



Early Warning System

Automobile Statistical Plan

Anomaly Rule Business Descriptions

Version 1.9

March 2014

This material is intended to provide orientation and guidance to users accessing GISA Early Warning System for data anomalies management.

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Document Revision History

Version #	Date	Change Description
1.0	March 30, 2010	Original document
1.1	July 21, 2010	Updated anomaly business descriptions for the following rules: BCC8409001, BCP8409001, BCP8499002, BCP8507001, BCC8513001, BCP8513001, BCC8514001, BCP8514001, BCC8515001, BCP8515001, BCP8621001, BCP8621004, BCP8624004, BCC8714001, RCP8405002, RCP8405003
1.2	April 26, 2011	Updated anomaly business descriptions for the following rules: BCP8627001, BCI8627001, BCP8628001, BCI8628001, BCI8628002, BCP8629001, BCI8629001, BCP8629002, BCP8630001, BCI8630001, BCP8631001, BCI8631001, BCP8632001, BCI8632001, BCP8633001, BCI8633001, BCP8634001, BCI8634001, BCI8716001, BCI8717001, BCI8717002, BCI8717003
1.3	June 1/2011	Changed the large loss amount from 2M to 1M: BCC8714003, BCC8714004, BCO8714003, BCO8714004 Added Driving Record 6 rules: BCP8418001, BCP8419001, BCP8420001
1.4	June 27, 2011	Added BCP8699011
1.5	Nov 30/2011	Added more details to the description: BCP8408001, ,BCP8408002
1.6	Jan 11/2012	Updated RCP8699001 to RCP8699012, adding (TOB 0, 1, 2, 8, 9) to the description and removing TOB 4. Added "Value Coded Vehicle Code" to the description of BCP8401001 to BCP8401008 and BCP8402001.
1.7	April 15/2012	Updated to include the Plan Code in position 4 on all Anomaly Rules
1.8	January 2014	Updated to include the following new rules: BCC8401013, BCC8406013, BCP8406013, BCC8406014, BCP8406014, BCP8406015, BCP8406016, BCP8418004, BCP8418005, BCP8418007, BCP8419004, BCP8419005, BCP8419007, BCP8420004, BCP8420005, BCP8420007, BCC8421001, BCP8421001, BCC8422001, BCP8422001, BCC8423001, BCP8423001, BCC8424001, BCP8424001, BCC8425001, BCP8425001, BCC8426001, BCP8426001, BCC8427001, BCP8427001, BCC8428001, BCP8428001,

		<p>BCP8434001, BCP8434002, BCP8434003, BCP8434004, BCC8434001, BCC8434002, BCC8434003, BCC8434004, BCP8435001, BCP8435002, BCP8435003, BCP8435004, BCP8435005, BCC8435001, BCC8435002, BCC8435003, BCC8435004, BCC8435005, BCP8436001, BCP8436002, BCP8436003, BCP8436004, BCC8436001, BCC8436002, BCC8436003, BCC8436004, BCP8437001, BCP8437002, BCP8437003, BCP8437004, BCC8437001, BCC8437002, BCC8437003, BCC8437004, BCP8438001, BCP8438002, BCP8438003, BCP8438004, BCC8438001, BCC8438002, BCC8438003, BCC8438004, BCP8439001, BCP8439002, BCP8439003, BCC8439004, BCC8439001, BCC8439002, BCC8439003, BCC8439004, BCP8522001, BCP8522002, BCP8522003, BCP8522004, BCP8522005, BCC8522001, BCC8522002, BCC8522003, BCC8522004, BCC8522005, BCP8699012, BCP8699013, BCP8699014, BCP8699015, BCP8699016, BCP8699017, BCP8699018, BCP8699019, BCP8699020, BCP8699021, BCP8699022, BCP8699023, BCP8699024, BCP8699025, BCP8699026, BCP8699027, BCP8699028, BCP8699029, BCP8699030, BCP8699031, BCP8699032, BCP8699033, BCP8699034, BCP8699035, BCC8806002, RCP8434001, RCP8435001, RCP8436001, RCP8522001, RCI8706001, RCI8706002</p>
1.9	March 2014	Updated document format based on stakeholder feedback

1. Introduction

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

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

2. Types of Rules

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

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

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

3. Rule Identification

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

The following table describes the Anomaly Rules identification scheme:

Position	Description		Values
1	Rule Type	Benchmark	B
		Reference	R
2	Rule Level	Company	C
		Industry	I
		Industry (FA)	F
3	Record Kind	Premium	P
		Premium and Paid Claims	B
		Paid Claim	C
		Outstanding Claims	O
		Paid and Outstanding Claims	I
4	Stat Plan	CLSP, ASP	4, 8
5	Record Segment	Submission Control	1
		Policy	2
		Policyholder	3
		Vehicle	4
		Operator	5
		Coverage	6
		Claim Detail	7
		Claim Participant	8
6 - 7	Data Element Number	Use 99, where multiple fields are used	nn
8 - 10	Sequential Number		nnn

For example, **BCP8401001** identifies a **Benchmark rule**, by **Company**, for **Premium** transaction examining Record Segment, **Vehicle**, Data Element # 01, **Vehicle Code**, and sequential number, **001**.

4. Benchmark Rules

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

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

The following table identifies Company Anomaly Rules:

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

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

Anomaly Rule ID	Description	Comments
BCP8401005	The Number of Exposures for ATVs reported with V-codes (Value Coded Vehicle Code) are expected to be minimal for current Vehicle Model Years	
BCP8401006	The Number of Exposures for ATVs reported with V-codes (Value Coded Vehicle Code) are expected to be minimal for Vehicle Model Years older than current year but less than 15 years old	
BCP8401007	The Number of Exposures for Snow Vehicles reported with V-codes (Value Coded Vehicle Code) are expected to be minimal for current Vehicle Model Years	
BCP8401008	The Number of Exposures for Snow Vehicles reported with V-codes (Value Coded Vehicle Code) are expected to be minimal for Vehicle Model Years older than current year but less than 15 years old	
BCP8401009	The Number of exposures for Private Passenger Vehicle codes is expected to be reasonable distributed over all Private Passenger Vehicle Codes (i.e. not more than X % on each Vehicle Code)	
BCP8401010	The Number of exposures for Motorcycle Vehicle codes is expected to be reasonable distributed over all Motorcycle Vehicle Codes (i.e. not more than X % on each Vehicle Code)	
BCP8401011	The Number of exposures for ATV Vehicle codes is expected to be reasonable distributed over all ATV Vehicle Codes (i.e. not more than X % on each Vehicle Code)	
BCP8401012	The Number of exposures for Snow Vehicle codes is expected to be reasonable distributed over all Snow Vehicle Codes (i.e. not more than X % on each Vehicle Code)	
BCC8401013	The average size of claim (Claims Severity) for each Private Passenger Vehicle Code are expected to be comparable to the average size of claims for all Private Passenger Vehicles for each Model Year	NEW January 2014
BCP8402001	The Number of Exposures for Private Passenger vehicles reported with P-codes (Price Coded Vehicle Code) are expected to be reasonably distributed for each Vehicle Model Year older than current year but less than 15 years old	
BCC8406001	The Number of Claims for Type of Use 05 and 06 must be reported with (Rated Operator Age < 25)	
BCP8406001	The Number of Exposures for Type of Use 05 and 06 must be reported with (Rated Operator Age < 25)	
BCC8406002	The Number of Claims for Type of Use 01, 02, 03 and 07 must be reported with (Rated Operator Age ≥ 25)	

Anomaly Rule ID	Description	Comments
BCP8406002	The Number of Exposures for Type of Use 01, 02, 03 and 07 must be reported with (Rated Operator Age \geq 25)	
BCC8406003	The Number of Claims for Type of Use 08 must be reported with (Rated Operator Age < 21)	
BCP8406003	The Number of Exposures for Type of Use 08 must be reported with (Rated Operator Age < 21)	
BCC8406004	The Number of Claims for Type of Use 09 must be reported with (Rated Operator Age < 25)	
BCP8406004	The Number of Exposures for Type of Use 09 must reported with (Rated Operator Age < 25)	
BCC8406005	The Number of Claims for Type of Use 10 must be reported with (Rated Operator Age = 16 -18)	
BCP8406005	The Number of Exposures for Type of Use 10 must be reported with (Rated Operator Age = 16 - 18)	
BCC8406006	The Number of Claims for Type of Use 11 must be reported with (Rated Operator Age = 19, 20)	
BCP8406006	The Number of Exposures for Type of Use 11 must reported with (Rated Operator Age = 19, 20)	
BCC8406007	The Number of Claims for Type of Use 12 must be reported with (Rated Operator Age = 21, 22)	
BCP8406007	The Number of Exposures for Type of Use 12 must be reported with (Rated Operator Age = 21, 22)	
BCC8406008	The Number of Claims for Type of Use 13 must be reported with (Rated Operator Age = 23, 24)	
BCP8406008	The Number of Exposures for Type of Use 13 must be reported with (Rated Operator Age = 23, 24)	
BCC8406009	The Number of Claims for Type of Use 18 must be reported with (Rated Operator Age < 21)	
BCP8406009	The Number of Exposures for Type of Use 18 must be reported with (Rated Operator Age < 21)	
BCC8406010	The Number of Claims for Type of Use 19 must be reported with (Rated Operator Age > 20 and < 25)	
BCP8406010	The Number of Exposures for Type of Use 19 must be reported with (Rated Operator Age > 20 and < 25)	
BCC8406011	The Number of Claims for Type of Use 05, 18 and 19 must be reported with (Rated Operator Gender = 2)	
BCP8406011	The Number of Exposures for Type of Use 05, 18 and 19 must be reported with (Rated Operator Gender = 2)	
BCC8406012	The Number of Claims for Type of Use 06, 08, 09, 10, 11, 12 and 13 must be reported with (Rated Operator Gender = 1)	
BCP8406012	The Number of Exposures for Type of Use 06, 08, 09, 10, 11,	

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Anomaly Rule ID	Description	Comments
	12 and 13 must be reported with (Rated Operator Gender = 1)	
BCC8406013	The Number of Claims for Commercial Type of Use code T1 (Temporary Code) are expected to be minimal compared to all Claims reported in this group (type of use: T1,41,42,49)	NEW January 2014
BCP8406013	The Number of Exposure for Commercial Type of Use code T1 (Temporary Code) are expected to be minimal compared to all exposure reported in this group (type of use :T1,41,42,49)	NEW January 2014
BCC8406014	The Number of Claims for Commercial Type of Use code T2 (Temporary Code) are expected to be minimal compared to all Claims reported in this group (Type of Use : T2, 62,63,64)	NEW January 2014
BCP8406014	The Number of Exposure for Commercial Type of Use code T2 (Temporary Code) are expected to be minimal compared to all exposure reported in this group (type of use :T2,62,63,64)	NEW January 2014
BCP8406015	The Premium Amount reported for Fleet Rated Commercial Type of Use code T1 (Temporary Code) is expected to be minimal compared to total premium amount reported in this group (type of use :T1,41,42,49)	NEW January 2014
BCP8406016	The Premium Amount reported for Fleet Rated Commercial Type of Use code T2 (Temporary Code) is expected to be minimal compared to total premium amount reported in this group (type of use :T2,62,63,64)	NEW January 2014
BCC8408001	The Number of Claims reported for Private Passenger Vehicles with Trailer Indicator = "Y" should be within an expected range of all Number of Claims reported for Private Passenger Vehicles for each Physical Damage Coverage (AP, Coll, Comp, SP).	Updated as of January 2014
BCP8408001	The Number of Exposures reported for Private Passenger Vehicles with Trailer Indicator = "Y" should be within an expected range of all Number of Exposures reported for Private Passenger Vehicles for each Physical Damage Coverage (AP, Coll, Comp, SP).	
BCC8408002	The Number of Claims reported for Commercial Vehicles with Trailer Indicator = "Y" should be within an expected range of all Number of Claims reported for Commercial Vehicles for each Physical Damage Coverage (AP, Coll, Comp, SP).	Updated as of January 2014
BCP8408002	The Number of Exposures reported for Commercial Vehicles with Trailer Indicator = "Y" should be within an expected range of all Number of Exposures reported for Commercial	Updated as of January 2014

Anomaly Rule ID	Description	Comments
	Vehicles for each Physical Damage Coverage (AP, Coll, Comp, SP).	
BCC8409001	The Number of Claims for Third Party Liability in Alberta with Grid Indicator = "Y" should not exceed a certain percentage of Third Party Liability Number of Claims in Alberta	
BCP8409001	The Number of Exposures for Third Party Liability in Alberta with Grid Indicator = "Y" should not exceed a certain percentage of Third Party Liability Number of Exposures in Alberta	
BCC8410001	The Number of Claims reported with Vehicle Use = "1" should be within an expected range of the Number of Claims reported with Vehicle Use 1 - 3	
BCP8410001	The Number of Exposures reported with Vehicle Use = "1" should be within an expected range of the Number of Exposures reported with Vehicle Use 1 - 3	
BCC8410002	The Number of Claims reported with Vehicle Use = "2" should be within an expected range of the Number of Claims reported with Vehicle Use 1 - 3	
BCP8410002	The Number of Exposures reported with Vehicle Use = "2" should be within an expected range of the Number of Exposures reported with Vehicle Use 1 - 3	
BCC8410003	The Number of Claims reported with Vehicle Use = "3" should be within an expected range of the Number of Claims reported with Vehicle Use 1 - 3	
BCP8410003	The Number of Exposures reported with Vehicle Use = "3" should be within an expected range of the Number of Exposures reported with Vehicle Use 1 - 3	
BCP8414001	The Number of Exposures reported for each Vehicle Identification Number (not: NOT APPLICABLE) should not exceed 36 (i.e. 3 years)	Updated as of January 2014
BCP8416001	The Number of Exposures for each Policy Vehicle Status value (not: 90) value must be within an expected range of all Number of Exposures	Updated as of January 2014
BCP8416002	The Number Exposures for Policy Vehicle Status = 90 must be within an expected range of all Number of Exposures.	
BCB8418001	Claim frequency for each Third Party Liability Driving Record must be within an expected range.	
BCP8418001	The Number of Exposures for Third Party Liability Driving Record = 6 must be within an expected range of all Number of Exposures (i.e. a high percentage) for policy dates prior to 20080101	

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Anomaly Rule ID	Description	Comments
BCP8418002	The Number of Exposures for Third Party Liability Driving Record = 7 must be within an expected range of all Number of Exposures (i.e. a high percentage)(PPV)	Updated as of January 2014
BCP8418003	The Number of Exposures for Third Party Liability Driving Record = 0 must be minimal compared to all Number of Exposures	Updated as of January 2014
BCP8418004	Distribution of exposures by Third Party Liability Driving Record = 6 must be within an expected range of all Number of Exposures for PPV	NEW January 2014
BCP8418005	Distribution of exposures by Third Party Liability Driving Record = 6 must be within an expected range of all Number of Exposures for Commercial Vehicles	NEW January 2014
BCP8418007	Distribution of exposures by Third Party Liability Driving Record = 7 must be within an expected range of all Number of Exposures for Commercial Vehicles	NEW January 2014
BCB8419001	Claim frequency for each Accident Benefits Driving Record must be within an expected range.	
BCP8419001	The Number of Exposures for Accident Benefits Driving Record = 6 must be within an expected range of all Number of Exposures (i.e. a high percentage) for policy dates prior to 200801	
BCP8419002	The Number of Exposures for Accident Benefits Driving Record = 7 must be within an expected range of all Number of Exposures (i.e. a high percentage) (PPV)	Updated as of January 2014
BCP8419003	The Number of Exposures for Accident Benefits Driving Record = 0 must be minimal compared to all Number of Exposures.	Updated as of January 2014
BCP8419004	Distribution of exposures by Accident Benefits Driving = 6 must be within an expected range of all Number of Exposures for PPV	NEW January 2014
BCP8419005	Distribution of exposures by Accident Benefits Driving = 6 must be within an expected range of all Number of Exposures for Commercial Vehicles	NEW January 2014
BCP8419007	Distribution of exposures by Accident Benefits Driving Record = 7 must be within an expected range of all Number of Exposures for Commercial Vehicles	NEW January 2014
BCB8420001	Claim frequency for each Collision/All Perils Driving Record must be within an expected range.	
BCP8420001	The Number of Exposures for Collision/All Perils Driving Record = 6 must be within an expected range of all Number of Exposures (i.e. a high percentage) for policy dates prior to	

Anomaly Rule ID	Description	Comments
	200801	
BCP8420002	The Number of Exposures for Collision/All Perils Driving Record = 7 must be within an expected range of all Number of Exposures (i.e. a high percentage)(PPV)	Updated as of January 2014
BCP8420003	The Number of Exposures for Collision/All Perils Driving Record = 0 must be minimal compared to all Number of Exposures.	Updated as of January 2014
BCP8420004	Distribution of exposures by Accident Benefits Driving Record= 6 must be within an expected range of all Number of Exposures for PPV	NEW January 2014
BCP8420005	Distribution of exposures by Collision/All Perils Driving Record = 6 must be within an expected range of all Number of Exposures for Commercial Vehicles	NEW January 2014
BCP8420007	Distribution of exposures by Collision/All Perils Driving Record = 7 must be within an expected range of all Number of Exposures for Commercial Vehicles	NEW January 2014
BCC8421001	The Number of Claims for Private Passenger vehicles reported with DCPD Rate Group Type is expected to be significant in one of the DCPD Rate group Type values.	NEW January 2014
BCP8421001	The Number of Exposures for Private Passenger vehicles reported with DCPD Rate Group Type is expected to be significant in one of the DCPD Rate group Type values.	NEW January 2014
BCC8422001	The Number of Claims for Private Passenger Vehicles reported with DCPD Rate Group should be reasonably distributed over all values (i.e. not more than a certain percentage in each value)	NEW January 2014
BCP8422001	The Number of Exposures for Private Passenger Vehicles reported with DCPD Rate Group should be reasonably distributed over all values (i.e. not more than a certain percentage in each value)	NEW January 2014
BCC8423001	The Number of Claims for Private Passenger vehicles reported with Accident Benefits Rate Group Type is expected to be significant in one of the Rate group Type values.	NEW January 2014
BCP8423001	The Number of Exposures for Private Passenger vehicles reported with Accident Benefits Rate Group Type is expected to be significant in one of the Rate group Type values.	NEW January 2014
BCC8424001	The Number of Claims for Private Passenger Vehicles reported with Accident Benefits Rate Group should be reasonably distributed over all values (i.e. not more than a certain percentage in each value)	NEW January 2014

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Anomaly Rule ID	Description	Comments
BCP8424001	The Number of Exposures for Private Passenger Vehicles reported with Accident Benefits Rate Group should be reasonably distributed over all values (i.e. not more than a certain percentage in each value)	NEW January 2014
BCC8425001	The Number of Claims for Private Passenger vehicles reported with Collision/All Perils Rate Group Type is expected to be significant in one of the Rate group Type values.	NEW January 2014
BCP8425001	The Number of Exposures for Private Passenger vehicles reported with Collision/All Perils Rate Group Type is expected to be significant in one of the Rate group Type values.	NEW January 2014
BCC8426001	The Number of Claims for Private Passenger Vehicles reported with Collision/All Perils Rate Group should be reasonably distributed over all values (i.e. not more than a certain percentage in each value)	NEW January 2014
BCP8426001	The Number of Exposures for Private Passenger Vehicles reported with Collision/All Perils Rate Group should be reasonably distributed over all values (i.e. not more than a certain percentage in each value)	NEW January 2014
BCC8427001	The Number of Claims for Private Passenger vehicles reported with Comprehensive/Specified Perils Rate Group Type is expected to be significant in one of the Rate group Type values.	NEW January 2014
BCP8427001	The Number of Exposures for Private Passenger vehicles reported with Comprehensive/Specified Perils Rate Group Type is expected to be significant in one of the Rate group Type values.	NEW January 2014
BCC8428001	The Number of Claims for Private Passenger Vehicles reported with Comprehensive/Specified Perils Rate Group should be reasonably distributed over all values (i.e. not more than a certain percentage in each value)	NEW January 2014
BCP8428001	The Number of Exposures for Private Passenger Vehicles reported with Comprehensive/Specified Perils Rate Group should be reasonably distributed over all values (i.e. not more than a certain percentage in each value)	NEW January 2014
BCC8430001	The Number of Claims for each Major Coverage, other than Accident Benefits, with First Party Accident Driver Vehicle Identification Number value = NF should be minimal in comparison to all Number of Claims.	Updated as of January 2014
BCC8434001	The Number of Claims for Private Passenger vehicles reported with Commuting Distance T-codes (Temporary Code) are expected to be minimal compared to all Claims	NEW January 2014

Anomaly Rule ID	Description	Comments
BCP8434001	The Number of Exposures for Private Passenger vehicles reported with Commuting Distance T-codes (Temporary Code) are expected to be minimal compared to all exposures	NEW January 2014
BCC8434002	The Number of Claims for Private Passenger vehicles and Type of Use 01 reported with Commuting Distance > 0 are expected to be minimal compared to all Claims	NEW January 2014
BCP8434002	The Number of Exposures for Private Passenger vehicles AND Type of Use 01 reported with Commuting Distance > 0 are expected to be minimal compared to all exposures	NEW January 2014
BCC8434003	The Number of Claims for Private Passenger vehicles Type of Use 02 AND reported with Commuting Distance > 16 are expected to be minimal compared to all Claims	NEW January 2014
BCP8434003	The Number of Exposures for Private Passenger vehicles Type of Use = 02 AND reported with Commuting Distance > 16 are expected to be minimal compared to all exposures	NEW January 2014
BCC8434004	The Number of Claims for Private Passenger vehicles reported with Commuting Distance > 100 are expected to be minimal compared to all Claims	NEW January 2014
BCP8434004	The Number of Exposures for Private Passenger vehicles reported with Commuting Distance > 100 are expected to be minimal compared to all exposures.	NEW January 2014
BCC8435001	The Number of Claims for Private Passenger vehicles reported with Annual Driving Distance T-codes (Temporary Code) are expected to be minimal compared to all Claims	NEW January 2014
BCP8435001	The Number of Exposures for Private Passenger vehicles reported with Annual Driving Distance T-codes (Temporary Code) are expected to be minimal compared to all exposures	NEW January 2014
BCC8435002	The Number of Claims for Private Passenger vehicles AND Type of Use 01 reported with Annual Driving Distance > 16,000 are expected to be minimal compared to all Claims	NEW January 2014
BCP8435002	The Number of Exposures for Private Passenger vehicles AND Type of Use 01 reported with Annual Driving Distance > 16,000 are expected to be minimal compared to all exposures	NEW January 2014
BCC8435003	The Number of Claims for Private Passenger vehicles and reported with Annual Driving Distance = 0 are expected to be NIL. compared to all Claims	NEW January 2014
BCP8435003	The Number of Exposures for Private Passenger vehicles AND reported with Annual Driving Distance = 0 are expected to be NIL compared to all exposures	NEW January 2014

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Anomaly Rule ID	Description	Comments
BCC8435004	The Number of Claims for Private Passenger vehicles NOT used for business and reported with Annual Driving Distance > 50,000 are expected to be minimal compared to all Claims	NEW January 2014
BCP8435004	The Number of Exposures for Private Passenger vehicles NOT used for business AND reported with Annual Driving Distance > 50,000 are expected to be minimal compared to all exposures	NEW January 2014
BCC8435005	The Number of Claims for Private Passenger vehicles are expected to have a reasonable distribution for each reported value of Annual Driving Distance compared to all Number of Claims	NEW January 2014
BCP8435005	The Number of Exposures for Private Passenger vehicles are expected to have a reasonable distribution of each reported value for Annual Driving Distance compared to all Number of Exposures	NEW January 2014
BCC8436001	The Number of Claims for Private Passenger vehicles reported with Business Use Percentage T-codes (Temporary Code) are expected to be minimal compared to all Claims	NEW January 2014
BCP8436001	The Number of Exposures for Private Passenger vehicles reported with Business Use Percentage T-codes (Temporary Code) are expected to be minimal compared to all exposures	NEW January 2014
BCC8436002	The Number of Claims for Private Passenger vehicles and Type of Use 01, 02 or 03 reported with Business Use Percentage > 0 are expected to be minimal compared to all Claims	NEW January 2014
BCP8436002	The Number of Exposures for Private Passenger vehicles and Type of Use 01, 02 or 03 reported with Business Use Percentage > 0 are expected to be minimal compared to all exposures	NEW January 2014
BCC8436003	The Number of Claims for Private Passenger vehicles Type of Use 07 and reported with Business Use Percentage > 50 are expected to be significant compared to all Claims	NEW January 2014
BCP8436003	The Number of Exposures for Private Passenger vehicles Type of Use = 07 and reported with Business Use Percentage >50 are expected to be significant compared to all exposures	NEW January 2014
BCC8436004	The Number of Claims for Private Passenger vehicles reported with Type of USE <> 01, 02, 03 or 07 and Business Use Percentage > 0 are expected to be minimal compared to all Claims	NEW January 2014

Anomaly Rule ID	Description	Comments
BCP8436004	The Number of Exposures for Private Passenger vehicles reported Type of Use <> 01, 02, 03 and 07 with Business Use Percentage > 0 are expected to be minimal compared to all exposures	NEW January 2014
BCC8437001	The Number of Claims for Private Passenger vehicles reported with Multi-Car Discount = X are expected to be zero compared to all claims if the company offers this discount	NEW January 2014
BCP8437001	The Number of Exposures for Private Passenger vehicles reported with Multi-Car Discount = X are expected to be zero compared to all exposures if the company offers this discount	NEW January 2014
BCC8437002	The Number of Claims for Private Passenger vehicles reported with Multi-Car Discount = X are expected to be 100% compared to all claims if the company does not offer this discount	NEW January 2014
BCP8437002	The Number of Exposures for Private Passenger vehicles reported with Multi-Car Discount = X are expected to be 100% compared to all exposures if the company does not offer this discount	NEW January 2014
BCC8437003	The Number of Claims for Private Passenger vehicles reported with Multi-Car Discount = Y are expected to be zero compared to all claims if the company does not offer this discount	NEW January 2014
BCP8437003	The Number of Exposures for Private Passenger vehicles reported with Multi-Car Discount = Y are expected to be zero compared to all exposures if the company doesn't offer this discount	NEW January 2014
BCC8437004	The Number of Claims for Private Passenger vehicles reported with Multi-Car Discount = Y are expected to be significant compared to all claims if the company offers this discount	NEW January 2014
BCP8437004	The Number of Exposures for Private Passenger vehicles reported with Multi-Car Discount = Y are expected to be significant compared to all exposures if the company offers this discount	NEW January 2014
BCC8438001	The Number of Claims for Private Passenger vehicles reported with Multi-Line Discount = X are expected to be zero compared to all claims if the company offers this discount	NEW January 2014
BCP8438001	The Number of Exposures for Private Passenger vehicles reported with Multi-Line Discount = X are expected to be zero compared to all exposures if the company offers this discount	NEW January 2014
BCC8438002	The Number of Claims for Private Passenger vehicles reported with Multi-Line Discount = X are expected to be 100% compared to all claims if the company does not offer this	NEW January 2014

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Anomaly Rule ID	Description	Comments
	discount	
BCP8438002	The Number of Exposures for Private Passenger vehicles reported with Multi-Line Discount = X are expected to be 100% compared to all exposures if the company does not offer this discount	NEW January 2014
BCC8438003	The Number of Claims for Private Passenger vehicles reported with Multi-Line Discount = Y are expected to be zero compared to all claims if the company doesn't offer this discount	NEW January 2014
BCP8438003	The Number of Exposures for Private Passenger vehicles reported with Multi-Line Discount = Y are expected to be zero compared to all exposures if the company doesn't offer this discount	NEW January 2014
BCC8438004	The Number of Claims for Private Passenger vehicles reported with Multi-Line Discount = Y are expected to be significant compared to all claims if the company offers this discount	NEW January 2014
BCP8438004	The Number of Exposures for Private Passenger vehicles reported with Multi-Line Discount = Y are expected to be significant compared to all exposures if the company offers this discount	NEW January 2014
BCC8439001	The Number of Claims for Private Passenger vehicles reported with Renewal Discount = X are expected to be zero compared to all claims if the company offers this discount	NEW January 2014
BCP8439001	The Number of Exposures for Private Passenger vehicles reported with Renewal Discount = X are expected to be zero compared to all exposures if the company offers this discount	NEW January 2014
BCC8439002	The Number of Claims for Private Passenger vehicles reported with Renewal Discount = X are expected to be 100% compared to all claims if the company does not offer this discount	NEW January 2014
BCP8439002	The Number of Exposures for Private Passenger vehicles reported with Renewal Discount = X are expected to be 100% compared to all exposures if the company does not offer this discount	NEW January 2014
BCC8439003	The Number of Claims for Private Passenger vehicles reported with Renewal Discount = Y are expected to be zero compared to all claims if the company does not offer this discount	NEW January 2014
BCP8439003	The Number of Exposures for Private Passenger vehicles reported with Renewal Discount = Y are expected to be zero compared to all exposures if the company doesn't offer this discount	NEW January 2014

Anomaly Rule ID	Description	Comments
BCC8439004	The Number of Claims for Private Passenger vehicles reported with Renewal Discount = Y are expected to be significant compared to all claims if the company offers this discount	NEW January 2014
BCP8439004	The Number of Exposures for Private Passenger vehicles reported with Renewal Discount = Y are expected to be significant compared to all exposures if the company offers this discount	NEW January 2014
BCP8499002	The number of Third Party Liability exposures for Grid Rated risks is expected to be minimal for experienced drivers (i.e. Driving Record 6 and 7) when compared to total Number of Exposures	
BCC8502001	The Number of Claims should be distributed over all Number of Years Claims Free values ("NCF") (i.e. not more than a certain percentage in each NCF value)	
BCP8502001	The Number of Exposures should be distributed over all Number of Years Claims Free values ("NCF") (i.e. not more than a certain percentage in each NCF value)	
BCC8504001	The Number of Claims should be distributed over all Rated Operator Gender values ("RO Gender") (i.e. not more than a certain percentage in each RO Gender value)	
BCP8504001	The Number of Exposures should be distributed over all Rated Operator Gender values ("RO Gender") (i.e. not more than a certain percentage in each RO Gender value)	
BCC8505001	The Number of Claims should be distributed over all Rated Operator Number of Years Licensed values ("RO Years Licensed") (i.e. not more than a certain percentage in each RO Years Licensed value)	
BCP8505001	The Number of Exposures should be distributed over all Rated Operator Number of Years Licensed values ("RO Years Licensed") (i.e. not more than a certain percentage in each RO Years Licensed value)	
BCC8505002	The Number of Claims for Type of Use 01, 02, 03 and 07 must be equal to the Number of Claims reported with (Rated Operator Number of Years Licensed \geq 9)	
BCP8505002	The Number of Exposures for Rated Operator Number of Years Licensed (values 0, 1 and 2) must be minimal compared to all Number of Exposures.	
BCC8505003	The Number of Claims for Type of Use 05 must be reported with (Rated Operator Number of Years Licensed $<$ 9)	
BCP8505003	The Number of Exposures for Type of Use 01, 02, 03 and 07 must be reported with (Rated Operator Number of Years Licensed \geq 9)	

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Anomaly Rule ID	Description	Comments
BCC8505004	The Number of Claims for Type of Use 10 must be reported with (Rated Operator Number of Years Licensed < 3)	
BCP8505004	The Number of Exposures for Type of Use 05 must be reported with (Rated Operator Number of Years Licensed < 9)	
BCC8505005	The Number of Claims for Type of Use 11 must be reported with (Rated Operator Number of Years Licensed = 3, 4)	
BCP8505005	The Number of Exposures for Type of Use 10 must be reported with (Rated Operator Number of Years Licensed < 3)	
BCC8505006	The Number of Claims for Type of Use 12 must be reported with (Rated Operator Number of Years Licensed = 5, 6)	
BCP8505006	The Number of Exposures for Type of Use 11 must be reported with (Rated Operator Number of Years Licensed = 3, 4)	
BCC8505007	The Number of Claims for Type of Use 13 must be reported with (Rated Operator Number of Years Licensed = 7, 8)	
BCP8505007	The Number of Exposures for Type of Use 12 must be reported with (Rated Operator Number of Years Licensed = 5, 6)	
BCP8505008	The Number of Exposures for Type of Use 13 must be reported with (Rated Operator Number of Years Licensed = 7, 8)	
BCP8507001	The Number of Exposures for First Chance New Driver Discount = Y must be minimal compared to Number of Exposures	
BCP8508001	The Number of Exposures with Retiree Discount > 0 reported with Rated Operator Age ≥ 65 must be significant compared to all Number of Exposures	
BCP8508002	The Number of Exposures with Retiree Discount > 0 reported with Rated Operator Age < 61 must be minimal compared to all Number of Exposures	
BCC8513001	The Number of Claims reported with # Type "A" Convictions = blank or 0 must be significant compared to all Number of Claims	
BCP8513001	The Number of Exposures reported with # Type "A" Convictions = blank or 0 must be significant compared to all Number of Exposures	
BCC8514001	The Number of Claims reported with # Type "B" Convictions = blank or 0 must be significant compared to all Number of Claims	
BCP8514001	The Number of Exposures reported with # Type "B"	

Anomaly Rule ID	Description	Comments
	Convictions = blank or 0 must be significant compared to all Number of Exposures	
BCC8515001	The Number of Claims reported with # Type "C" Convictions = blank or 0 must be significant compared to all Number of Claims	
BCP8515001	The Number of Exposures reported with # Type "C" Convictions = blank or 0 must be significant compared to all Number of Exposures	
BCC8516001	For PPV with Driving Record 6 and 7, the Number of Claims must be reported with Grid level between 000 and - 15	
BCP8516001	For PPV with Driving Record 6 and 7, the Number of Exposures must be reported with Grid level between 000 and - 15	
BCC8516002	For PPV with Driving Record 0, 1 and 2, the Number of Claims must be reported with Grid level between 000 and +99	
BCP8516002	For PPV with Driving Record 0, 1 and 2, the Number of Exposures must be reported with Grid level between 000 and +99	
BCP8520001	The Number of Exposures reported with Principal Operator Drivers License Number = NOT APPLICABLE must be minimal compared to all Number of Exposures	Updated as of January 2014
BCP8521001	The Number of Exposures reported with Principal Operator Drivers License Number Jurisdiction = OT or AU must be minimal compared to all Number of Exposures	
BCC8522001	The Number of Claims for Private Passenger vehicles reported with Rated Operator Marital Status T-codes (Temporary Code) are expected to be minimal compared to all Claims	NEW January 2014
BCP8522001	The Number of Exposures for Private Passenger vehicles reported with Rated Operator Marital Status = T-codes (Temporary Code) are expected to be minimal compared to all exposures	NEW January 2014
BCC8522002	The Number of Claims for Private Passenger vehicles AND Type of Use 08 or 09 reported with Rated Operator Marital Status = M are expected to be significant compared to all Claims	NEW January 2014
BCP8522002	The Number of Exposures for Private Passenger vehicles and Type of Use 08 or 09 reported with Rated Operator Marital Status = M are expected to be significant compared to all exposures	NEW January 2014
BCC8522003	The Number of Claims for Private Passenger vehicles Type of Use = 10, 11, 12 or 13 and reported with Rated Operator Marital Status = N are expected to be significant compared to	NEW January 2014

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Anomaly Rule ID	Description	Comments
	all Claims	
BCP8522003	The Number of Exposures for Private Passenger vehicles Type of Use = 10, 11, 12 or 13 and reported with Rated Operator Marital Status = N are expected to be significant compared to all exposures	NEW January 2014
BCC8522004	The Number of Claims for Private Passenger vehicles reported with Rated Operator Marital Status = M or N are expected to be reasonably distributed compared to all Claims	NEW January 2014
BCP8522004	The Number of Exposures for Private Passenger vehicles reported with Rated Operator Marital Status = M or N are expected to be reasonable distributed compared to all exposures	NEW January 2014
BCC8522005	The Number of Claims for Private Passenger vehicles reported with Rated Operator Marital Status are expected to be reasonably distributed compared to all Claims	NEW January 2014
BCP8522005	The Number of Exposures for Private Passenger vehicles reported with Rated Operator Marital Status are expected to be reasonably distributed compared to all exposures	NEW January 2014
BCP8599001	The number of Exposures for each Conviction Type are expected to be distributed normally	
BCP8603001	The Number of Exposures For Third Party Liability - BI with Limit Amounts \$1,000,000 - \$2,000,000 must be significant compared to all Number of Exposures	
BCP8603002	The Number of Exposures For Third Party Liability - BI with Limit Amounts < \$1,000,000 must be minimal compared to all Number of Exposures	
BCP8603003	The Number of Exposures For Third Party Liability - BI with Limit Amounts < \$1,000,000 must be minimal compared to all Number of Exposures	
BCP8603004	The Number of Exposures For Third Party Liability - BI with Limit Amounts > \$10,000,000 must be minimal compared to all Number of Exposures	
BCP8603005	The Number of Exposures For Third Party Liability - BI with Limit Amounts \$1,000,000 - \$2,000,000 must be significant compared to all Number of Exposures	
BCP8603006	The Number of Exposures For Third Party Liability - PD with Limit Amounts \$1,000,000 - \$2,000,000 must be significant compared to all Number of Exposures	
BCP8603007	The Number of Exposures For Third Party Liability - PD with Limit Amounts < \$1,000,000 must be minimal compared to all	

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

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Anomaly Rule ID	Description	Comments
BCP8604001	The Third Party Liability premium amount for individually rated vehicles must be within an expected range when compared to total Premium for all coverages	
BCP8604002	The Third Party Liability premium amount for fleet-rated vehicles (Type of Business 3) must be within an expected range when compared to total Premium for all coverages	Updated as of January 2014
BCP8606001	The Third Party Liability - BI premium amount for individually rated vehicles must be within an expected range when compared to total Premium for all coverages	
BCP8606002	The Third Party Liability - BI premium amount for fleet rated vehicles (Type of Business 3) must be within an expected range when compared to total Premium for all coverages	Updated as of January 2014
BCP8608001	The Third Party Liability - PD premium amount for individually rated vehicles must be within an expected range when compared to total Premium for all coverages	
BCP8608002	The Third Party Liability - PD premium amount for fleet rated vehicles (Type of Business 3) must be within an expected range when compared to total Premium for all coverages	Updated as of January 2014
BCP8611001	The Number of Exposures for DCPD with \$0 deductible is expected to be significant compared to the Number of DCPD Exposures for all deductibles	
BCP8612001	The DCPD premium amount for individually rated vehicles must be within an expected range when compared to total Premium for all coverages	
BCP8612002	The DCPD premium amount for fleet rated vehicles (Type of Business 3) must be within an expected range when compared to total Premium for all coverages	Updated as of January 2014
BCP8614001	The Uninsured Automobile premium amount for individually rated vehicles must be within an expected range when compared to total Premium for all coverages	
BCP8614002	The Uninsured Automobile premium amount for fleet rated vehicles (Type of Business 3) must be within an expected range when compared to total Premium for all coverages	Updated as of January 2014
BCP8617001	The Underinsured Motorist premium amount for individually rated vehicles must be within an expected range when compared to total Premium for all coverages	
BCP8617002	The Underinsured Motorist premium amount for fleet rated vehicles (Type of Business 3) must be within an expected range when compared to total Premium for all coverages	Updated as of January 2014

Anomaly Rule ID	Description	Comments
BCP8618001	The Number of Exposures with Coverage Code 78 in Nova Scotia is expected to be significant when compared to all Accident Benefits exposures in Nova Scotia	
BCP8619001	The Accident Benefits premium amount for individually rated vehicles must be within an expected range when compared to total Premium for all coverages	
BCP8619002	The Accident Benefits premium amount for fleet rated vehicles (Type of Business 3) must be within an expected range when compared to total Premium for all coverages	Updated as of January 2014
BCP8620001	The Number of Exposures for Collision with non-standard deductibles are expected to be minimal compared to the Number of Collision Exposures for all deductibles	
BCP8620002	The Number of Exposures for All Perils with non-standard deductibles are expected to be minimal compared to the Number of All Perils Exposures for all deductibles	
BCP8621001	The Number of Exposures for Collision with \$100 - \$1,000 deductibles are expected to be significant compared to the Number of Collision Exposures for all deductibles	
BCP8621002	The Number of Exposures for Collision with \$0 deductibles are expected to be minimal compared to the Number of Collision Exposures for all deductibles	
BCP8621003	The Number of Exposures for Collision with deductibles greater than \$50,000 are not expected to be reported	
BCP8621004	The Number of Exposures for All Perils with \$250 - \$5,000 deductibles are expected to be significant compared to the Number of All Perils Exposures for all deductibles	
BCP8621005	The Number of Exposures for All Perils with \$0 deductibles are expected to be minimal compared to the Number of All Perils Exposures for all deductibles	
BCP8621006	The Number of Exposures for All Perils with deductibles greater than \$50,000 are not expected to be reported	
BCP8622001	The Collision premium amount for individually rated vehicles must be within an expected range when compared to total Premium for all coverages	
BCP8622002	The Collision premium amount for fleet rated vehicles (Type of Business 3) must be within an expected range when compared to total Premium for all coverages	Updated as of January 2014
BCP8622003	The All Perils premium amount for individually rated vehicles must be within an expected range when compared to total Premium for all coverages	
BCP8622004	The All Perils premium amount for fleet rated vehicles (Type of Business 3) must be within an expected range when	Updated as of January

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 ASP Anomaly Rule Business Descriptions



Anomaly Rule ID	Description	Comments
	compared to total Premium for all coverages	2014
BCP8623001	The Number of Exposures for Specified Perils with non-standard deductibles are expected to be minimal compared to the Number of Specified Perils Exposures for all deductibles	
BCP8623002	The Number of Exposures for Comprehensive with non-standard deductibles are expected to be minimal compared to the Number of Comprehensive Exposures for all deductibles	
BCP8624001	The Number of Exposures for Comprehensive with \$100 - \$500 deductibles are expected to be significant compared to the Number of Comprehensive Exposures for all deductibles	
BCP8624002	The Number of Exposures for Comprehensive with \$0 deductibles are expected to be minimal compared to the Number of Comprehensive Exposures for all deductibles	
BCP8624003	The Number of Exposures for Comprehensive with deductibles greater than \$50,000 are not expected to be reported	
BCP8624004	The Number of Exposures for Specified Perils with \$100 - \$1,000 deductibles are expected to be significant compared to the Number of Specified Perils Exposures for all deductibles	
BCP8624005	The Number of Exposures for Specified Perils with \$0 deductibles are expected to be minimal compared to the Number of Specified Perils Exposures for all deductibles	
BCP8624006	The Number of Exposures for Specified Perils with deductibles greater than \$50,000 are not expected to be reported	
BCP8625001	The Comprehensive premium amount for individually rated vehicles must be within an expected range when compared to total Premium for all coverages	
BCP8625002	The Comprehensive premium amount for fleet rated vehicles (Type of Business 3) must be within an expected range when compared to total Premium for all coverages	Updated as of January 2014
BCP8625003	The Specified Perils premium amount for individually rated vehicles must be within an expected range when compared to total Premium for all coverages	
BCP8625004	The Specified Perils premium amount for fleet rated vehicles (Type of Business 3) must be within an expected range when compared to total Premium for all coverages	Updated as of January 2014

Anomaly Rule ID	Description	Comments
BCP8627001	The Number of Exposures with Added Coverage to offset Tort Deductible are expected to be minimal compared to all exposures.	
BCI8627001	The Number of Claims with Added Coverage to offset Tort Deductible are expected to be minimal compared to all Claims.	
BCP8628001	The Number of Exposures with Accident Benefits Medical & Rehabilitation – Basic Coverage are expected to be significant compared to all exposures.	
BCI8628001	The Number of Claims with Accident Benefits Medical & Rehabilitation – Basic Coverage are expected to be significant compared to all Claims.	
BCI8628002	The Number of Claims with Accident Benefits Medical & Rehabilitation – Basic Coverage Loss and Expense Amount greater than \$50,000 are expected to be nil.	
BCP8629001	The Number of Exposures with Accident Benefits Attendant Care – Basic Coverage are expected to be significant compared to all exposures.	
BCI8629001	The Number of Claims with Accident Benefits Attendant Care – Basic Coverage are expected to be significant compared to all Claims.	
BCI8629002	The Number of Claims with Accident Benefits Attendant Care – Basic Coverage Loss and Expense amount greater than \$36,000 are expected to be nil.	
BCP8630001	The Number of Exposures with Accident Benefits Caregiver, Housekeeping and Home Maintenance – Basic Coverage are expected to be significant compared to all exposures.	
BCI6830001	The Number of Claims with Accident Benefits Caregiver, Housekeeping and Home Maintenance – Basic Coverage are expected to be significant compared to all Claims.	
BCP8631001	The Number of Exposures with Accident Benefits Income Replacement – Basic Coverage are expected to be significant compared to all exposures.	
BCI8631001	The Number of Claims with Accident Benefits Income Replacement– Basic Coverage are expected to be significant compared to all Claims.	
BCP8632001	The Number of Exposures with Accident Benefits Dependant Care – Basic Coverage are expected to be significant compared to all exposures.	
BCI8632001	The Number of Claims with Accident Benefits Dependant Care– Basic Coverage are expected to be significant compared to all Claims.	

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Anomaly Rule ID	Description	Comments
BCP8633001	The Number of Exposures with Accident Benefits Death and Funeral expenses – Basic Coverage are expected to be significant compared to all exposures.	
BCI8633001	The Number of Claims with Accident Benefits Death and Funeral expenses– Basic Coverage are expected to be significant compared to all Claims.	
BCP8634001	The Number of Exposures with Accident Benefits Indexation – Basic Coverage are expected to be significant compared to all exposures.	
BCI8634001	The Number of Claims with Accident Benefits Indexation– Basic Coverage are expected to be significant compared to all Claims.	
BCP8699001	The Number of Exposures (excluding Attached Trailers and Occasional Operators) must be equal for mandatory coverages (AB, TPL and UA)	
BCP8699002	The Number of Exposures (excluding Attached Trailers and Occasional Operators) for mandatory coverages (AB, TPL-BI, TPL-PD, DCPD and UA) must be equal	
BCP8699003	The Number of Exposures (excluding Attached Trailers and Occasional Operators) must be equal for mandatory coverages (AB, and TPL)	
BCP8699004	The Number of Exposures for Occasional Operators (excluding Attached Trailers) must be equal for mandatory coverages (AB, TPL-BI, TPL-PD and DCPD)	
BCP8699005	The Number of Exposures for Accident Benefits (excluding Attached Trailers and Occasional Operators) must be higher than the Number of Exposures for Comprehensive	Updated as of January 2014
BCP8699006	The Number of Exposures for Accident Benefits (with Excluded Driver) must be equal to the Number of Exposures for Uninsured Automobile (with Excluded Driver) in Ontario	Updated as of January 2014
BCP8699007	The Number of Exposures for Accident Benefits (without Excluded Driver) must be equal to the Number of Exposures for Uninsured Automobile (without Excluded Driver) in Ontario	Updated as of January 2014
BCP8699008	The Number of Exposures for Occasional Operators (excluding Attached Trailers) must be equal for mandatory coverages (AB, TPL and UA)	
BCP8699009	The Number of Exposures for Occasional Operators (excluding Attached Trailers) must be equal for mandatory coverages (AB and TPL)	

Anomaly Rule ID	Description	Comments
BCP8699010	The Number of Exposures (excluding Attached Trailers and Occasional Operators) must be equal for mandatory coverages (AB, and UM)	
BCP8699011	The Number of Exposures for Occasional Operators (excluding Attached Trailers) must be equal for mandatory coverages (TPL and UA)	
BCP8699012	The Number of Exposures for Private Passengers Vehicle (excluding Attached Trailers and Occasional Operators) must be equal for mandatory coverages (AB, TPL and UA)	NEW January 2014
BCP8699013	The Number of Exposures for Motorcycles, ATVs and Snowmobiles (excluding Attached Trailers) must be equal for mandatory coverages (AB, TPL and UA)	NEW January 2014
BCP8699014	The Number of Exposures for Commercial Vehicle (excluding Attached Trailers) must be equal for mandatory coverages (AB, TPL and UA)	NEW January 2014
BCP8699015	The Number of Exposures for Public Vehicles (excluding Attached Trailers) must be equal for mandatory coverages (AB, TPL and UA)	NEW January 2014
BCP8699016	The Number of Exposures for Private Passenger Vehicles (excluding Attached Trailers and Occasional Operators) for mandatory coverages (AB, TPL-BI, TPL-PD, DCPD and UA) must be equal	NEW January 2014
BCP8699017	The Number of Exposures for Motorcycles, ATVs and Snowmobiles (excluding Attached Trailers) for mandatory coverages (AB, TPL-BI, TPL-PD, DCPD and UA) must be equal	NEW January 2014
BCP8699018	The Number of Exposures for Commercial Vehicles (excluding Attached Trailers) for mandatory coverages (AB, TPL-BI, TPL-PD, DCPD and UA) must be equal	NEW January 2014
BCP8699019	The Number of Exposures for Public Vehicles (excluding Attached Trailers) for mandatory coverages (AB, TPL-BI, TPL-PD, DCPD and UA) must be equal	NEW January 2014
BCP8699020	The Number of Exposures for Private Passengers Vehicles (excluding Attached Trailers and Occasional Operators) must be equal for mandatory coverages (AB, and TPL)	NEW January 2014
BCP8699021	The Number of Exposures for Motorcycles, ATVs and Snowmobiles (excluding Attached Trailers) must be equal for mandatory coverages (AB, and TPL)	NEW January 2014
BCP8699022	The Number of Exposures for Commercial Vehicles (excluding Attached Trailers) must be equal for mandatory coverages (AB, and TPL)	NEW January 2014
BCP8699023	The Number of Exposures for Public Vehicles (excluding Attached Trailers) must be equal for mandatory coverages	NEW January 2014

Anomaly Rule ID	Description	Comments
	(AB, and TPL)	
BCP8699024	The Number of Exposures for Private Passengers Vehicles for Accident Benefits Coverage (excluding Attached Trailers and Occasional Operators) must be higher than the Number of Exposures for Comprehensive Coverage	NEW January 2014
BCP8699025	The Number of Exposures for Motorcycles, ATV`s and Snowmobiles Vehicles for Accident Benefits Coverage (excluding Attached Trailers) must be higher than the Number of Exposures for Comprehensive Coverage	NEW January 2014
BCP8699026	The Number of Exposures for Commercial Vehicles for Accident Benefits Coverage (excluding Attached Trailers) must be higher than the Number of Exposures for Comprehensive Coverage	NEW January 2014
BCP8699027	The Number of Exposures for Public Vehicles for Accident Benefits Coverage (excluding Attached Trailers) must be higher than the Number of Exposures for Comprehensive Coverage	NEW January 2014
BCP8699028	The Number of Exposures (excluding Attached Trailers and Occasional Operators) must be equal for mandatory coverages (AB, and UM)	NEW January 2014
BCP8699029	The Number of Exposures for Motorcycles, ATVs and Snowmobiles (excluding Attached Trailers) must be equal for mandatory coverages (AB, and UM)	NEW January 2014
BCP8699030	The Number of Exposures for Commercial Vehicles (excluding Attached Trailers) must be equal for mandatory coverages (AB, and UM)	NEW January 2014
BCP8699031	The Number of Exposures for Public Auto (excluding Attached Trailers) must be equal for mandatory coverages (AB, and UM)	NEW January 2014
BCP8699032	The Number of Exposures for Private Passenger Vehicles (excluding Attached Trailers) must be equal for mandatory coverages (TPL and UA)	NEW January 2014
BCP8699033	The Number of Exposures Motorcycles, ATVs and Snowmobiles (excluding Attached Trailers) must be equal for mandatory coverages (TPL and UA)	NEW January 2014
BCP8699034	The Number of Exposures Commercial Vehicles (excluding Attached Trailers) must be equal for mandatory coverages (TPL and UA)	NEW January 2014
BCP8699035	The Number of Exposures Public Auto(excluding Attached Trailers) must be equal for mandatory coverages (TPL and	NEW January 2014

Anomaly Rule ID	Description	Comments
	UA)	
BCC8706001	The Number of Claims for Underinsured Motorist and Uninsured Automobile Kind of Loss codes must be minimal compared to all Number of Claims	
BCC8706002	The Number of Claims for Accident Benefits Loss Transfer Recovery Kind of Loss codes must be within an expected range compared to all Number of Claims	
BCC8706003	The Number of Claims for Third Party Liability Loss Transfer Kind of Loss codes must be within an expected range compared to all Number of Claims	
BCC8706004	The Number of Claims for Accident Benefits Loss Transfer Recovery Kind of Loss codes (6x) must be less than the Number of Claims for their corresponding Kind of Loss codes (4x)	
BCC8706005	The Number of Claims for Accident Benefits Loss Transfer Recovery Kind of Loss codes (9x) must be less than the Number of Claims for their corresponding Kind of Loss codes (8x)	
BCI8706007	The Number of credit Transactions (Transaction Type P or Q) for Accident Benefits Loss Transfer recovery are expected to be significant when compared to total Number of transactions for Accident Benefits Loss Transfer Recovery	
BCC8707001	The Number of Claims for Collision with non-standard deductibles are expected to be minimal compared to the Number of Collision Claims for all deductibles	
BCC8707002	The Number of Claims for All Perils with non-standard deductibles are expected to be minimal compared to the Number of All Perils Claims for all deductibles	
BCC8707003	The Number of Claims for Specified Perils with non-standard deductibles are expected to be minimal compared to the Number of Specified Perils Claims for all deductibles	
BCC8707004	The Number of Claims for Comprehensive with non-standard deductibles are expected to be minimal compared to the Number of Comprehensive Claims for all deductibles	
BCC8710001	The Number of Claims for Third Party Liability - BI with Liability Limit amount greater than \$10,000,000 are expected to be minimal	
BCC8710002	The Number of Claims for Third Party Liability - PD with Liability Limit amount greater than \$10,000,000 are expected to be minimal	
BCC8710003	The Number of Claims for Third Party Liability with Liability Amount greater than \$10,000,000 are expected to be	

Anomaly Rule ID	Description	Comments
	minimal	
BCC8713001	The Number of Claims reported with First Party Vehicle Total Loss Indicator = T must be within an expected range compared to all Number of Claims	
BCC8713002	The Number of Claims reported with First Party Vehicle Total Loss Indicator = P must be within an expected range compared to all Number of Claims	
BCC8714001	The Number of Transactions for Collision, Comprehensive, All Perils and Specified Perils Coverages with Loss Amount > \$150,000 are expected to be minimal	
BCO8714001	The Number of Transactions for Collision, Comprehensive, All Perils and Specified Perils Coverages with Loss Reserve Amount > \$150,000 are expected to be minimal	
BCC8714002	The Number of Transactions for Accident Benefits with Loss Amount ≥ \$750,000 are expected to be minimal	
BCO8714002	The Number of Transactions for Accident Benefits with Loss Reserve Amount ≥ \$750,000 are expected to be minimal	
BCC8714003	The Number of Transactions for Third Party Liability with Loss Amount ≥ \$750,000 are expected to be minimal	
BCO8714003	The Number of Transactions for Third Party Liability with Loss Reserve Amount ≥ \$750,000 are expected to be minimal	
BCC8714004	The Number of Transactions for Third Party Liability - BI with Loss Amount ≥ \$750,000 are expected to be minimal	
BCO8714004	The Number of Transactions for Third Party Liability - BI with Loss Reserve Amount ≥ \$750,000 are expected to be minimal	
BCI8716001	The Number of Claims for non-Catastrophic Impairments are expected to be larger than claims with one or more claimants with catastrophic impairment	
BCI8717001	The Number of Claims for Minor injuries only are expected to be larger than claims with non-minor injuries.	
BCI8717002	The Claim Severity for Claims with Minor injuries only, is expected to be less than the Claim Severity for claims with non-minor injuries.	
BCI8717003	The Number of Transactions with Minor Injury Indicator = 0, and Kind of Loss Codes: 41,43,45 , and Loss and Expense Amount greater than \$3,500 are expected to be NIL.	Updated as of January 2014
BCC8804001	The Number Claims reported with First Party Accident Driver License Number special values (e.g. NOT APPLICABLE) are expected to be minimal compared to all number of claims	
BCC8806001	The Number of Claims for Collision and TPL Coverage	

Anomaly Rule ID	Description	Comments
	reported with First Party Degree at Fault =000 are expected to be minimal	
BCC8806002	The Number of Claims for Collision and BI Coverage reported with First Party Degree at Fault =000 are expected to be minimal	NEW January 2014

5. Reference Rules

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

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

The following table identifies Company Anomaly Rules:

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

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

Anomaly Rule ID	Description	Comments
	Vehicle Model Year	
RCP8402006	The number of exposures for Motorcycles not reported with V-codes (Vehicle code) must be equal to historical reported information by Vehicle Model Year	
RCP8402007	The number of exposures for All-Terrain Vehicles not reported with V-codes (Vehicle code) must be equal to historical reported information by Vehicle Model Year	
RCP8402008	The number of exposures for Snow vehicles not reported with V-codes (Vehicle code) must be equal to historical reported information by Vehicle Model Year	
RCB8403001	The Claims Frequency must be equal to historical reported information by Statistical Territory	
RCP8403001	The Number of Exposures must be equal to historical reported information by Statistical Territory	
RCB8404001	The Claims Frequency must be equal to historical reported information by Vehicle Location Postal Code	
RCP8404001	The Number of Exposures must be equal to historical reported information by Vehicle Location Postal Code	
RCB8405001	The Claims Frequency for Individually Rated vehicles must be equal to historical reported information by Type of Business	
RCP8405001	The Number of Exposures for Individually Rated vehicles must be equal to historical reported information by Type of Business	
RCP8405002	The Third Party Liability Premium for Fleet Rated vehicles must be equal to historical reported information	
RCP8405003	The Third Party Liability - BI Premium for Fleet Rated vehicles must be equal to historical reported information	
RCB8406001	The Claims Frequency for PPV must be equal to historical reported information by Type of Use	
RCP8406001	The Total Premium for Miscellaneous vehicles must be equal to historical reported information by Type of Use	
RCB8406002	The Claims Frequency for Individually rated Public vehicles must be equal to historical reported information by Type of Use	
RCP8406002	The Number of Exposures for PPV must be equal to historical reported information by Type of Use	
RCB8406003	The Claims Frequency for Other Personal Use Vehicles must be equal to historical reported information by Type of Use	

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Anomaly Rule ID	Description	Comments
RCP8406003	The Number of Exposures for Other Personal Use vehicles must be equal to historical reported information by Type of Use	
RCB8406004	The Claims Frequency for Commercial use Vehicles must be equal to historical reported information by Type of Use	Updated as of January 2014
RCP8406004	The Number of Exposures for Commercial Use vehicles must be equal to historical reported information by Type of Use	Updated as of January 2014
RCP8406005	The Number of Exposures for Public Vehicles must be equal to historical reported information by Type of Use	
RCP8407001	The Number of Exposures for each Policy Effective Year must be equal to the Number of Exposures for the previous Policy Effective Year in the previous period	
RCP8407002	The Number of Exposures for each Policy Effective Year must be equal to the Number of Exposures for the previous Policy Effective Year in the previous period for each Major Vehicle Class	
RCP8407003	The Number of Exposures for each Policy Effective Year must be equal to the Number of Exposures for the previous Policy Effective Year in the previous period for each Major Coverage (TPL, AB, UA, UM, Coll, Comp, AP, SP.	
RCP8407004	The Number of Exposures for each Policy Effective Year must be equal to the Number of Exposures for the previous Policy Effective Year in the previous period for each Major Coverage (TPL-BI, TPL-PD, DCPD, AB, UA, UM, Coll, Comp, AP, SP.	
RCP8407005	The Number of Exposures for each Policy Effective Year must be equal to the Number of Exposures for the previous Policy Effective Year in the previous period for each Major Coverage (TPL, AB, UM, Coll, Comp, AP, SP.	
RCP8408001	The Number of Exposures individually rated PPV Attached Trailers in each Policy Effective Year must be equal to the Number of Exposures for individually rated PPV Attached Trailers for the previous Policy Effective Year in the previous period	
RCP8408002	The Number of Exposures individually rated Commercial Attached Trailers in each Policy Effective Year must be equal to the Number of Exposures for individually rated Comm. Attached Trailers for the previous Policy Effective Year in the previous period	Updated as of January 2014

Anomaly Rule ID	Description	Comments
RCB8411001	The Claims Frequency must be equal to historical reported information for each Number of Other Operators value	
RCP8411001	The Number of Exposures must be equal to historical reported information for each Number of Other Operators value	
RCB8412001	The Claims Frequency must be equal to historical reported information for each Other Operators Number of Years Licensed value	
RCP8412001	The Number of Exposures must be equal to historical reported information for each Other Operators Number of Years Licensed value	
RCP8434001	The Number of Exposures for Private Passenger vehicles reported with Commuting Distance One Way with T-codes (Temporary Code) are expected to be less than the historical reported Exposures for Private Passenger vehicles reported with Commuting Distance One Way T-codes	NEW January 2014
RCP8435001	The Number of Exposures for Private Passenger vehicles reported with Annual Driving Distance T-codes (Temporary Code) are expected to be less than the historical reported Exposures for Private Passenger vehicles reported with Annual Driving Distance T-codes	NEW January 2014
RCP8436001	The Number of Exposures for Private Passenger vehicles reported with Business Use with T-codes (Temporary Code) are expected to be less than the historical reported Exposures for Private Passenger vehicles reported with Business Use T-codes	NEW January 2014
RCB8501001	The Claims Frequency must be equal to historical reported information for each Number of Claims value	
RCP8501001	The Number of Exposures must be equal to historical reported information for each Number of Claims value	
RCB8502001	The Claims Frequency must be equal to historical reported information for each Number of Years Claims Free value	
RCP8502001	The Number of Exposures must be equal to historical reported information for each Number of Years Claims Free value	
RCB8503001	The Claims Frequency must be equal to historical reported information for each Age Group value	
RCP8503001	The Number of Exposures must be equal to historical reported information for each Age Group value	

Anomaly Rule ID	Description	Comments
RCB8505001	The Claims Frequency must be equal to historical reported information for each Rated Operator Number of Years Licensed value	
RCP8505001	The Number of Exposures must be equal to historical reported information for each Rated Operator Number of Years Licensed value	
RCB8513001	The Claims Frequency must be equal to historical reported information for each Type "A" Conviction value	
RCP8513001	The Number of Exposures must be equal to historical reported information for each Type "A" Conviction value	
RCB8514001	The Claims Frequency must be equal to historical reported information for each Type "B" Conviction value	
RCP8514001	The Number of Exposures must be equal to historical reported information for each Type "B" Conviction value	
RCB8515001	The Claims Frequency must be equal to historical reported information for each Type "C" Conviction value	
RCP8515001	The Number of Exposures must be equal to historical reported information for each Type "C" Conviction value	
RCP8522001	The Number of Exposures for Private Passenger vehicles reported with Rated Operator Marital Status = T-codes (Temporary Code) are expected to be less than the historical reported Exposures for Private Passenger vehicles reported with Rated Operator Marital Status = T-codes	NEW January 2014
RCP8601001	The Number of Exposures reported for Third Party Liability must be equal to historical reported information	
RCP8605001	The Number of Exposures reported for Third Party Liability-BI must be equal to historical reported information	
RCP8607001	The Number of Exposures reported for Third Party Liability-PD must be equal to historical reported information	
RCP8609001	The Number of Exposures reported for DCPD must be equal to historical reported information	
RCP8613001	The Number of Exposures reported for Uninsured Automobile must be equal to historical reported information	
RCP8615001	The Number of Exposures reported for Underinsured Motorist must be equal to historical reported information	
RCP8618001	The Number of Exposures reported for Accident Benefits must be equal to historical reported information	

Anomaly Rule ID	Description	Comments
RCP8620001	The Number of Exposures reported for Collision/ All Perils must be equal to historical reported information	
RCP8623001	The Number of Exposures reported for Comprehensive/ Specified Perils must be equal to historical reported information	
RCB8699001	The Claims Frequency for Private Passenger Vehicles must be equal to historical reported information by Major Coverage (TPL, AB, UA, UM, Coll, Comp, AP, SP)	
RCP8699001	The Average Premium for Private Passenger Vehicles (TOB 0, 1, 2, 8, 9) must be equal to historical reported information by Major Coverage (TPL, AB, UA, UM, Coll, Comp, AP, SP)	
RCB8699002	The Claims Frequency for Private Passenger Vehicles must be equal to historical reported information by Major Coverage (TPL-BI, TPL-PD, DCPD, AB, UA, UM, Coll, Comp, AP, SP)	
RCP8699002	The Average Premium for Private Passenger Vehicles (TOB 0, 1, 2, 8, 9) must be equal to historical reported information by Major Coverage (TPL-BI, TPL-PD, DCPD, AB, UA, UM, Coll, Comp, AP, SP)	
RCB8699003	The Claims Frequency for Private Passenger Vehicles must be equal to historical reported information by Major Coverage (TPL, AB, UM, Coll, Comp, AP, SP)	
RCP8699003	The Average Premium for Private Passenger Vehicles (TOB 0, 1, 2, 8, 9) must be equal to historical reported information by Major Coverage (TPL, AB, UM, Coll, Comp, AP, SP)	
RCB8699004	The Claims Frequency for Other Personal Use Vehicles must be equal to historical reported information by Major Coverage (TPL, AB, UA, UM, Coll, Comp, AP, SP)	
RCP8699004	The Average Premium for Other Personal Use Vehicles (TOB 0, 1, 2, 8, 9) must be equal to historical reported information by Major Coverage (TPL, AB, UA, UM, Coll, Comp, AP, SP)	
RCB8699005	The Claims Frequency for Other Personal Use Vehicles must be equal to historical reported information by Major Coverage (TPL-BI, TPL-PD, DCPD, AB, UA, UM, Coll, Comp, AP, SP)	
RCP8699005	The Average Premium for Other Personal Use Vehicles (TOB 0, 1, 2, 8, 9) must be equal to historical reported information by Major Coverage (TPL-BI, TPL-PD, DCPD, AB, UA, UM, Coll, Comp, AP, SP)	

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Anomaly Rule ID	Description	Comments
RCB8699006	The Claims Frequency for Other Personal Use Vehicles must be equal to historical reported information by Major Coverage (TPL, AB, UM, Coll, Comp, AP, SP)	
RCP8699006	The Average Premium for Other Personal Use Vehicles (TOB 0, 1, 2, 8, 9) must be equal to historical reported information by Major Coverage (TPL, AB, UM, Coll, Comp, AP, SP)	
RCB8699007	The Claims Frequency for Commercial (Individual Rated) Vehicles must be equal to historical reported information by Major Coverage (TPL, AB, UA, UM, Coll, Comp, AP, SP)	Updated as of January 2014
RCP8699007	The Average Premium for Commercial (Individual Rated) Vehicles (TOB 1, 2, 4, 8, 9) must be equal to historical reported information by Major Coverage (TPL, AB, UA, UM, Coll, Comp, AP, SP)	Updated as of January 2014
RCB8699008	The Claims Frequency for Commercial (Individual Rated) Vehicles must be equal to historical reported information by Major Coverage (TPL-BI, TPL-PD, DCPD, AB, UA, UM, Coll, Comp, AP, SP)	Updated as of January 2014
RCP8699008	The Average Premium for Commercial (Individual Rated) Vehicles (TOB 1, 2, 4, 8, 9) must be equal to historical reported information by Major Coverage (TPL-BI, TPL-PD, DCPD, AB, UA, UM, Coll, Comp, AP, SP)	Updated as of January 2014
RCB8699009	The Claims Frequency for Commercial (Individual Rated) Vehicles must be equal to historical reported information by Major Coverage (TPL, AB, UM, Coll, Comp, AP, SP)	Updated as of January 2014
RCP8699009	The Average Premium for Commercial (Individual Rated) Vehicles (TOB 1, 2, 4, 8, 9) must be equal to historical reported information by Major Coverage (TPL, AB, UM, Coll, Comp, AP, SP)	Updated as of January 2014
RCB8699010	The Claims Frequency for Public Automobiles must be equal to historical reported information by Major Coverage (TPL, AB, UA, UM, Coll, Comp, AP, SP)	
RCP8699010	The Average Premium for Public Automobiles (TOB 0, 1, 2, 8, 9) must be equal to historical reported information by Major Coverage (TPL, AB, UA, UM, Coll, Comp, AP, SP)	
RCB8699011	The Claims Frequency for Public Automobiles must be equal to historical reported information by Major Coverage (TPL-BI, TPL-PD, DCPD, AB, UA, UM, Coll, Comp, AP, SP)	
RCP8699011	The Average Premium for Public Automobiles (TOB 0, 1, 2, 8, 9) must be equal to historical reported information by Major Coverage (TPL-BI, TPL-PD, DCPD, AB, UA, UM, Coll,	

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

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Anomaly Rule ID	Description	Comments
RCI8705005	The Number of Claims for each Accident Year must be equal to the Number of Claims for the previous Accident Year in the previous period for each Major Coverage (TPL AB, UM, Coll, Comp, AP, SP)	
RCI8706001	The Number of Claims must be equal to historical reported information for each Accident Year for each Kind of Loss value	Updated as of January 2014
RCI8706002	The Total Loss and Expense Amount must be equal to historical reported information for each Accident Year for each Kind of Loss value	NEW January 2014
RCI8799001	The Claims Severity for each Accident Year must be equal to the Claims Severity for the previous Accident Year in the previous period	
RCI8799002	The Claims Severity for each Accident Year must be equal to the Claims Severity for the previous Accident Year in the previous period for each Major Class	
RCI8799003	The Claims Severity for each Accident Year must be equal to the Claims Severity for the previous Accident Year in the previous period for each Major Coverage (TPL-BI, TPL-PD, DCPD, AB, UA, UM, Coll, Comp, AP, SP)	
RCI8799004	The Claims Severity for each Accident Year must be equal to the Claims Severity for the previous Accident Year in the previous period for each Major Coverage (TPL, AB, UA, UM, Coll, Comp, AP, SP)	
RCI8799005	The Claims Severity for each Accident Year must be equal to the Claims Severity for the previous Accident Year in the previous period for each Major Coverage (TPL AB, UM, Coll, Comp, AP, SP)	

6. Appendix A – Record segment / data element name

Both the Record Segment and Data Element Number are used in the composition of the Anomaly Rule Identification.

Please note that the following table includes data elements collected under Automobile Statistical Plan (ASP) as mandated by General Insurance Statistical Agency’s (GISA). It also includes data elements collected from the Underwriting Information Tracking System (UITS) as mandated by Facility Association’s (FA).

Record Segment	Data Element	
	Number	Name
1 - Submission Control	01	Record Format Version Number
	02	Company Identification
	03	Entry Date
	04	Statistical Plan
	05	Transaction Type
	06	UITS Transaction Type (UITS)
	07	Processing Date (UITS)
	08	Sequence Number (UITS)
2 - Policy	01	Policy Control ID
	02	Policy Identification Digit
	03	Policy Identification
	04	Policy Effective Date
	05	Endorsement/ Cancellation Date
	06	Policy Expiry Date
	07	No Frills Indicator
	08	Rejecting Company Identification (FA)
	09	Group Marketing Indicator
3 - Policyholder	01	Policyholder Surname (UITS)
	02	Policyholder First Name (UITS)
	03	Policyholder Middle Name/ Initial (UITS)
	04	Policyholder Street Address (UITS)
	05	Policyholder City (UITS)
	06	Policyholder Province (UITS)

Record Segment	Data Element	
	Number	Name
	07	Policyholder Postal Code (UITS)
4 - Vehicle	01	Vehicle Code
	02	Vehicle Model Year
	03	Statistical Territory
	04	Vehicle Location Postal Code
	05	Type of Business
	06	Type of Use
	07	Exposure
	08	Trailer Indicator
	09	Grid Indicator
	10	Vehicle Use
	11	Number of Other Operators
	12	Other Operators Number of Years Licensed
	13	Vehicle Indicator (UITS)
	14	Vehicle Identification Number – VIN (UITS)
	15	Registrant Identification Number – RIN (UITS)
	16	Policy Vehicle Status (UITS)
	17	Mandatory Coverage Indicator (UITS)
	18	Third Party Liability Driving Record
	19	Accident Benefits Driving Record
	20	Collision/ All Perils Driving Record
	21	DCPD Rate Group Type
	22	DCPD Rate Group
	23	Accident Benefits Rate Group Type
	24	Accident Benefits Rate Group
	25	Collision/ All Perils Rate Group Type
	26	Collision/ All Perils Rate Group
	27	Comprehensive/ Specified Perils Rate Group Type
	28	Comprehensive/ Specified Perils Rate Group
	29	First Party Vehicle Indicator (UITS)

Record Segment	Data Element	
	Number	Name
	30	First Party Vehicle Identification Number (UITS)
	31	Claim Driving Record
	32	Claim Coverage Rate Group Type
	33	Claim Coverage Rate Group
	34	Commuting Distance one way
	35	Annual Driving Distance
	36	Business Use Percentage
	37	Multi-Car Discount Indicator
	38	Multi-Line Discount Indicator
	39	Renewal Discount Indicator
5 - Operator	01	Number of Claims
	02	Number of Years Claims Free
	03	Rated Operator Year of Birth
	04	Rated Operator Gender
	05	Rated Operator Number of Years Licensed
	06	Rated Operator Driver Training
	07	First Chance New Driver Discount
	08	Retiree Discount
	09	Clean Driver Indicator (FA)
	10	Driver Remedial Training (FA)
	11	Insurance Fraud Convictions (FA)
	12	Number of Accidents (FA)
	13	Number of Type 'A' Convictions
	14	Number of Type 'B' Convictions
	15	Number of Type 'C' Convictions
	16	Operator Grid Level
	17	Principal Operator Surname (UITS)
	18	Principal Operator First Name (UITS)
	19	Principal Operator Middle Name/ Initial (UITS)
	20	Principal Operator Driver License Number (UITS)



Record Segment	Data Element	
	Number	Name
	21	Principal Operator Driver License Number Jurisdiction (UITS)
	22	Rated Operator Marital Status
6 - Coverage	01	Third Party Liability Coverage Code
	02	Third Party Liability Limit Code
	03	Third Party Liability Limit Amount
	04	Third Party Liability Premium
	05	Third Party Liability BI Coverage Code
	06	Third Party Liability BI Premium
	07	Third Party Liability PD Coverage Code
	08	Third Party Liability PD Premium
	09	DCPD Coverage
	10	DCPD Deductible Code
	11	DCPD Deductible Amount
	12	DCPD Premium
	13	Uninsured Automobile Coverage Code
	14	Uninsured Automobile Premium
	15	Underinsured Motorist Coverage Code
	16	Underinsured Motorist Coverage Limit Amount
	17	Underinsured Motorist Premium
	18	Accident Benefits Coverage Code
	19	Accident Benefits Premium
	20	Collision/ All Perils Coverage Code
	21	Collision/ All Perils Deductible Amount
	22	Collision/ All Perils Premium
	23	Comprehensive/ Specified Perils Coverage Code
	24	Comprehensive/ Specified Perils Deductible Amount
	25	Comprehensive/ Specified Perils Premium
7 - Claim Detail	01	Claim Control ID
	02	Claim Identification Digit
	03	Claim Identification

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

7. Appendix B - Field definitions used in Anomaly rules

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

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

Field	Meaning
	DCPD Coverage code 12, 19
	AB: AB Coverage 73-79
	Coll: Collision Coverage code 3x, 3xx, 51
	AP: All Perils Coverage code 4x, 4xx
	Comp: Comprehensive Coverage code 8x, 8xx, 53
	SP: Specified Perils Coverage code 2x, 2xx, 52
	UA: Coverage codes 17, 18, 90
	UM: Coverage code 16, 0x
Major Vehicle Class – All Other	Type of Business 3 and Type of Use 07, 21, 31 OR Type of Use 65-67, 81-89, 91, 92, 98
Major Vehicle Class – Commercial	Type of Use 33-49, 51, 53-55, 57, 61-64, T1, T2, 99
Major Vehicle Class – Other Personal Use	Type of Business <> 3 and Type of Use 21-24, 26, 31, 50
Major Vehicle Class – Private Passenger	Type of Use 01-19
Major Vehicle Class – Public Automobiles	Type of Use 70 - 79
Miscellaneous	Type of Use 81-89, 91-92, 98
Motorcycles (MC)	Type of Use 21-24, 31-32, 56
Other Personal Use vehicles	Type of Use 21-24, 26, 31-32, 50, 56, 65-67
PPV	Type of Use 01 - 19
Premium	Sum of Premium
Premium Accident Benefits	Sum of Premium where Accident Benefits Coverage code is 73 - 79
Premium All Perils	Sum of Premium where All Perils Coverage code is 4x, 4xx
Premium Collision	Sum of Premium where Collision Coverage code is 3x, 3xx, 51
Premium Comprehensive	Sum of Premium where Comprehensive code is 8x, 8xx, 53
Premium DCPD	Sum of Premium where DCPD Coverage code is 12 or 19
Premium Specified Perils	Sum of Premium where Specified Perils Coverage code is 2x, 2xx, 52
Premium TPL	Sum of Premium where TPL Coverage Code is 62, 69 or TPL-BI Coverage Code is 10, 69 or TPL-PD Coverage code is 11 or DCPD Coverage code is 12, 19
Premium TPL-BI	Sum of Premium where TPL-BI Coverage Code is 10, 69
Premium TPL-PD	Sum of Premium TPL-PD Coverage code is 11
Premium Underinsured Motorists	Sum of Premium where Underinsured Motorists Coverage code is 16

Field	Meaning
Premium Uninsured Automobile	Sum of Premium where Uninsured Automobile Coverage code is 17, 18 or 90
Public Automobiles	Type of Use 70 - 79
Snow vehicles	Type of Use 50
Vehicle Codes P-codes	Vehicle Codes Pxxx, where xxx 001-999
Vehicle Codes V-codes	Vehicle Codes VAxx, where A= alpha and xx = 01-99