Liability Limit Amounts Underinsured Motorist Limit Amounts	New fields to report Third Party Liability Limit Amounts and Underinsured Motorist Limit Amounts.
8	Kind of Loss Code	Kind of Loss expanded to three positions; however, the new codes being added at this time will still be two characters. <i>Note:</i> The new codes are effective with Accident Dates starting January 1, 2008, regardless of Policy Effective Date.
9	Group Marketing Indicator	New field added to indicate that a policy was written under a group marketing plan.
10	Premium Amount	All premium fields smaller than six digits will be expanded to six.
11	Rated Operator – Year of Birth	Field expanded from a two digit year to four-digit to include century (CCYY).
12	First Party Vehicle – Total Loss Indicator	Field is now mandatory under the Automobile Statistical Plan.
13	FA Clean Driver Indicator	New field for Facility Association to identify that the driver was rated as having a clean driving record.
14	Conviction History	Reporting of this information will be required for all provinces.
15	Direct Compensation – Property Damage Coverage	This coverage will now be reported for New Brunswick as well as Ontario.

No.	Data	Description of the Change
16	Third party – Bodily Injury Coverage	This coverage will now be reported for New Brunswick as well as Ontario.
17	Third Party – Property Damage Coverage	This coverage will now be reported for New Brunswick as well as Ontario.
18	Type of Use – Occasional Driver	Changes to the definition of “Occasional Driver” in Alberta.
19	First Party Policy Identification (UITS)	This information on the Claim record is redundant with the ASP Policy Identification and has been removed from the new (600-byte) record format.
20	FA Policy Identification	This information on the Claim record is redundant with the ASP Policy Identification and has been removed from the new (600-byte) record format.
21	OMPP Benefits	These fields are no longer relevant and have been removed from the new (600-byte) record format.
22	Bill 59 Optional Benefits	These fields are no longer relevant and have been removed from the new (600-byte) record format.
23	Ontario Driving Records	Ontario is no longer treated differently from the other provinces. Accident Benefits Driving Record for Ontario will be entered in the AB Driving Record Field.
24	Third Party Liability Limit Code	The separate Ontario Limit Code field has been removed from the record format. The Limit Code will be entered in the same field for all provinces.
25	TPL Limit Code/Deductible for Physical Damage in Ontario (Claims)	On the new (600-byte) Claim Record format, this field is only valid on transactions with Policy Effective Dates prior to 2008 and only for Third Party Liability Limit Code.

No.	Data	Description of the Change
26	Add century to date fields	All dates will be expanded to include Century. Century will be reported on all transactions, regardless of Policy Effective Date.
27	Day (as part of a date)	Policy Effective, Endorsement / Cancellation and Expiry Dates are redefined to include Day.
28	Submission Number	Submission Number is no longer required in the Premium and Claim records and has been removed from the record format.
29	Record format Version	A new field added to the Premium and Claim Record format to identify the version of the record format.
30	Policy Identification	Expanded to 20 characters. Subsequent Premium and Claim transactions must report the same Policy Identification which was reported on the original Premium transaction for this policy/claim. <u>Particular attention must be paid to policies and claims with policy effective dates prior to January 1, 2008.</u>
31	Claim Identification	Expanded to 20 characters. Subsequent Claim transactions must report the same Claim Identification which was reported on the original Claim transaction for this claim. <u>Particular attention must be paid to claims with policy effective dates prior to January 1, 2008.</u>
32	Vehicle Code	Field has been expanded from 4 digits to 6 digits to be consistent with current IBC standards.
33	Vehicle Validation Number	This field has been split out into two separate fields: - Vehicle Identification Number; and - Registrant Identification Number
34	Vehicle Validation Type	This field is no longer relevant and has been removed from the new (600-byte) record format.
35	Exposure	This field has been expanded from 4 to 5 digits.

5. Business Changes – Detailed Specifications

The changes may involve new fields, new codes, extended field sizes, or simply updates of the instruction provided in the Automobile Submission Format, and are described in the sections below with reporting instructions.

5.1 Vehicle Postal Code Location (FSA)

Change: New field added to both Premiums and Claim Record format.

Reporting Instruction: Report the first three characters of the Postal Code (FSA) of the Location in which the vehicle is usually garaged or primarily used.

5.2 Driving Record

Change: The reported Driving Record values will be based on the Policy Effective Date.

For Policy Effective Date prior to January 1, 2008, the current coding scheme is still in use.

For Policy Effective Date on or after January 1, 2008:

- '7' indicates Driving Record (i.e. no longer means 'Trailer'); and
- '9' is not required.

Note: a separate field is used to capture Attached Trailer.

Reporting Instructions: Report for each applicable coverage the appropriate Driving Record used in rating the risk, as per the following table:

Driving Record	
For Policy Effective Dates prior to January 1, 2008	For Policy Effective Dates on and after January 1, 2008
0 - Less than one year's experience without claim	0 - Less than one year's experience without claim
1 - 1 year's experience without claim	1 - 1 year's experience without claim
2 - 2 years' experience without claim	2 - 2 years' experience without claim
3 - 3 years' experience without claim	3 - 3 years' experience without claim
4 - 4 years' experience without claim	4 - 4 years' experience without claim
5 - 5 years' experience without claim	5 - 5 years' experience without claim
6 - 6 or more years' experience without claim	6 - 6 years' experience without claim
7 - Trailer	7 - 7 or more years' experience without claim
9 - Fleets – not individually rated	

5.3 Trailer Indicator

Change: New field added to both the Premium and Claim Record format.

Reporting Instructions: This indicator denotes whether the reported information reflects an Attached Trailer. 'Y' should be entered if the information being reported reflects an Attached Trailer; otherwise 'N' should be entered.

5.4 Rated Operator Number of Years Licensed

Change: The Rated Operator Number of Years Licensed field is expanded to two positions to capture the actual number of years licensed.

Reporting Instructions: Report the number of consecutive years the Rated Operator has been legally permitted to operate a private passenger vehicle, moped or on-road motorcycle in Canada or the United States, not including the number of years the Operator held a learner's permit or level 1 license under a Graduated Licensing System.

It is reported as per the table below.

Rated Operator Number of Years Licensed	
For Policy Effective Dates prior to January 1, 2008	For Policy Effective Dates on and after January 1, 2008
0 - Less than one year	00 - 99 (actual experience)
1 - One year but less than two	
2 - Two years but less than three	
3 - Three years but less than four	
4 - Four years but less than five	
5 - Five years but less than six	
6 - Six years but less than seven	
7 - Seven years but less than eight	
8 - Eight years but less than nine	
9 - Nine or more years	

Note: The Rated Operator Number of Years Licensed field should be reported right-justified and zero filled.

5.5 Rated Operator Number of Years Claims Free

Change: The Rated Operator Number of Years Claims Free field is expanded to two positions to capture the actual number of years claims free.

Reporting Instructions: Report the Number of Years of Claims Free Private Passenger Vehicle, moped or on-road motorcycle operation.

It is reported as per the table below:

Rated Operator Number of Years Claims Free	
For Policy Effective Dates prior to January 1, 2008	For Policy Effective Dates on and after January 1, 2008
0 - Less than one year	00 - 99 (actual experience)
1 - One year but less than two	
2 - Two years but less than three	
3 - Three years but less than four	
4 - Four years but less than five	
5 - Five years but less than six	
6 - Six years but less than seven	
7 - Seven years but less than eight	
8 - Eight years but less than nine	
9 - Nine or more years	

Note: The Rated Operator Number of Years Claims Free field should be reported right-justified and zero filled.

5.6 Deductible Amounts / Coverage Code

Note: Because deductibles currently are integrated with certain corresponding Coverage Codes, changes are required to the Coverage Code fields for policies with Policy Effective Dates on and after January 1, 2008.

Deductible Amount

Change: New fields added to both the Premium and Claim Record format.

Premium Format Record:

- DCPD Deductible Amount
- Collision / All Perils Deductible Amount
- Comprehensive / Specified Perils Deductible Amount

Claim Format Record:

- Deductible Amount

Reporting Instructions: For Policy Effective Dates of January 1, 2008 and later report the Deductible Amount (used in rating the risk) for each applicable coverage.

Coverage Code

Change: The reported coverage code for Collision / All Perils, Comprehensive / Specified Perils will be based on the Policy Effective Date and should be reported as per the table below.

Code	Description	Comments
30, 31, 32, etc	Collision Coverage / Deductible Codes	Policy Effective Dates prior to January 1, 2008 (provinces other than ONTARIO), and Policy Effective Dates prior to January 1, 1997 (ONTARIO)
310, 311, 312, etc.	Collision Coverage / Deductible Codes	Policy Effective Dates on and after January 1, 1997 but prior to January 1, 2008 (ONTARIO)
30	Collision Coverage Standard Deductibles	Policy Effective Dates on and after January 1, 2008
39	Collision Coverage Non Standard Deductible – incl. Disappearing Deductible	Policy Effective Dates on and after January 1, 2008

Code	Description	Comments
40, 41, 42, etc	All Perils Coverage / Deductible Codes	Policy Effective Dates prior to January 1, 2008 (Provinces Other than ONTARIO), and Policy Effective Dates prior to January 1, 1997 (ONTARIO)
410, 411, 412, etc.	All Perils Coverage / Deductible Codes	Policy Effective Dates on and after January 1, 1997 but prior to January 1, 2008 (ONTARIO)
40	All Perils Coverage Standard Deductible	Policy Effective Dates on and after January 1, 2008
49	All Perils Coverage Non Standard Deductible – incl. Disappearing Deductible	Policy Effective Dates on and after January 1, 2008
80, 81, 82, etc	Comprehensive Coverage / Deductible Codes	Policy Effective Dates prior to January 1, 2008 (Provinces Other than ONTARIO), and Policy Effective Dates prior to January 1, 1997 (ONTARIO)
810, 811, 812, etc	Comprehensive Coverage / Deductible Codes	Policy Effective Dates on and after January 1, 1997 but prior to January 1, 2008 (ONTARIO)
80	Comprehensive Coverage Standard Deductible	Policy Effective Dates on and after January 1, 2008
89	Comprehensive Coverage Non Standard Deductible – incl. Disappearing Deductible	Policy Effective Dates on and after January 1, 2008
20, 21, 22, etc	Specified Perils Coverage / Deductible Codes	Policy Effective Dates prior to January 1, 2008 (Provinces Other than ONTARIO), and Policy Effective Dates prior to January 1, 1997 (ONTARIO)
210, 211, 212, etc	Specified Perils Coverage / Deductible Codes	Policy Effective Dates on and after January 1, 1997 but prior to January 1, 2008 (ONTARIO)
20	Specified Perils Coverage Standard Deductibles	Policy Effective Dates on and after January 1, 2008
29	Specified Perils Coverage Non Standard Deductible – incl. Disappearing Deductibles	Policy Effective Dates on and after January 1, 2008

Note: The Coverage Code field should be reported left-justified and blank (space character) filled.

Direct Compensation Property Damage

For Direct Compensation - Property Damage, existing deductible codes will be reported for all policies with Policy Effective Dates prior to January 1, 2008 (ONTARIO only).

A new coverage code will be used for Policy Effective Dates of January 1, 2008 or later for Ontario and New Brunswick denoting non-standard deductibles, the current Direct Compensation Property Damage coverage code will be used in conjunction with standard deductibles.

Direct Compensation – Physical Damage Coverage Code	Direct Compensation – Physical Damage Coverage Code
For Policy Effective Dates prior to January 1, 2008 (Ontario only)	For Policy Effective Dates on and after January 1, 2008 (Ontario and New Brunswick)
12 - DCPD	12 - DCPD with standard deductible *
	19 - DCPD with Non Standard Deductibles incl. disappearing deductible

Note: The deductible amount will be reported in the DCPD Deductible Amount field.*

5.7 Liability Limit Amounts

Change: New Premium Record format fields added for corresponding coverages:

- Third Party Liability Limit Amount
- Underinsured Motorist Limit Amount

New Claim Record format field added for applicable claims coverage:

- Limit Amount

Reporting instructions: For each applicable coverage report the Limit Amount used in rating the risk.

Note: Limit Amount should be reported right-justified and zero filled.

Underinsured Motorist

Because Liability limits currently are integrated in “Coverage” codes for Underinsured Motorist, changes are required to those existing Underinsured Motorist Coverage codes effective with Policy Effective Dates on and after January 1, 2008 as defined in the table below.

Underinsured Motorist Coverage/ Limit	Underinsured Motorist Coverage (does not include Limit)*
For Policy Effective Dates prior to January 1, 2008	For Policy Effective Dates on and after January 1, 2008
00 - 50,000	16 - Underinsured Motorist Coverage
01 - 100,000	
02 - 200,000	
0A – 250,000 ⁴	
03 - 300,000	
0B – 400,000 ⁴	
05 - 500,000	
0C – 750,000 ⁴	
06 - 1,000,000	
0D – 2,000,000 ⁴	
07 - 2,000,000 – 5,000,000 ⁵	
0E – 2,000,001 – 5,000,000 ⁴	
08 - Over 5,000,000	
09 - All Others	

Note: The Limit amount will be reported in the Underinsured Motorist Coverage Limit Amount field.*

⁴ Alberta only (Policy Effective Dates on and after July 1, 2005)

⁵ Not in Alberta (Policy Effective Dates on and after July 1, 2005)

5.8 Kind of Loss Code

Change: Applicable to the Claim Record format only.

The Kind of Loss field has been expanded to three characters for future requirements.

New Kind of Loss codes for certain Physical Damage coverages are effective as of January 1, 2008 and later Accident Dates and are required as outlined in the table below.

Reporting Instructions: Report the appropriate Kind of Loss codes as per the table below:

KIND OF LOSS CODES (Physical Damage) For <u>Accident Dates</u> prior to January 1, 2008	KIND OF LOSS CODES (Physical Damage) For <u>Accident Dates</u> on and after January 1, 2008
20 - Collision	20 - Collision
21 - Fire	21 - Fire
22 - Theft Claims	23 - Theft of the Entire Vehicle
27 - All Other Claims	24 - Theft of contents of the Vehicle
	25 - Malicious Mischief and Vandalism
	26 - Glass / Windshield Damage – Not caused by Windstorm or Hail
	27 - All Other Claims
	28 - Windstorm
	29 - Hail

Note: Kind of Loss codes are reported as 2 character codes left-justified and blank (space character) filled.

5.9 Group Marketing Indicator

Change: New field added to both Premium and Claim Record format.

Reporting instructions: Report an indicator denoting if the policy was issued under a Group Marketing Plan. 'Y' should be entered if the information being reported reflects a policy issued under a Group Marketing Plan; otherwise 'N' should be entered.

5.10 Premium Amounts

Change: The size of the premium fields has been increased to six digits for the following coverages:

- Uninsured Automobile Premium
- Underinsured Motorist Premium
- Accident Benefits Premium

Reporting Instructions: Enter the Premium Amounts for the corresponding coverages associated with the transaction in whole dollars.

Note: Premium Amounts should be reported right-justified and zero filled.

5.11 Rated Operator – Year of Birth

Change: The current Year of Birth field has been expanded in both the Premium and Claim record to include the century (i.e. CCYY).

Reporting Instructions: Report the Year of Birth, including century, of the Rated Operator regardless of the Policy Effective Date.

5.12 First Party Vehicle – Total Loss Indicator

Change: This field is currently reported as an UITS mandated field. On claims with Policy Effective Dates on and after January 1, 2008 this field will be mandated under the Automobile Statistical Plan (ASP).

Reporting Instructions: Report an indicator denoting whether the claim was paid as a Total Loss (T) or Partial Loss (P).

5.13 FA Clean Driver Indicator

Change: New field added for Premium and Claim Record format

Reporting Instructions (FACILITY ASSOCIATION SERVICING CARRIERS ONLY):

Report an indicator denoting whether the risk was rated with a Clean Driver record. A 'Y' should be entered if the risk is rated as having a Clean Driving record; otherwise 'N' should be entered.

5.14 Conviction History

Change: This information, previously reported for Alberta and Facility Association, has now been expanded to all provinces.

Reporting Instructions: Report the number and type of convictions applicable to the Operator being reported and used in rating the risk.

5.15 Direct Compensation – Property Damage Coverage

Change: Effective for Policy Effective Dates on and after January 1, 2008, this coverage applies to New Brunswick in addition to Ontario.

Reporting Instructions: Report the Coverage Code for Direct Compensation – Property Damage.

5.16 Third Party – Bodily Injury Coverage

Change: Effective for Policy Effective Dates on and after January 1, 2008, this coverage applies to New Brunswick in addition to Ontario.

Reporting Instructions: Report the Coverage Code for Third Party Liability – Bodily Injury and Third Party Liability – Bodily Injury Excess Liability.

5.17 Third Party – Property Damage Coverage

Change: Applicable for Policy Effective Dates on and after January 1, 2008, this coverage applies to New Brunswick in addition to Ontario.

Reporting Instructions: Report the Coverage Code for Third Party Liability – Property Damage Coverage.

5.18 Type of Use – Occasional Operator

Change: Change to the definition of Occasional Operator for Alberta in the ASP for Premiums and Claims.

Reporting Instructions: Report the Type of Use code corresponding with the Occasional Operator.

5.19 First Party Policy Identification (UITS)

Change: This information on the Claim record is redundant with the ASP Policy Identification and this field has been removed from the new (600-byte) record format.

5.20 FA Policy Identification

Change: This information on the Claim record is redundant with the ASP Policy Identification and this field has been removed from the new (600-byte) record format.

5.21 OMPP Optional Benefits

Change: These fields are no longer relevant and have been removed from the new (600-byte) record format.

5.22 Bill 59 Optional Benefits

Change: These fields are no longer relevant and have been removed from the new (600-byte) record format.

5.23 Ontario Driving Records

Change: In the Premium record the TPL Driving Record for all provinces will be entered in the same field "TPL Driving Record". Ontario is no longer treated differently from the other provinces.

Accident Benefits Driving Record for Ontario will be entered in the AB Driving Record field.

5.24 Third Party Liability Limit – Ontario

Change: The separate Ontario Limit Code field has been removed from the record format. The Limit Code will be entered in the same field for all provinces.

5.25 Third Party Limit Code / Deductible for Physical Damage in Ontario (Claims)

Change: On the new (600-byte) Claim Record format, this field is valid only for transactions with Policy Effective Dates prior to January 1, 2008 and only for Third Party Liability Limit Code.

5.26 Add Century to Date Fields

Change: The following fields will have century included in the date regardless of the Policy Effective Date:

- Entry Date
- Policy Effective Date
- Endorsement/Cancellation Date
- Policy Expiry Date
- Accident Date
- Vehicle Year

5.27 Day (as part of a Date)

Change: The following Date fields have been redefined to include Day:

- Policy Effective Date
- Endorsement/Cancellation Date
- Expiry Date

Entry of the Day continues to be mandatory for Ontario only.

5.28 Submission Number

Change: Submission Number is no longer required in the Premium and Claim records and has been removed from the record format.

5.29 Record format Version

Change: A new field has been added to the Premium and Claim Record format.

Reporting Instructions: The value to enter in this field is '001'. This field will be used in the future to identify different record formats.

5.30 Policy Identification

Change: The field has been expanded from 11 to 20 characters.

Note: Report the Policy Identification left-justified and blank (space characters) filled.

Important: Subsequent Premium and Claim transactions must report the same Policy Identification which was reported on the original Premium transaction for this policy/claim. **Particular attention must be paid to policies and claims with policy effective dates prior to January 1, 2008.**

5.31 Claim Identification

Change: The field has been expanded from 11 to 20 characters.

Note: Report the Claim Identification left-justified and blank (space characters) filled.

Important: Subsequent Claim transactions must report the same Claim Identification which was reported on the original Claim transaction for this claim. **Particular attention must be paid to claims with policy effective dates prior to January 1, 2008.**

5.32 Vehicle Code

Change: The existing field has been expanded to six characters to allow for future use, consistent with current IBC standards.

Reporting Instructions: Report the appropriate Vehicle Code associated with the vehicle, motorcycle, all-terrain vehicle or snow vehicle.

Note: The Vehicle Code field should be reported left-justified and blank (space characters) filled.

5.33 Vehicle Validation Number

Change: This field has been split out into two separate fields:

- Vehicle Identification Number and
- Registrant Identification Number

Note: Report both fields left-justified and blank (space characters) filled.

5.34 Vehicle Validation Type

Change: This field is no longer relevant and has been removed from the new (600-byte) record format.

5.35 Exposure

Change: This field has been expanded from 4 to 5 digits.

Note: Report Exposure right-justified and zero filled.

6. New Record Formats

6.1 Overview

The Automobile Premium and Claim record formats have been revised to accommodate the new data requirements. It was necessary to shift the positions of fields to make room for the new fields as well as expansion of certain fields (for example, premium amount fields).

As a result, the opportunity arose to logically group the fields based on business subject area. For example, all policyholder data is grouped together; all vehicle-related data is grouped together, etc. The subject area grouping is described below. UITS information which is currently segregated from the Automobile Statistical Plan (ASP) data, has been relocated to the Automobile Submission Format in the appropriate subject areas.

The fields in the Claim record are aligned within the same subject areas as the Premium record, but they are not necessarily located in the same positions as in the Premium record.

The records remain fixed length, with one record format for Premiums and another for Claims. The length of both records has been increased from 450 bytes to 600 bytes.

A new field, Format Version Number, has been introduced to easily identify future changes to the record format.

Along with other field specifications, the Record format tables in Section 6.1 and 6.2 include a field format column which indicates the following (see table immediately below):

- whether the field will have numeric values only, or may include blanks (space characters), alphabetic or special characters
- whether the field is left/right-justified and what fill character should be used, when the value of the field is shorter than the actual field length
- what default value should be used if a value is not being provided

Data Type	Format	Valid Characters	Comment
Numeric	Num	0-9	Only the digits 0-9 are valid in the field. Field must be right-justified and filled with leading zeros. Exception: Blank (space character) is used to fill the field when a value is not required.
Character or Alphanumeric	Char	0-9, blanks (space characters), alphabetic characters, and certain special characters	Field must be left-justified and filled with trailing blanks (space characters). Blank (space character) is used to fill the field when a value is not required.
Dates	CCYYMMDD CCYYMM CCYY	Either of the date formats in the previous column, or blank	The date format will be specified for each field in the Record format below. Blank (space character) is used to fill the field when a date is not required.

1) Subject Areas for both Premiums and Claims

Submission Control

Information required for the control of the submission including company identification, entry date and reporting plan, etc.

Policy

Identification of the policy including Policy Identification, policy dates and other policy level details.

Policyholder

Information on the policyholder such as name and address.

Vehicle

Details of the vehicle at risk including the nature and location of its use.

Operator

Information describing the vehicle operator(s) such as name, age, convictions, etc.

2) Subject Areas for Premiums Only

Coverage

Details of the coverage, rating information and premium charged / refunded.

3) Subject Areas for Claims Only

Claim Detail

Identification of the claim including details of the accident and the loss amounts.

Claim Participant

Identification of the parties involved in the accident including third party participants.

6.2 New Premium Record Format

This document identifies all of the fields in the 2008 Premium Record format with their attributes and positions within the record. The fields have been grouped by subject area. There is also a designation as to whether the field is an Automobile Statistical Plan field (S) or Underwriting Information Tracking field (U).

A column called "Details of Change" indicates if a field has been added or changed, except for the repositioning of the field.

For easy cross-reference, the location of the field in the 450-byte record has also been included.

Data Element	Format	Size	New Pos	SU	Old Pos	Details of Change
Submission Control						
Record Format Version Number	Num	3	1-3	S		New – set value to '001'
	Char	1	4			Reserved for future expansion of Company ID field
Company ID	Char	3	5-7	S	1-3	No change
Entry Date	CCYYMM	6	8-13	S	4-7	Century added
Statistical Plan	Char	1	14	S	8	No change
	Char	1	15			Reserved for future expansion of Statistical Plan field
Transaction Type	Char	1	16	S	9	No change
UITS Transaction Type	Char	1	17	U	431	No change
Processing Date	CCYY MMDD	8	18-25	U	432-439	No change
Sequence Number	Num	6	26-31	U	440-445	No change
		9	32-40			Reserved for future use
Policy						
Policy Control ID	Char	2	41-42	S	10-11	No change
Policy Identification Digit	Char	1	43	S	12	No change
Policy Identification	Char	20	44-63	S	13-23	Expanded from 11 to 20 characters
Policy Effective Date	CCYY MMDD	8	64-71	S	24-27, 173-174	Century and Day added
Endorsement or Cancellation Date	CCYY MMDD	8	72-79	S	28-31, 175-176	Century and Day added
Policy Expiry Date	CCYY MMDD	8	80-87	S	32-35, 177-178	Century and Day added

Data Element	Format	Size	New Pos	SU	Old Pos	Details of Change
No Frills Indicator	Char	1	88	S	40	No change
	Char	1	89			Reserved for future expansion of FA Rejecting Company field
FA Rejecting Company	Char	3	90-92	S	122-124	No change
Group Marketing Indicator	Char	1	93	S		New
		10	94-103			Reserved for future use
<i>Policyholder</i>						
Policyholder Surname	Char	30	104-133	U	181-210	No change
Policyholder First Name	Char	15	134-148	U	211-225	No change
Policyholder Middle Name / Initial	Char	15	149-163	U	226-240	No change
Policyholder Street Address	Char	40	164-203	U	241-280	No change
Policyholder City	Char	30	204-233	U	281-310	No change
Policyholder Province	Char	2	234-235	U	311-312	No change
Policyholder Postal Code	Char	6	236-241	U	313-318	No change
		20	242-261			Reserved for future use
<i>Vehicle</i>						
Vehicle Code	Char	6	262-267	S	65-68	Expanded from 4 to 6 characters
Vehicle Model Year	CCYY	4	268-271	S	69-70	Century added
Statistical Territory	Char	3	272-274	S	41-43	No change
Vehicle Location Postal Code FSA	Char	3	275-277	S		New

Data Element	Format	Size	New Pos	SU	Old Pos	Details of Change
Type of Business	Char	1	278	S	44	No change
Type of Use	Char	2	279-280	S	45-46	No change
Exposure	Num	5	281-285	S	36-39	Expanded from 4 to 5 characters
Trailer Indicator	Char	1	286	S		New
Grid Indicator	Char	1	287	S	47	No change
Vehicle Use	Char	1	288	S	48	No change
Number of Other Operators	Char	1	289	S	56	No change
Other Operators Years Licensed	Char	1	290	S	57	No change
Vehicle Indicator	Num	3	291-293	U	405-407	No change
Vehicle Identification Number	Char	20	294-313	U	408-427	New – created separate field for Vehicle Identification Number
Registrant Identification Number	Char	20	314-333	U	408-427	New – created separate field for Registrant Identification Number
Policy Vehicle Status	Char	2	334-335	U	429-430	No change
Mandatory Coverage Indicator	Char	1	336	U	449	No change
TP Liability Driving Record	Char	1	337	S	72, 128	New coding introduced – see “Business Changes – Detailed Specification” section
Accident Benefits Driving Record	Char	1	338	S	72	New coding introduced – see “Business Changes – Detailed Specification” section

Data Element	Format	Size	New Pos	SU	Old Pos	Details of Change
Collision / All Perils Driving Record	Char	1	339	S	99	New coding introduced – see “Business Changes – Detailed Specification” section
		20	340-359			Reserved for future use
Operator						
Rated Operator Number of Claims	Num	1	360	S	49	No change
Rated Operator Number of Years Claims Free	Num	2	361-362	S	50	Expanded to 2 digits
Rated Operator Year of Birth	CCYY	4	363-366	S	51-52	Century added
Rated Operator Gender	Char	1	367	S	55	No change
Rated Operator Number of Years Licensed	Num	2	368-369	S	53	Expanded to 2 digits
Rated Operator Driver Training	Char	1	370	S	54	No change
First Chance New Driver Discount Indicator	Num	1	371	S	60	No change
Retiree Discount	Num	3	372-374	S	170-172	No change
FA Clean Driver Indicator	Char	1	375	S		New
FA Driver Remedial Training Code	Char	1	376	S	71	No change
FA Insurance Fraud Convictions	Num	1	377	S	59	No change
FA Number of Accidents	Num	1	378	S	61	No change
Number of Type ‘A’ Convictions	Num	1	379	S	62	No change
Number of Type ‘B’ Convictions	Num	1	380	S	63	No change
Number of Type ‘C’ Convictions	Num	1	381	S	64	No change
Operator Grid Level	Char	3	382-384	S	125-127	No change

Data Element	Format	Size	New Pos	SU	Old Pos	Details of Change
Principal Operator Surname	Char	30	385-414	U	323-352	No change
Principal Operator First Name	Char	15	415-429	U	353-367	No change
Principal Operator Middle Name / Initial	Char	15	430-444	U	368-382	No change
Principal Operator License No.	Char	20	445-464	U	383-402	No change
Principal Operator License Jurisdiction	Char	2	465-466	U	403-404	No change
		10	467-476			Reserved for future use
Coverage						
TP Liability Coverage	Char	2	477-478	S	73-74	No change
TP Liability Limit Code	Char	1	479	S	75, 131	Prior to 2008 only
TP Liability Limit Amount	Num	8	480-487	S		New
TP Liability Premium	Num	6	488-493	S	76-81	No change
TP Liability (BI) Coverage	Char	2	494-495	S	129-130	No change
TP Liability (BI) Premium	Num	6	496-501	S	133-138	No change
TP Liability (PD) Coverage	Char	2	502-503	S	140-141	No change
TP Liability (PD) Premium	Num	6	504-509	S	144-149	No change
DCPD Coverage	Char	2	510-511	S	151-152	New coding introduced – see “Business Changes – Detailed Specification” section
DCPD Deductible Code	Char	2	512-513	S	153-154	Prior to 2008 only
DCPD Deductible Amount	Num	7	514-520	S		New
DCPD Premium	Num	6	521-526	S	155-160	No change
Uninsured Automobile Coverage	Char	2	527-528	S	82-83	No change

Data Element	Format	Size	New Pos	SU	Old Pos	Details of Change
Uninsured Automobile Premium	Num	6	529-534	S	84-86	Field expanded from 3 to 6 digits
Underinsured Motorist Coverage	Char	2	535-536	S	87-88	New coding introduced – see “Business Changes – Detailed Specification” section
Underinsured Motorist Coverage Limit Amount	Num	8	537-544	S		New Reports limit amounts
Underinsured Motorist Premium	Num	6	545-550	S	89-91	Field expanded from 3 to 6 digits
Accident Benefits Coverage	Char	2	551-552	S	92-93	No change
Accident Benefits Premium	Num	6	553-558	S	94-98	Revised Field expanded from 5 to 6 digits
Collision / All Perils Coverage	Char	3	559-561		100-102	New coding introduced – see “Business Changes – Detailed Specification” section
Collision / All Perils Deductible Amount	Num	7	562-568	S		New
Collision / All Perils Premium	Num	6	569-574	S	103-108	No change
Comprehensive / Specified Perils Coverage	Char	3	575-577	S	109-111	New coding introduced – see “Business Changes – Detailed Specification” section
Comprehensive / Specified Perils Deductible Amount	Num	7	578-584	S		New
Comprehensive / Specified Perils Premium	Num	6	585-590	S	112-117	No change
		10	591-600			Reserved for future use

Data Elements Removed

Data Element	SU	Old Pos	Details of Change
OMPP Benefits	S	118-121	Removed 2008
TP Liability Driving Record (Ontario)	S	128	New coding introduced – see “Business Changes – Detailed Specification” section
TP Limit Code (Ontario)	S	131	Removed for 2008 This is included in the TP Limit Code Other than Ontario field.
Opt B Income Replacement	S	161	No longer required
Death & Funeral	S	162	No longer required
Med/Rehab/Attendant Care	S	163	No longer required
Caregiver & Dependant Care	S	164	No longer required
Indexation	S	165	No longer required
Other (Non SABS)	S	166	No longer required
Vehicle Validation Type	U	428	No longer required
Submission Number	U	446-448	No longer required

6.3 New Claim Record Format

This document identifies all of the fields in the 2008 Claim Record format with their attributes and position within the record. The fields have been grouped by subject area. There is also a designation as to whether the field is an Automobile Statistical Plan field (S) or Underwriting Information Tracking data (U).

A column called “Details of Change” indicates if a field has been added or changed, except for its repositioning.

For easy cross-reference the location of the field in the 450-byte record has also been included.

Data Element	Format	Size	New Pos	SU	Old Pos	Details of Change
Submission Control						
Record Format Version Number	Num	3	1-3	S		New
	Char	1	4			Reserved for future expansion of Company ID field
Company ID	Char	3	5-7	S	1-3	No change
Entry Date	CCYYMM	6	8-13	S	4-7	Century added
Statistical Plan	Char	1	14	S	8	No change
	Char	1	15			Reserved for future expansion of Statistical Plan field
Transaction Type	Char	1	16	S	9	No change
UITS Transaction Type	Char	1	17	U	412	No change
Processing Date	CCYY MMDD	8	18-25	U	413-420	No change
Sequence Number	Num	6	26-31	U	421-426	No change
		9	32-40			Reserved for future use
Policy						
Policy Control ID	Char	2	41-42	S	104-105	No change
Policy Identification Digit	Char	1	43	S	106	No change
Policy Identification	Char	20	44-63	S	107-117	Expanded from 11 to 20 characters
Policy Effective Date	CCYY MMDD	8	64-71	S	24-27	Century and Day added
No Frills Indicator	Char	1	72	S	36	No change

Data Element	Format	Size	New Pos	SU	Old Pos	Details of Change
Group Marketing Indicator	Char	1	73	S		New
		10	74-83			Reserved for future use
<i>Policyholder</i>						
Policyholder Surname	Char	30	84-113	U	143-172	No change
Policyholder First Name	Char	15	114-128	U	173-187	No change
Policyholder Middle Name / Initial	Char	15	129-143	U	188-202	No change
		20	144-163			Reserved for future use
<i>Vehicle</i>						
Vehicle Code	Char	6	164-169	S	65-68	Expanded from 4 to 6 characters
Vehicle Model Year	CCYY	4	170-173	S	69-70	Century added
Statistical Territory	Char	3	174-176	S	41-43	No change
Vehicle Location Postal Code FSA	Char	3	177-179	S		New
Type of Business	Char	1	180	S	44	No change
Type of Use	Char	2	181-182	S	45-46	No change
Trailer Indicator	Char	1	183	S		New
Grid Indicator	Char	1	184	S	47	No change
Vehicle Use	Char	1	185	S	48	No change
Number of Other Operators	Char	1	186	S	56	No change
Other Operator Years Licensed Code	Char	1	187	S	57	No change
First Party Vehicle Indicator	Char	3	188-190	U	288-290	No change
First Party VIN	Char	20	191-210	U	291-310	No change

Data Element	Format	Size	New Pos	SU	Old Pos	Details of Change
Driving Record	Char	1	211	S	83	New coding introduced – see “Business Changes – Detailed Specification” section
		20	212-231			Reserved for future use
Operator						
Rated Operator Number of Claims	Num	1	232	S	49	No change
Rated Operator Number of Years Claims Free	Num	2	233-234	S	50	Expanded to 2 digits
Rated Operator Year of Birth	CCYY	4	235-238	S	51-52	Century added
Rated Operator Gender	Char	1	239	S	55	No change
Rated Operator Number of Years Licensed	Num	2	240-241	S	53	Expanded to 2 digits
Rated Operator Driver Training	Char	1	242	S	54	No change
First Chance New Driver Discount Indicator	Char	1	243	S	37	No change
Retiree Discount	Num	3	244-246	S	38-40	No change
FA Clean Driver Indicator	Char	1	247	S		New
FA Driver Remedial Training Code	Char	1	248	S	71	No change
FA Insurance Fraud Convictions	Num	1	249	S	35	No change
FA Number of Accidents	Num	1	250	S	61	No change
Number of Type ‘A’ Convictions	Num	1	251	S	62	No change
Number of Type ‘B’ Convictions	Num	1	252	S	63	No change

Data Element	Format	Size	New Pos	SU	Old Pos	Details of Change
Number of Type 'C' Convictions	Num	1	253	S	64	No change
Operator Grid Level	Num	3	254-256	S	448-450	No change
		10	257-266			Reserved for future use
Claim Detail						
Claim Control ID	Char	2	267-268	S	10-11	No change
Claim Identification Digit	Char	1	269	S	12	No change
Claim Identification	Char	20	270-289	S	13-23	Expanded from 11 to 20 characters
Accident Date	CCYY MMDD	8	290-297	S	28-33	Century added
Claim Count	Num	1	298	S	87	No change
Kind of Loss	Char	3	299-301	S	88-89	Expanded from 2 to 3 positions
Coverage (including deductible amount codes)	Char	3	302-304	S	84-86	New coding introduced – see "Business Changes – Detailed Specification" section
Excluded Driver	Char	1	305	S	58	No change
Third Party Liability Limit Code	Char	1	306	S	86	Prior to 2008 only
Third Party Liability Limit Amount	Num	8	307-314	S		New
DCPD Deductible Code	Char	2	315-316	S	59-60	Prior to 2008 only
Deductible Amount	Num	7	317-323	S		New
First Party Total Loss Indicator	Char	1	324	S	311	No change
Loss Amount	Num	7	325-331	S	90-96	No change

Data Element	Format	Size	New Pos	SU	Old Pos	Details of Change
Expense Amount	Num	7	332-338	S	97-103	No change
		10	339-348			Reserved for future use
<i>Claim Participant</i>						
First Party Accident Driver Surname	Char	30	349-378	U	203-232	No change
First Party Accident Driver First Name	Char	15	379-393	U	233-247	No change
First Party Accident Driver Middle Name / Initial	Char	15	394-408	U	248-262	No change
First Party Accident Driver License Number	Char	20	409-428	U	263-282	No change
First Party Accident Driver License Jurisdiction	Char	2	429-430	U	283-284	No change
First Party Degree at Fault	Num	3	431-433	U	285-287	No change
Third Party Accident Driver Surname	Char	30	434-463	U	312-341	No change
Third Party Accident Driver First Name	Char	15	464-478	U	342-356	No change
Third Party Accident Driver Middle Name / Initial	Char	15	479-493	U	357-371	No change
Third Party Accident Driver License Number	Char	20	494-513	U	372-391	No change
Third Party Accident Driver License Jurisdiction	Char	2	514-515	U	392-393	No change
	Char	1	516			Reserved for future expansion of Third Party Insuring Company ID field
Third Party Insuring Company ID	Char	3	517-519	U	394-396	No change
Third Party Policy Identification	Char	20	520-539	U	397-410	Expanded from 11 to 20 characters

Data Element	Format	Size	New Pos	SU	Old Pos	Details of Change
Third Party Vehicle Utilization Type	Char	1	540	U	411	No change
		60	541-600			Reserved for future use

Data Elements Removed

Data Element	SU	Old Pos	Details of Change
FA Policy Identification	S	72-82	No longer required. Replaced by Policy Identification
OMPP Benefits	S	118-121	No longer required
Opt B Income Replacement	S	122	No longer required
Death & Funeral	S	123	No longer required
Med / Rehab / Attendant Care	S	124	No longer required
Caregiver & Dependant Care	S	125	No longer required
Indexation	S	126	No longer required
Other (Non SABS)	S	127	No longer required
UITS Policy Identification	U	129-142	No longer required. Replaced by Policy Identification
Submission Number	U	427-429	No longer required

7. Record Format Cross-Reference – Old to New

The purpose of this section is to provide a cross-reference from the old (450-byte) to the new (600-byte) formats.

The following tables contain the same notes regarding changes as the Premium record chart but also include fields which have been removed from the new (600-byte) record format.

7.1 Premium Record Cross-Reference

Data Element	Old Pos	New Pos	Size	SU	Details of Change
Company ID	1-3	5-7	3	S	No change
Entry Date	4-7	8-13	6	S	Century added
Statistical Plan	8	14	1	S	No change
Transaction Type	9	16	1	S	No change
Policy Control ID	10-11	41-42	2	S	No change
Policy Identification Digit	12	43	1	S	No change
Policy Identification	13-23	44-63	20	S	Expanded from 11 to 20 characters
Policy Effective Date	24-27	64-71	8	S	Century and Day added
Endorsement or Cancellation Date	28-31	72-79	8	S	Century and Day added
Policy Expiry Date	32-35	80-87	8	S	Century and Day added
Exposure	36-39	281-285	5	S	Expanded from 4 to 5 characters
No Frills Indicator	40	88	1	S	No change
Statistical Territory	41-43	272-274	3	S	No change
Type of Business	44	278	1	S	No change
Type of Use	45-46	279-280	2	S	No change

Data Element	Old Pos	New Pos	Size	SU	Details of Change
Grid Indicator	47	287	1	S	No change
Vehicle Use	48	288	1	S	No change
Rated Operator Number of Claims	49	360	1	S	No change
Rated Operator – Number of Years Claims Free	50	361-362	2	S	Expanded to 2 digits
Rated Operator Year of Birth	51-52	363-366	4	S	Century added
Rated Operator Number of Years Licensed	53	368-369	2	S	Expanded to 2 digits
Rated Operator Driver Training	54	370	1	S	No change
Rated Operator Gender	55	367	1	S	No change
Number of Other Operators	56	289	1	S	No change
Other Operators Years Licensed	57	290	1	S	No change
Reserved	58				Removed 2008
FA Insurance Fraud Convictions	59	377	1	S	No change
First Chance New Driver Discount Indicator	60	371	1	S	No change
FA Number of Accidents	61	378	1	S	No change
Number of Type 'A' Convictions	62	379	1	S	No change
Number of Type 'B' Convictions	63	380	1	S	No change
Number of Type 'C' Convictions	64	381	1	S	No change
Vehicle Code	65-68	262-267	6	S	Expanded from 4 to 6 characters
Vehicle Model Year	69-70	268-271	4	S	Century added
FA Driver Remedial Training Code	71	376	1	S	No change

Data Element	Old Pos	New Pos	Size	SU	Details of Change
Accident Benefits Driving Record	72	338	1	S	New coding introduced – see “Business Changes – Detailed Specification” section
TP Liability Driving Record	72	337	1	S	New coding introduced – see “Business Changes – Detailed Specification” section
TP Liability Coverage	73-74	477-478	2	S	No change
TP Liability Limit Code	75	479	1	S	Prior to 2008 only
TP Liability Premium	76-81	488-493	6	S	No change
Uninsured Automobile Coverage	82-83	527-528	2	S	No change
Uninsured Automobile Premium	84-86	529-534	6	S	Field expanded from 3 to 6 digits
Underinsured Motorist Coverage	87-88	535-536	2	S	New coding introduced – see “Business Changes – Detailed Specification” section
Underinsured Motorist Premium	89-91	545-550	6	S	Field expanded from 3 to 6 digits
Accident Benefits Coverage	92-93	551-552	2	S	No change
Accident Benefits Premium	94-98	553-558	6	S	Revised Field expanded from 5 to 6 digits
Collision / All Perils Driving Record	99	339	1	S	New coding introduced – see “Business Changes – Detailed Specification” section

Data Element	Old Pos	New Pos	Size	SU	Details of Change
Collision / All Perils Coverage	100-102	559-561	3		New coding introduced – see “Business Changes – Detailed Specification” section
Collision / All Perils Premium	103-108	569-574	6	S	No change
Comprehensive / Specified Perils Coverage	109-111	575-577	3	S	New coding introduced – see “Business Changes – Detailed Specification” section
Comprehensive / Specified Perils Premium	112-117	585-590	6	S	No change
OMPP Benefits	118-121			S	Removed 2008
FA Rejecting Company	122-124	90-92	3	S	No change
Operator Grid Level	125-127	382-384	3	S	No change
TP Liability Driving Record (Ontario)	128				New coding introduced – see “Business Changes – Detailed Specification” section
TP Liability (BI) Coverage	129-130	494-495	2	S	No change
TP Limit Code (Ontario)	131			S	Removed for 2008 This is included in the TP Limit Code Other than Ontario field.
Reserved	132				Removed 2008
TP Liability (BI) Premium	133-138	496-501	6	S	No change
Reserved	139				Removed 2008
TP Liability (PD) Coverage	140-141	502-503	2	S	No change

Data Element	Old Pos	New Pos	Size	SU	Details of Change
Reserved	142-143				Removed 2008
TP Liability (PD) Premium	144-149	504-509	6	S	No change
Reserved	150				Removed 2008
DCPD Coverage	151-152	510-511	2	S	New coding introduced – see “Business Changes – Detailed Specification” section
DCPD Deductible Code	153-154	512-513	2	S	Prior to 2008 only
DCPD Premium	155-160	521-526	6	S	No change
Opt B Income Replacement	161			S	No longer required
Death & Funeral	162			S	No longer required
Med/Rehab/Attendant Care	163			S	No longer required
Caregiver & Dependant Care	164			S	No longer required
Indexation	165			S	No longer required
Other (Non SABS)	166			S	No longer required
Reserved	167-169				Removed 2008
Retiree Discount	170-172	372-374	3	S	No change
Policy Effective Day	173-174			S	Removed for 2008 This is included in the Policy Effective Date field.
Endorsement / Cancellation Day	175-176			S	Removed for 2008 This is included in the Endorsement or Cancellation Date field.

Data Element	Old Pos	New Pos	Size	SU	Details of Change
Policy Expiry Day	177-178			S	Removed for 2008 This is included in the Policy Expiry Date field.
Reserved	179-180				Removed 2008
Policyholder Surname	181-210	104-133	30	U	No change
Policyholder First Name	211-225	134-148	15	U	No change
Policyholder Middle Name / Initial	226-240	149-163	15	U	No change
Policyholder Street Address	241-280	164-203	40	U	No change
Policyholder City	281-310	204-233	30	U	No change
Policyholder Province	311-312	234-235	2	U	No change
Policyholder Postal Code	313-318	236-241	6	U	No change
Reserved	319-322				Removed 2008
Principal Operator Surname	323-352	385-414	30	U	No change
Principal Operator First Name	353-367	415-429	15	U	No change
Principal Operator Middle Name / Initial	368-382	430-444	15	U	No change
Principal Operator License No.	383-402	445-464	20	U	No change
Principal Operator License Jurisdiction	403-404	465-466	2	U	No change
Vehicle Indicator	405-407	291-293	3	U	No change
Vehicle Identification Number	408-427	294-313	20	U	New – created separate field for Vehicle Identification Number

Data Element	Old Pos	New Pos	Size	SU	Details of Change
Registrant Identification Number	408-427	314-333	20	U	New – created separate field for Registrant Identification Number
Vehicle Validation Type	428			U	No longer required
Policy Vehicle Status	429-430	334-335	2	U	No change
UITS Transaction Type	431	17	1	U	No change
Processing Date	432-439	18-25	8	U	No change
Sequence Number	440-445	26-31	6	U	No change
Submission Number	446-448			U	No longer required
Mandatory Coverage Indicator	449	336	1	U	No change
Reserved	450				Removed 2008

Data Elements Added

Data Element	New Pos	Format	Size	SU	Details of Change
Record Format Version Number	1-3	Num	3	S	New – set value to '001'
Group Marketing Indicator	93	Char	1	S	New
Vehicle Location Postal Code FSA	275-277	Char	3	S	New
Trailer Indicator	286	Char	1	S	New
FA Clean Driver Indicator	375	Char	1	S	New
TP Liability Limit Amount	480-487	Num	8	S	New
DCPD Deductible Amount	514-520	Num	7	S	New
Underinsured Motorist Coverage Limit Amount	537-544	Num	8	S	New Reports limit amounts

Data Element	New Pos	Format	Size	SU	Details of Change
Collision / All Perils Deductible Amount	562-568	Num	7	S	New
Comprehensive / Specified Perils Deductible Amount	578-584	Num	7	S	New

7.2 Claim Record Cross-Reference

Data Element	Old Pos	New Pos	Size	SU	Details of Change
Company ID	1-3	5-7	3	S	No change
Entry Date	4-7	8-13	6	S	Century added
Statistical Plan	8	14	1	S	No change
Transaction Type	9	16	1	S	No change
Claim Control ID	10-11	267-268	2	S	No change
Claim Identification Digit	12	269	1	S	No change
Claim Identification	13-23	270-289	20	S	Expanded from 11 to 20 characters
Policy Effective Date	24-27	64-71	8	S	Century and Day added
Accident Date	28-33	290-297	8	S	Century added
Reserved	34				Removed 2008
FA Insurance Fraud Convictions	35	249	1	S	No change
No Frills Indicator	36	72	1	S	No change
First Chance New Driver Discount Indicator	37	243	1	S	No change
Retiree Discount	38-40	244-246	3	S	No change
Statistical Territory	41-43	174-176	3	S	No change

Data Element	Old Pos	New Pos	Size	SU	Details of Change
Type of Business	44	180	1	S	No change
Type of Use	45-46	181-182	2	S	No change
Grid Indicator	47	184	1	S	No change
Vehicle Use	48	185	1	S	No change
Rated Operator Number of Claims	49	232	1	S	No change
Rated Operator Number of Years Claims Free	50	233-234	2	S	Expanded to 2 digits
Rated Operator Year of Birth	51-52	235-238	4	S	Century added
Rated Operator Number of Years Licensed	53	240-241	2	S	Expanded to 2 digits
Rated Operator Driver Training	54	242	1	S	No change
Rated Operator Gender	55	239	1	S	No change
Number of Other Operators	56	186	1	S	No change
Other Operator Years Licensed Code	57	187	1	S	No change
Excluded Driver	58	305	1	S	No change
DCPD Deductible Code	59-60	315-316	2	S	Prior to 2008 only
FA Number of Accidents	61	250	1	S	No change
Number of Type 'A' Convictions	62	251	1	S	No change
Number of Type 'B' Convictions	63	252	1	S	No change
Number of Type 'C' Convictions	64	253	1	S	No change
Vehicle Code	65-68	164-169	6	S	Expanded from 4 to 6 characters
Vehicle Model Year	69-70	170-173	4	S	Century added

Data Element	Old Pos	New Pos	Size	SU	Details of Change
FA Driver Remedial Training Code	71	248	1	S	No change
FA Policy Identification	72-82			S	No longer required. Replaced by Policy Identification
Driving Record	83	211	1	S	New coding introduced – see “Business Changes – Detailed Specification” section
Coverage (including deductible amount codes)	84-86	302-304	3	S	New coding introduced – see “Business Changes – Detailed Specification” section
Third Party Liability Limit Code	86	306	1	S	Prior to 2008 only
Claim Count	87	298	1	S	No change
Kind of Loss	88-89	299-301	3	S	Expanded from 2 to 3 positions
Loss Amount	90-96	325-331	7	S	No change
Expense Amount	97-103	332-338	7	S	No change
Policy Control ID	104-105	41-42	2	S	No change
Policy Identification Digit	106	43	1	S	No change
Policy Identification	107-117	44-63	20	S	Expanded from 11 to 20 characters
OMPP Benefits	118-121			S	No longer required
Opt B Income Replacement	122			S	No longer required
Death & Funeral	123			S	No longer required

Data Element	Old Pos	New Pos	Size	SU	Details of Change
Med / Rehab / Attendant Care	124			S	No longer required
Caregiver & Dependant Care	125			S	No longer required
Indexation	126			S	No longer required
Other (Non SABS)	127			S	No longer required
Reserved	128				Removed 2008
UITS Policy Identification	129-142			U	No longer required. Replaced by Policy Identification
Policyholder Surname	143-172	84-113	30	U	No change
Policyholder First Name	173-187	114-128	15	U	No change
Policyholder Middle Name / Initial	188-202	129-143	15	U	No change
First Party Accident Driver Surname	203-232	349-378	30	U	No change
First Party Accident Driver First Name	233-247	379-393	15	U	No change
First Party Accident Driver Middle Name / Initial	248-262	394-408	15	U	No change
First Party Accident Driver License Number	263-282	409-428	20	U	No change
First Party Accident Driver License Jurisdiction	283-284	429-430	2	U	No change
First Party Degree at Fault	285-287	431-433	3	U	No change
First Party Vehicle Indicator	288-290	188-190	3	U	No change
First Party VIN	291-310	191-210	20	U	No change
First Party Total Loss Indicator	311	324	1	S	No change

Data Element	Old Pos	New Pos	Size	SU	Details of Change
Third Party Accident Driver Surname	312-341	434-463	30	U	No change
Third Party Accident Driver First Name	342-356	464-478	15	U	No change
Third Party Accident Driver Middle Name / Initial	357-371	479-493	15	U	No change
Third Party Accident Driver License Number	372-391	494-513	20	U	No change
Third Party Accident Driver License Jurisdiction	392-393	514-515	2	U	No change
Third Party Insuring Company ID	394-396	517-519	3	U	No change
Third Party Policy Identification	397-410	520-539	20	U	Expanded from 11 to 20 characters
Third Party Vehicle Utilization Type	411	540	1	U	No change
UITS Transaction Type	412	17	1	U	No change
Processing Date	413-420	18-25	8	U	No change
Sequence Number	421-426	26-31	6	U	No change
Submission Number	427-429			U	No longer required
Reserved	430-447				Removed 2008
Operator Grid Level	448-450	254-256	3	S	No change

Data Elements Added

Data Element	New Pos	Format	Size	SU	Details of Change
Record Format Version Number	1-3	Num	3	S	New
Group Marketing Indicator	73	Char	1	S	New
Vehicle Location Postal Code FSA	177-179	Char	3	S	New
Trailer Indicator	183	Char	1	S	New
FA Clean Driver Indicator	247	Char	1	S	New
Third Party Liability Limit Amount	307-314	Num	8	S	New
Deductible Amount	317-323	Num	7	S	New

8. Appendix “A” Acronym Definition

The following outlines the definition of acronyms used throughout the document:

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|-----------------|---|
| 1. ASP | Automobile Statistical Plan |
| 2. CLEAR | Canadian Loss Experience Automobile Rating system |
| 3. DCPD | Direct Compensation Property Damage |
| 4. FA | Facility Association |
| 5. FSA | Forward Sortation Area |
| 6. GISA | General Insurance Statistical Agency |
| 7. OMPP | Ontario Motorist Protection Plan |
| 8. OSAB | Ontario Statutory Accident Benefits |
| 9. TP | Third Party |
| 10. UITS | Underwriting Information Tracking System |