



Data Submission Requirements Manual

January 2021

General Insurance Statistical Agency/Agence statistique d'assurance générale
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1. INTRODUCTION

This document specifies the standards for reporting all statistical data to the General Insurance Statistical Agency (GISA). Statistical plan data submissions are subject to processing fees and adhering to these standards will ensure data files are processed efficiently thereby resulting in reduced deficiency fee charges. These charges are outlined in the GISA Deficiency Fee Manual. A copy of this manual is available on GISA's Documents & Publications web page at: <https://www.gisa.ca/PublicationsandBulletins>.

Data Submission Relationship

The primary data submission relationship is between GISA's service provider, Insurance Bureau of Canada (IBC), and the insurer. For any questions and inquiries, the primary point of contact is IBC's Data Management Team through the assigned Data Quality Analyst (DQA).

DQAs serve as the front-line support for any data submission or quality issue. They are available to assist with:

- Ensuring timely and accurate reporting of statistical data
- Coordinating test submissions
- Requirements for error correction
- Providing suggestions for improving data submissions
- Assisting with edit rule interpretation
- Conducting user training

Should you require assistance regarding your data submissions, please contact your DQA.

If a third party submits data on an insurer's behalf, please provide them with a copy of this document and ensure they are familiar with GISA's data submission requirements. It is the insurer's responsibility to ensure that third party providers are continually informed of any ongoing changes in reporting requirements.

Changes to Business

Prior to submitting statistical plan data that has previously not being reported, insurers must contact GISA's service provider, IBC, outlining any changes. The DQA will advise on the appropriate procedures and provide the necessary direction and support. It is important to provide this information prior to attempting to submit the new data as licensing changes affects the validation of the data incorporated into the system. Insurers entering new jurisdictions or new lines of businesses who attempt to submit without prior notification, may experience issues processing their statistical data. Files could be rejected causing a delay in reporting.

Rejected Submissions

Submissions not complying with the requirements set out in this document will be rejected.

Any transmissions considered to be not readable will also be rejected. An automated email notification will be provided to the FTP user account in this scenario.

Submitting Test Data to IBC

Insurers have the ability to submit test data to the GISA Portal. Test submissions are sent using the same file transmission methods as production data, however, the file prefix will determine which submissions are processed in Test. Results of test submissions can be found in the Test Analysis module of the GISA Portal. In this environment, users have the ability to move test submissions in to the production environment should the results be acceptable to do so.

For more information on how to use the Test Analysis application, please see the *Online Application User Guide* available at: <http://www.ibc.ca/on/resources/industry-resources/data-management/reference-materials>.

Backing Up Submission Data

Insurers bear the responsibility to keep and have available a backup copy of submission data. If data quality or accuracy issues are found, insurers may be requested to resubmit the data.

2. TRANSMISSION METHODS

There are three secure transmission mechanisms for the collection of statistical plan data. These include:

1. File Transfer Protocol (FTP) using site-to-site IPSec VPN
2. Web Services Data Exchange
3. File Transfer via Web Browser (manual process)

1. File Transfer Protocol (FTP)

File transfer protocol (FTP) is a standard network protocol that allows users of a network to transmit data between hosts over a secure IPSec VPN connection. With the file transfer protocol, users can copy or move files between the local host and remote host or between two remote hosts.

Requirements for FTP transmission using site-to-site IPSec VPN:

- a workstation with Internet access;
- FTP client software;
- a GISA Portal assigned FTP user ID and password;
- an IPSec* compliant VPN gateway or router or firewall.

Connection Setup for FTP

A secure VPN tunnel must be established between GISA's service provider and the requesting insurer before FTP can be used to transmit data.

The firewall leading to the Internet usually can provide the VPN gateway functionality to establish a secured tunnel to GISA's service provider's network. A pre-shared secret key between two parties will be used in addition to the agreed methods of authentication, encryption and hashing algorithm as defined by the IPSec standards. The IP addresses of the user's VPN gateway and the FTP client must also be provided to GISA's service provider.

Coordination between an insurer's technical support department and GISA's service provider's Service Desk will be required to set up the VPN tunnel.

Transmitting Files Using FTP

1. Establish site-to-site VPN connection
2. Connect to IBC's server: <ftp://ftpsite.ibc.ca> using the credentials provided
3. Transfer the file and ensure it contains the specified File-Naming Convention and requirements outlined in this document

2. Web Services

A web service is a collection of protocols and standards used for exchanging data between applications or systems. Software applications written in various programming languages and running on various platforms can use web services to exchange data over computer networks like the Internet in a manner similar to inter- process communication on a single computer.

Requirements for file transmission using Web Services:

- a host/server/workstation with Internet access;
- a web application; and
- a GISA Portal assigned FTP user ID and password.

Transmitting Files using Web Services

1. Connect Web application to IBC's secure server: <https://filetransfer.ibc.ca>
2. Transfer the file and ensure it contains the specified File-Naming Convention and requirements outlined in this document

3. Web Browser

File transfer can also be achieved using the Web Browser (via the HTTPS Protocol). Users have the ability to copy or move files between local hosts and remote hosts.

Requirements for file transmission using Web Browser:

- a workstation with Internet access;
- a Web Browser (Internet Explorer 10 or higher); and
- a GISA Portal assigned FTP User ID and password.

Transferring Files using Web Browser

1. Open web browser and connect to IBC's secure server via the GISA Portal:
<https://portal.ibc.ca>
2. Upload the file and ensure it contains the specified File-Naming Convention and requirements outlined in this document

Obtaining a GISA Portal FTP ID

In order to implement one of the transmission methods, a GISA Portal FTP User ID must be obtained by the insurer. Insurers can request FTP User IDs by contacting their assigned DQA for the User ID Request Form.

FTP User IDs and passwords never expire. If users believe the security of their passwords have been compromised, IBC's Service Desk should be contacted immediately at servicedesk@ibc.ca or 416-644-3100.

Detailed technical reference guides for all transmission methods are available on GISA's service provider, IBC's website at the following:

<http://www.ibc.ca/on/resources/industry-resources/data-management/reference-materials>.

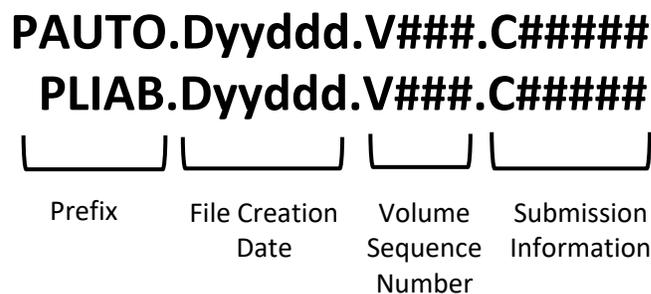
For further information, please contact your Data Quality Analyst (DQA).

3. FILE STRUCTURE AND REQUIREMENTS

Statistical data files must be submitted using the appropriate file-naming convention and header/trailer formats as outlined.

If the Filename, Header and/or Trailer records are missing, contain invalid data, or are not properly sequenced, the submission file cannot be properly processed and will be rejected. Insurers will need to resubmit invalid submissions to ensure reporting information is complete.

File Naming Convention for 600-byte Format



1. Prefix
 - The 1st character indicates whether type of submission
 - “P” for production
 - “T” for test
 - The 2nd through 5th characters indicate the statistical plan – “AUTO” or “LIAB”
2. File Creation Date
 - The letter “D” followed by the 2-digit year (yy) and 3-digit Julian date (ddd)
3. Volume Sequence Number
 - The letter “V” followed by a 3-digit numerical value. This is an open field and used to differentiate between multiple submissions received on the same day from the same company for the same reporting information.
4. Submission Information
 - The letter “C” followed by the 3-digit reporting company number, 1-digit statistical plan number, and 1-digit statistical kind number.
 - Plan can be set to “0” (Zero) when multiple plans are reported in the same file (this can only be done within Automobile where Plan 8 indicates standard automobile and Plan 9 indicates Facility Association servicing carrier automobile). Users are not to combine the Automobile and Ontario Commercial Liability Statistical Plan data within the same file.
 - Kind can be set to “0” (Zero) when multiple kinds are reported in the same file.



Example #1: using filename “PAUTO.D20150.V001.C01081” indicates the following:

- Automobile 600-byte production submission
- Data received for May 29, 2020
- Volume Sequence Number or Version 001 for this file
- Data pertains to reporting company number 010, automobile premium data (plan 8, kind 1).

Example #2: using filename “TLIAB.D20150.V001.C01041” indicates the following:

- Commercial Liability 600-byte test submission
- Data received for May 29, 2020
- Volume Sequence Number or Version 001 for this file
- Data pertains to reporting company number 010, commercial liability premium data (plan 4, kind 1).



Header and Trailer Layout for 600-byte Format

Header Format:

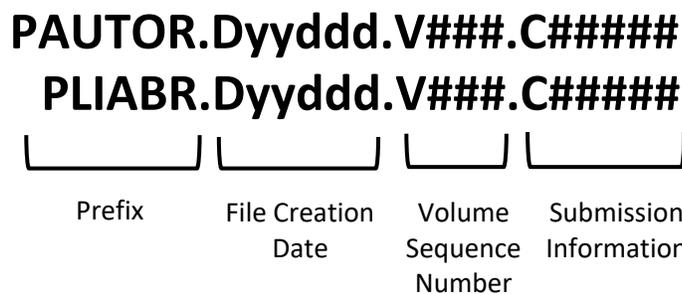
Position	Field Name	Contents
1 – 3	Header Identifier	Set to "000"
4	Reserved	Set to space
5 – 7	Company Number	As assigned by GISA Service Provider, IBC
8 – 13	Entry Date	CCYYMM
14	Statistical Plan	4 = Commercial Liability 8 = Automobile 9 = Facility Automobile
15	Reserved	Set to space
16	Kind	1 = Premiums 2 = Paid Claims and/or Expenses 3 = Outstanding Claims and/or Expenses (Reserves)

Trailer Format:

Position	Field Name	Contents
1 – 3	Trailer Identifier	Set to "999"
4	Reserved	Set to space
5 – 7	Company Number	As assigned by GISA's service provider, IBC
8 – 13	Entry Date	CCYYMM
14	Statistical Plan	4 = Commercial Liability 8 = Automobile 9 = Facility Automobile
15	Reserved	Set to space
16	Kind	1 = Premiums 2 = Paid Claims and/or Expenses 3 = Outstanding Claims and/or Expenses (Reserves)
17 – 23	Record Count	The total number of records in the data segment (right-justified with leading zeros)
24 – 33	Dollar Amount	The total dollar amount in the data segment (right-justified with leading zeros)
34	Sign of the Dollar Amount	"+" or blank for positive amounts and "-" for negative amounts

File Naming Convention for 450-byte Format

Insurers who began run-off reporting prior to the change to the new 600-byte record layout (2008 for Automobile and 2012 for Commercial Liability), have been allowed to continue to submit run-off data using the 450-byte record format. Files that fall under this reporting format must follow the file-naming convention structured here:



5. Prefix

- The 1st character indicates whether type of submission
 - “P” for production
 - “T” for test
- The 2nd through 5th characters indicate the statistical plan – “AUTO” or “LIAB”
- The 6th character, “R”, indicates run-off data reported in the 450-byte format

6. File Creation Date

- The letter “D” followed by the 2-digit year (yy) and 3-digit Julian date (ddd)

7. Volume Sequence Number

- The letter “V” followed by a 3-digit numerical value. This is an open field and used to differentiate between multiple submissions received on the same day from the same company for the same reporting information.

8. Submission Information

- The letter “C” followed by the 3-digit reporting company number, 1-digit statistical plan number, and 1-digit statistical kind number.
- Plan can be set to “0” (Zero) when multiple plans are reported in the same file (this can only be done within Automobile where Plan 8 indicates standard automobile and Plan 9 indicates Facility Association servicing carrier automobile). Users are not to combine the Automobile and Ontario Commercial Liability Statistical Plan data.
- Kind can be set to “0” (Zero) when multiple kinds are reported in the same file.



Example #1: using filename “PAUTOR.D20150.V001.C01081” indicates the following:

- Automobile 450-byte run-off production submission
- Data received for May 29, 2020
- Volume Sequence Number or Version 001 for this file
- Data pertains to reporting company number 010, automobile premium data (plan 8, kind 1).

Example #2: using filename “TLIABR.D20150.V001.C01081” indicates the following:

- Commercial Liability 450-byte run-off test submission
- Data received for May 29, 2020
- Volume Sequence Number or Version 001 for this file
- Data pertains to reporting company number 010, commercial liability premium data (plan 4, kind 1).



Header and Trailer Layout for 450-byte Format

Header Layout:

Position	Field Name	Contents
1 – 3	Company Number	As assigned by GISA's service provider, IBC
4 – 9	Entry Date	CCYYMM
10 – 11	Reserved	Set to space
12	Statistical Plan	4 = Commercial Liability 8 = Automobile 9 = Facility Automobile
13	Kind	1 = Premiums 2 = Paid Claims and/or Expenses 3 = Outstanding Claims and/or Expenses
14 – 16	Submission Number	A unique and sequential number to identify a partial submission
17	Record Type	1 = Header Indicator
18 – 25	Creation Date	CCYYMMDD
26	Submission Type	O = Original R = Resubmission
27	Last Submission Indicator	L = Last submission for this Entry Month P = Other than last

Trailer Layout:

Position	Field Name	Contents
1 – 3	Company Number	As assigned by GISA's service provider, IBC
4 – 9	Entry Date	CCYYMM
10 – 11	Reserved	Set to space
12	Statistical Plan	4 = Commercial Liability 8 = Automobile 9 = Facility Automobile
13	Kind	1 = Premiums 2 = Paid Claims and/or Expenses 3 = Outstanding Claims and/or Expenses
14 – 16	Submission Number	A unique and sequential number to identify a partial submission
17	Record Type	9 = Trailer Indicator
18 – 24	Record Count	The total number of records in the data segment (right-justified with leading blanks, if applicable)
25 – 34	Dollar Amount	The total dollar amount in the data segment (right-justified with leading blanks, if applicable)
35	Sign of the Dollar Amount	"+" or blank for positive amounts and "-" for negative amounts



4. CONTACTING GISA SERVICE PROVIDER FOR SUPPORT

GISA's service provider, IBC, can assist reporting companies with the reporting of statistical plan data. The primary contact for all insurers would be the IBC Data Management team via the assigned Data Quality Analyst (DQA).