

2008 Data Quality Forum
Questions and Answers

Q. Could IBC's testing environment for the Automobile Statistical Plan (ASP) be designed in such a way that if a test file were rejected, the reasons for this rejection would be given?

A. IBC will identify the reasons for a file being rejected and ensure that the messages identifying these reasons are posted and sufficiently descriptive.

Q. Is there any way that the system screen can be adjusted so that the entire area to be seen fits in the window horizontally?

A. IBC will investigate this issue further, but since this is a limitation of Microsoft functionality, our ability to rectify this situation may be limited.

Comment: Bulk Submit is needed for multiple fields:

- a) VIN
- b) FSA
- c) DLN
- d) Postal Codes

Response: Based on the feedback IBC received at the DQ Forum, we will analyze this issue further and reconsider the current approach.

Q. In terms of Bulk Submit, could you give some examples of where it did not provide the best quality of data? (Our understanding was that Bulk Submit allowed users to change a value across policy transactions and not across a batch.)

A. The previous Bulk Submit function, in addition to the Bulk Submit by Policy/Claim ID function, did indeed provide users with the ability to change a field from one value to another across an entire batch; this could easily result in poor quality data.

Q. The notification for the Claim Count file being placed on Hold was received shortly after implementation. It is extremely difficult to respond or react when notification is received less than a month before a change is implemented.

A. The reporting of Claim Count is not a new requirement and we continue to have issues with this aspect of data reporting. IBC has communicated with the industry as a whole on several occasions regarding this issue, and has also given presentations and met one on one with individual companies to keep them informed.

The accurate reporting of Claim Count is very important because it affects many of IBC's products. The decision to put the batches on Hold was made to speed up the healing of an old wound that seems to have been left untreated.

Q. During the error-correction process we are noticing very slow response times on the Internet site. Is this something that will soon be addressed?

A. We are currently investigating this issue and are working with some reporting companies to improve the situation.

Q. We have been told numerous times that when the reporting system is slow, we are the only ones experiencing this problem. This issue was raised in a comment at the DQ Forum and a show of hands demonstrated otherwise. Will this issue be addressed?

A. *We are currently investigating this issue and are working with some reporting companies to improve the situation.*

Q. Are there any plans to update or change the Commercial Liability or OSAB plans? If yes, what is the approximate timeline being considered?

A. *There are no current plans to make changes to these statistical plans, although any changes to the OSAB plan will be considered in conjunction with the implementation of HCAI.*

Q. Having a “Submit” button at the bottom of error correction screen or allowing the Enter key to act as “Submit” would be very effective. Are there any plans to develop a feature like this?

A. *We are currently developing this functionality.*

Q. The system times out too quickly. Is IBC working on changing this?

A. *We are investigating this further.*

Q. The adjusters report new claims to be checked. Report the full 17-digit VIN, user inputs the claim, when a financial transaction is created and reported. IBC rejects – VIN is invalid. It takes more than a couple of weeks for the claims adjuster to write back to the TPA adjuster who must contact the insured and then get back to the claims adjuster with correct data. In the meantime, we have a short time in which to correct errors. What and how are charges applied to transactions that are in error?

A. *There are two types of charges that can apply to transactions in error. A **standard error processing fee** is applied to each transaction successfully corrected or resulting in the database being updated. An **outstanding error charge** is only applied when transactions are overdue for correction (the deadline for correcting transactions is 30 days after the submission due date) and remain in error on IBC’s database. The rates for these fees are based on the error percentage of the original submission. Please refer to page 11 of the GISA Deficiency Manual (available on the Data Quality Management website) for a further explanation of how fees are calculated.*

Comment: In a lot of scenarios, we find that the first-party licence number or third-party licence number is not reported when a new claim is submitted. The most common reason people use for not giving out their licence number is that, according to the privacy act, they do not have to release that information to the insurance company, whether or not they are at fault.

Response: If the licence number is not available for a third party, another value can be reported. This other value can be found in the ASP. In situations where the first party’s (i.e., Principal Operator’s) is not the information on file, please check the ASP for other reportable values.

Q. This question is about third-party company identification numbers: Can date logic be added to the IBC system to ascertain the effective and expiry date of a particular company number? (If a third-party company number existed at the time of a claim, users should not receive an error if that company no longer exists.)

A. *This is currently being investigated.*

Q. This question regards out-of-province vehicles in relation to the postal code describing the vehicle’s location: If an Ontario policy has a vehicle listed on it that is garaged in Quebec, the Vehicle Location Postal Code for this vehicle will generate an error when received by IBC because the FSA (Vehicle Location Postal Code) doesn’t match the

province for which the transaction is being reported (e.g., if you enter “ON,” the FSA (Vehicle Location Postal Code) must be one located in Ontario). The only way to correct this error is to replace the Quebec Vehicle Location Postal Code with an Ontario code, effectively sending the wrong data to IBC. Should IBC’s application be generating errors when we are sending valid and accurate data?

A. *If a vehicle is rated in Ontario (i.e., the Statistical Territory is in Ontario) the FSA (Vehicle Location Postal Code) should reflect the same location as the Statistical Territory and NOT the location of the policyholder.*

Q. This question regards Alberta DL numbers: Although we have determined that the “Alberta DLN” error is generated as a user error, we would like to advise IBC that we are unable to obtain the government-approved algorithm for Alberta DL numbers. Therefore, we are unable to make any potential system changes to correct this problem. What are we to do with these errors?

A. *Availability of the algorithm would not assist with correcting the DLN. It would merely confirm that the DLNs are invalid. The following Alberta contact may be able to provide you with additional information: moves.support@gov.ab.ca.*

Q. i) Why do users need so many passwords?

ii) Why can’t users log onto more than one application at a time?

iii) The number of steps to access info to the lowest level in the test analysis?

A. *IBC’s current applications do not allow for a single sign-on. However, we are continuously working on improving our websites and applications.*

Q. Why can’t IBC provide a document that gives rules and guidelines about how to report premiums for EFs, i.e., guidelines outlining with which coverages the EF premium would be reported? I realize it would be the coverage to which EF applies but, as a technical person, how do I know which coverage this would be? We need some guidelines to define this for us.

A. *Previous attempts at creating guidelines for this were unsuccessful because there is considerable variability among insurers. Please consult with the company’s underwriters or actuarial department.*

Q. For the “Early Warning System,” will the Data Anomaly rules be made available to insurers?

A. *The Data Anomaly rules are written for internal use only. Although we intend to review them with an industry committee, we are not currently planning to publish them.*

Q. Can the productivity report be available to users other than SSCs?

A. *We are modifying our system to allow Error Correction Coordinators to have access to this report.*

Q. When will the schedule for Data Quality Management training courses be available?

A. *The schedule is posted on the Data Quality Management website under the new “Training” link you will find in the menu on the left-hand side of the screen. Please use the following link to access the Data Quality Management website:
http://www.ibc.ca/en/DQ_Management/index.asp.*