Until now we’ve been analyzing your data using something called a Profile. A profile is a collection of reports that organizes your data into manageable chunks. This allows us to analyze different aspects of your reporting. For example, one report might focus on type of use, another on deductible amounts, coverage and kind of loss codes, etcetera.

These profiles centre on a certain entry date range. Depending on the size of the company the profile may consist of data for an entire year or for only a single month. Ultimately, we choose whichever time frame will give us the best picture of the data.

In the past, an analyst would manually analyze the data, flipping page by page through these reports, looking for an anomaly. When an anomaly is found, we do further analysis on a transactional basis.

In short, this process is long, manual, and tedious. Due to large volume of manual analysis, analysts were not always readily available to help companies resolve accuracy issues in a timely fashion.
The Early Warning System has been developed to automate the analysis of company data. This has a number of benefits:

- All companies will have all of their data analyzed for all entry dates.
- Any issues with the data will be brought to the company’s attention immediately rather than months after the fact.
- This makes it easier for the company to investigate and fix the problem so it doesn’t occur again.
- The analysts (aka DQAs) are more widely available to help their companies pinpoint and fix these accuracy issues.
- The data collected by IBC becomes more accurate and readily available for exhibits and ad hoc reports.
- The data provides a more complete and clear picture of trends in the insurance industry.
This schemata is to show you how EWS fits in with existing IBC modules. The transaction history file contains all information pertaining to each transaction. For example, if a transaction is in error, the transaction history will show this and display said transaction in the error correction module. All transactions, whether errored or not, are available to the EWS. Transactions containing certain fields in error may be responsible for causing issues. This is why it’s essential that errors be accurately corrected in a timely fashion. These corrections may close issues for you.
This is the form that needs to be completed for a user to get access to the EWS module. It must be completed in full and signed by the Statistical Submission Coordinator and returned to your Data Quality Analyst. The applicant must specify the role they will be playing in the EWS system.
There are four designated EWS roles:

- **EWS – Company Issue Coordinator**
  - Mandatory – 1 person

- **EWS – Additional Company Issue User**
  - Optional – maximum 5 people

- **EWS – Company Issue Manager**
  - Mandatory – 1 person

- **EWS – Company Issue Director**
  - Mandatory – 1 person

EWS – Company Issue Coordinator is responsible for handling data issues identified through the Early Warning System. This is the main contact for data accuracy issues who will receive all notifications sent out by EWS. There is one user per company. This is a mandatory role.

EWS – Additional Company Issue User has the same access as the Company Issue Coordinator and may update and manage issues, but importantly they do not receive the email notices or communication from IBC. This is an optional role where you can have up to 5 people setup with access. If a company wishes to designate specific users as responsible for certain types of issues, this must be done internally by the company, but then these users can have this access role to manage the issue related information on EWS.

EWS – Company Issue Manager is responsible for handling data issues that have not been receiving adequate response based on the predefined time thresholds and have been escalated through the Early Warning System. There is one user per company. This is a mandatory role.

EWS – Company Issue Director is responsible for handling data issues that have not been receiving adequate response based on the predefined time thresholds and have been escalated through the Early Warning System. There is one user per company. This is a mandatory role.

If your company has not yet assigned these roles and signed up for the EWS, this is a reminder that these forms need to be received by IBC prior to **March 15th** in order for a user to have access when the system goes live.

We’re going to hold our escalation process thoughts and questions for the time being. This is a topic we’re going to park so we can return to it at a later slide.
Anomalies are defined as data falling outside an expected range. Anomalies get sent to the DQA, the DQAs then perform an in-depth analysis of the raw data to determine whether the anomaly should become an issue.

Just because our system identifies an anomaly does not guarantee it is an issue. For example, if a hail storm hits in Southern Ontario in the month of July and causes a large number of glass claims, the July data may have a significant increase in kind of loss code 26 claims. This would be flagged as an anomaly because it is out of the ordinary and inconsistent with historical trends from other entry dates. However, if we are aware ahead of time of this hail storm and the increase in glass claims, we may not raise it as an issue. If this issue is sent to the company, a comment stating these circumstances is sufficient to close this issue.
This schemata shows the flow of data in the EWS.

Once the company’s monthly submission has been submitted and confirmed, the anomaly rules will run against it. A list of anomalies will be populated and sent to the DQA. The DQA then reviews the anomalies populated by EWS by performing further analysis of the data on a transactional level. Some of these anomalies may then be changed to issues. At this point, they will become available for company review. Also, these new issues will be listed on the next Weekly Email Notification which is sent to the Company Issue Coordinator. Companies have thirty days to respond to these new issues before the escalation procedure will kick in. Communication between the DQA and the company contact will continue until the issue is resolved.
On a weekly basis, the following e-mail will be sent from EWS to the Company Issue Coordinator. This e-mail is to inform you of issues raised in the EWS that need attention. This will include both new and issues still under investigation.
After receiving this notification, you’ll want to access your Early Warning System, aka EWS to review the issues. EWS is a new module in the IBC Infosource Auto Portal, just like Submission Analysis or Error Correction are separate modules. To sign on to EWS you use the same sign-on you would use to access these other applications. If you’ve requested to have EWS added to your current profile, it will be attached when the system goes live in April.
This is the EWS Search Issue Screen. The search criteria allows the user to filter which results are returned. You can filter by ‘status date’, ‘issue status’, and ‘company’. These are all required fields. If you know what issue ID you’re searching for, you can also type this in the ‘issue ID’ box and have the single result returned.

If you only want to see new issues, leave as is and click submit. If you wish to see all present and past issues, hit ‘all’ and hit submit.

Please remember to verify the status date. The default is automatically set to return issues identified within the last thirty days. If you want to capture all issues, please broaden your search.
This is our list of new issues. Note that we require a status change and comment within 30 days of when the issue was created.

Click the highlighted ID number of the issue you want to see.
This brings you to the Issue Detail screen. Here, we have the issue number, the data analyst’s name, the anomaly rule definition and the issue status. Also highlighted are the company, plans, kinds, and entry date range.

You’ll also notice on this page the blue link near the bottom that reads ‘Supporting Data File’. An analyst may attach a supporting file to help you with your analysis of the issue that has been raised.

**NB:** To return to the prior screen, just tap the blue return button in the top right hand corner. Click on the IBC Data Analyst’s highlighted name to send them an e-mail.
When you click the Supporting Data File link, it prompts you to open the file in excel or to save it to your computer. The supporting file will open in an excel format and provides a transactional view of your data which may help in your analysis of an issue. Note that supporting files provided by your DQA will be in the same layout as ASP submissions.
Province details lists the provinces the issue has appeared in, the status, the status date, the kind, the total dollar amount, total exposure or claim count and total number of records affected in the reporting unit.

**NB:** Click on the View button and it will provide additional information related to the provinces.
Click on the View button and it redisplay the already displayed information. Additional information about what properties the included transactions consist of. I.e., the above transactions included in the anomaly have a Coverage Code 62 in the ASP field.
The next screen is the Status History screen. It gives you a history of the issue that has been raised. This is also the screen where you can add comments. Click the Update Status/Comment button to add your comments to the issue.
Note that the Status box is a drop down menu with four options that we will go over in detail on the following slide. You also have an opportunity to give us your comments on the issue, namely an action plan of how you intend to approach the issue and when it will be resolved by.
Four possible statuses:

- Insurer Investigating
- Issue Denied – Reflects Business
- Issue Confirmed – Irresolvable
- Issue Confirmed – To Be Fixed

Insurer Investigating: insurer is looking into the issue to determine whether there is an accuracy issue.

Issue Denied – Reflects Business: the data reported is, in fact, an accurate depiction of a company’s business. This will be considered in the future when similar issues are raised.

Issue Confirmed – Irresolvable: the company confirms that an issue does exist but is unable to resolve said issue due to system or business restrictions. This is not a get out of jail free card. IBC will need an explanation and will do an investigation to determine if a problem is irresolvable. Choosing this does not make the issue disappear and IBC can deny this status.

Issue Confirmed – To Be Fixed: the company confirms that an issue does exist and has a plan to put a fix in their system.
This details a list of the batches that are involved in the issue. Note that there is a send reversal request email button under where the list populates. Hitting this allows you to send a batch reversal request to your DQA.

Batches listed here may contain transactions not involved in the issue. It does not specify which transaction in a batch are involved in an issue, just that that particular batch contains transactions involved.

If you have any of your batches reversed, any corrections you’ve done also get reversed out. Therefore, this batch will need to be resubmitted. If you don’t want to reverse an entire batch, you can submit offset/onset transactions to correct the data.
The related issues tab displays any issues that may be linked to the issue you’re currently examining. They could be involving the same field or have the same properties; therefore you may want to address these at the same time.
After an issue is created, the company has a 30 day window to respond. A response qualifies as a change of status and a defined Plan of Action.

**NB:** If you forget to change the status of the issue, even if you have left us a comment, the 30 days window may run out and the issue will be escalated. Please ensure that you change the status of the issue.

Level 1 escalation occurs if a response is not received on an issue within the first 30 days. An e-mail is sent to the Company Issue Coordinator and requires immediate attention. This notice is sent from the IBC Data Analyst and the IBC Manager is cc’d.

Level 2 escalation occurs if a response is not received on an issue within 60 days of the Issue being identified. An e-mail is sent to the Company Issue Manager and requires immediate attention. The Company Issue Coordinator will be cc’d on this escalation. This notification is from the IBC Manager and the IBC Director is cc’d.

Level 3 escalation occurs if a response is not received on an issue within 90 days of the Issue being identified. An e-mail is sent to the Company Issue Director and the Company Issue Coordinator is cc’d. It is sent from the IBC Director and GISA is cc’d on this notification. From here a GISA representative will get involved with resolving the issue.

Time is limited and communication is key. Please keep your DQA apprised of your progress.
When an issue is escalated to GISA, you will receive the following e-mail notification.
The Issue Summary Reports are tools to help you monitor the volume of issues received, the volume and timeliness of responses and the number of issues escalated. These reports are updated on a weekly basis.
The Issue Volume Summary Report breaks down the issues by calendar date (which is from when the issue is identified). It shows you the total number of outstanding issues and breaks it down by issues that have yet to have a response, issues the insurer is investigating and the issues that are confirmed to be fixed by a given date.
The Issue Response Summary Report is designed to show a company their average response time for addressing the identified issues.
The pilot period for the EWS occurs from April to July 2010. This pilot period allows IBC to defer implementation of certain rules until they are fully tested in a production environment. All anomaly rules will be in production by the end of July 2010. Even though the system is being implemented from April to July, data analyzed will start from January 2010.
<table>
<thead>
<tr>
<th>Deficiency Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ DFS fees will be revamped to accommodate the EWS</td>
</tr>
<tr>
<td>▪ These new fees will not be implemented until July 2011 at the earliest</td>
</tr>
<tr>
<td>▪ The current fee structure will continue during this time for historical corrections or data resubmissions</td>
</tr>
</tbody>
</table>

The deficiency fee system is going to be revamped to accommodate the EWS system, however these new fees will not be implemented until July 2011 the earliest. The current fee system structure is going to continue during this time for both historical corrections and data resubmissions.
In summary, these are a few thoughts we would like to highlight with regards to EWS.

As a whole, EWS can be defined as a new communication and management tool for data accuracy issues. It is a repository of knowledge about accuracy issues, keeping the history and allowing both IBC and industry to better manage the data accuracy for statistical reporting.

Don’t forget that when we ask for your response on an issue in the EWS environment, we want to receive a plan of action so we know your timeframe for approaching data accuracy issues.

Also, keep in mind that for each new issue raised, there is a 30 days window within which a response and a status update is required. If a response is not received and the issue status is not updated, the issue will be escalated once the 30 days window is up.

Please remember your DQA is here to assist you during this transition.