



Financial Information Collection

Submission Requirements

January 2013

Revision History

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December 2012	Draft	--	--
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This material is intended to outline the requirements for reporting Financial Information to General Insurance Statistical Agency (GISA). Adhering to the requirements will ensure that your data files are processed efficiently. The requirements outlined in this document will occasionally be revised in order to reflect system or reporting requirements changes.

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1. INTRODUCTION

1.1. Overview

In October 2012, the General Insurance Statistical Agency (GISA) released the Financial Information Collection (FIC) Requirements that included a reporting template which defines all the data elements to be collected.

The purpose of the FIC Submission Requirements is to provide further details to all reporting companies on how the data should be submitted to GISA via its service provider, the Insurance Bureau of Canada (IBC).

1.2. FIC Coordinator

Each reporting company must assign a FIC coordinator who is responsible for all communications, data submissions and data quality verifications.

One (1) reporting company can assign only one (1) coordinator. However, one (1) coordinator can be assigned by multiple companies within the same group.

Reporting companies must provide IBC with the name, title, mailing address, email address, phone number and the company ID(s) of their coordinators by completing the User Access Request Form and emailing to memberservices@ibc.ca or faxing to (416) 445-8383. The company ID is defined under the GISA Automobile Statistical Plan (ASP). The initial assignment must be completed by **January 31, 2013**.

Reporting companies may change their coordinators assignments from time to time and should notify IBC on any such changes. It is the responsibility of the reporting companies to keep their designated coordinators updated with IBC.

1.3. Data Submission Relationship

The primary data submission relationship is between IBC's Member Products & Services (MPS) team and the assigned FIC Coordinator. Should you have any questions, your primary point of contact is MPS. MPS serve as the front-line support data submission, error correction, or data quality issue. They can be contacted via email at FIC@ibc.ca or phone at 416-445-5912 or 1-800-761-6703.

1.4. Rejected Submissions

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

Online notifications will be immediately provided if submissions are rejected for file naming convention and format issues. Submissions rejected on further validation will be notified by e-mail.

1.5. Backing-up Submissions

It is your responsibility to keep a backup copy of your files. If IBC encounters problems reading your submission, you will be asked to resubmit the file.

When data quality issues arise, IBC on behalf of GISA could require you to resubmit the data.

2. DATA SUBMISSION VIA THE SECURE GISA PORTAL

2.1. Accessing the System

Upon receipt of the information on the assigned FIC coordinators, IBC will provide a user ID and an initial password to the FIC Coordinators via email. FIC coordinators can access the Financial Information Collection system via GISA's Portal at <https://portal.ibc.ca/>. Log in by entering the user ID and initial password provided by IBC, and click on the "Login" button.



The screenshot shows the GISA's Portal Log-in Page. At the top left, the date "December 18, 2012" is displayed, and at the top right, there is a "Contact GISA" link. The main content area is divided into two columns. The left column contains the GISA ASAG logo, which includes the text "General Insurance Statistical Agency" and "Agence statistique d'assurance générale". The right column contains a login form with the following fields: "User Name:" with a text input box, "Password:" with a text input box, and "Language:" with a dropdown menu set to "English (en-CA)". A "Login" button is positioned to the right of the language dropdown. Below the login form, there is a link for "Forgot your password? Need to register?" and a "Click here" link. At the bottom of the page, there are two sections: "Quick Links" with links to "GISA.ca" and "Data Quality Management", and "Other Portal Applications" with a "Select Portal Application" dropdown menu. A footer at the bottom of the page states "Statistical services to GISA are provided by Insurance Bureau of Canada."

GISA's Portal Log-in Page

The first time you log in, you will be prompted to change the initial password provided by IBC.

New passwords must:

- Have a minimum of 7 and a maximum of 32 characters,
- Contain characters from three of the following four groups;
 - uppercase letters (A, B, C...),
 - lowercase letters (a, b, c...),
 - numerals (1, 2, 3...),
 - symbols (! @, #, \$, %, etc.),
- Not be the same as your five previous passwords,
- Not contain your name, user ID, or either of these spelled backwards.

Users will be locked out after attempting to log in three consecutive times with incorrect username/password combinations.

The FIC section of the GISA portal <https://portal.abc.ca/> will be operational **starting March 1, 2013**. You will be required to login after March 1st each reporting year to upload completed report templates (FIC data) and annual P&C returns. The data submission is **due March 15**, annually.

2.2. File Naming Conventions

The system will check the naming convention of the submitted file names against the following rules:

- The reporting template should be named in the format of FICXXXXXXXX.xls with XXX representing the three (3) digit ASP Company ID and YYYY representing the four (4) digit reporting year. Files ending in the .xls format represent the MS Office Excel version 1997 – 2003,
- The P&C file should be named as XXXXXYYQ.num with XXXXX representing the five (5) characters for company IDs assigned by OSFI or other regulatory bodies, YY representing the two (2) digit reporting year and Q the one (1) digit reporting quarter. Files ending in the .num format represent the fixed width text file without any delimiter,
- A coordinator can only submit files for companies he/she is responsible for.

The portal will only accept files meeting all these requirements and reject all other files with a warning message.

2.3. File Validations

Upon acceptance of the submitted files, the system will validate the submitted data against the pre-defined reporting template and reject files which do not meet the following requirements:

- The required number of tabs/sheets, data rows and data columns as provided in the pre-defined template remains unaltered,
- Mandatory fields should not be left blank,
- Date format should be MM/DD/YYYY e.g., 07/01/2012,
- Number format should be in pure integer without thousand separator and decimal point e.g., 123450. Do not put characters into the numerical fields,

- If reporting company does not write business in one province, enter zero (0) and do not leave the cells blank,
- Ratio format should be in number format with two (2) decimal places but without the percentage sign, e.g. 1.25,
- Some fields in the tab "1-cover" in the reporting template accept pre-defined input only. Please refer to the notes in the tab for further details.

In case a submitted file does not pass this validation, IBC will send an email notification to the respective FIC coordinator and request correction and resubmission.

The portal will be open to accept the FIC reporting templates **starting on March 1, 2013** for the reporting year 2012. The data submission is **due March 15**, annually.

The submission of the annual P&C filing 2012 is mandatory and **due on March 15, 2013**. For further information on escalation process, see [Section 4](#) below.

3. DATA VERIFICATION

3.1. Balancing Reported Data

Upon receipt of the validated data, IBC staff will check and balance the reported Financial Information with other available sources including the P&C returns submitted by the reporting companies. In case there is any issue around the reported data, IBC staff may require verifications or explanations from the coordinator of the reporting companies via email or phone. For further information on escalation process, see [Section 4](#) below.

Following this step, reporting companies may correct their data and resubmit it to the same portal. Please note that resubmitted data will replace the original submitted data. Only the most recent version submitted will be stored.

Once the data quality check process is completed, industry reports will be produced.

3.2. Data Resubmissions

Reporting companies will be allowed to resubmit FIC templates until April 30th of each calendar year. If issues are still discovered after this date, the reporting company coordinator will be contacted by IBC and resubmissions will be accepted via email at FIC@ibc.ca.

4. ESCALATION PROCESS

4.1. Submission Related Escalation

The data submission is due March 15, annually. If the data is not submitted by the due date, the following escalation process will be applied:

Step 1: IBC will send a reminder to the FIC coordinator 5 business days after the submission due date.

Step 2: If the financial data has not been reported by March 31st, then the company will be escalated to GISA. GISA will receive the contact information of the FIC coordinator and the CEO of the reporting company. Reminder letter will be sent out by GISA to the CEO of the reporting companies with requirement to report the data immediately.

4.2. Data Accuracy Related Escalation

Step 1: IBC will send a notice to company if a data accuracy issue is identified during the data analysis phase. Response and correction of data is expected within 5 business days after the data accuracy notification.

Step 2: If the data correction is not provided to IBC within the specified time then the company will be escalated to GISA. GISA will receive the contact information of the FIC coordinator and the CEO of the reporting company. GISA escalation letter will be sent out with the request to submit corrected data immediately.

5. ADDITIONAL INFORMATION

5.1. Historical Data

GISA will store historical FIC data for reporting companies to view up to five (5) years online. FIC coordinators will be able to view this historical data of his/her company via the portal. This feature is provided to ensure a consistent reporting pattern over time for all reporting companies.

Please note the portal will not provide a view function for the historical P&C returns.

5.2. Data Security and Disclaimers

The GISA portal is designed and constructed to ensure a secure data submission platform for all reporting companies to IBC. FIC coordinators have access to their own companies' data only from which he/she is designated. It is the sole responsibility of the reporting companies to review the appropriateness of their coordinators from time to time and update IBC as soon as possible. User ID and password should not be shared with any person other than the designated coordinator.

GISA and IBC do not assume any responsibility of possible data leakage caused by the coordinators designated by the reporting companies.

6. CONTACTS FOR SUPPORT

GISA is committed to providing superior customer service. Through its service provider, IBC, GISA will provide assistance to companies reporting Financial Information through various support teams:

- IBC's Member Products & Services → FIC@ibc.ca
- Helpdesk → helpdesk@ibc.ca or 416-644-3100 or 1-800-761-6703