



To: All Ontario Automobile Statistical Plan Reporting Companies

Date: September 16, 2015

Bulletin No: GISA 2015-08

### **Changes to the Automobile Statistical Plan Ontario Reform Requirements**

The General Insurance Statistical Agency (GISA) has mandated the collection of new information for the Automobile Statistical Plan in Ontario. These changes will be executed in multiple phases, the first of which is described in this bulletin.

Ontario Regulation 664 (Automobile Insurance) has been amended to require that all insurers offer a discount to policyholders for the use of winter tires. The winter tire discount must be made available for contracts issued or renewed on or after January 1, 2016, for all eligible private passenger automobile policies.

Pursuant to the above, starting with January 2016 Entry Dates, companies are required to report the following data element on both premium and loss transactions reported with policy effective dates on or after January 1, 2016. The tables below reflect the new field names, positions and values to be reported on the ASP records.

<b>New Field Required on the Premium Record</b>	<b>Type</b>	<b>Column</b>
Winter Tire Discount Indicator	Char	<b>355</b>
<b>Description</b>	<b>Code</b>	
The Risk is written with a Winter Tire Discount	Y	
The Risk is not written with a Winter Tire Discount	N	

<b>New Field Required on the Claim Record</b>	<b>Type</b>	<b>Column</b>
Winter Tire Discount Indicator	Char	<b>218</b>
<b>Description</b>	<b>Code</b>	
The Risk is written with a Winter Tire Discount	Y	
The Risk is not written with a Winter Tire Discount	N	

GISA will be adding one or more new Edit rules specifically related to winter tires.

The Automobile Statistical Plan and the Edit Rules Documentation manuals will be modified to reflect the above changes.

Companies that are submitting advance renewals with November and December Entry Dates (with Policy Effective Dates of January 1, 2016 and later) will have to ensure that the new field is populated with a valid value to avoid generating high numbers of errors. For those companies submitting advance renewals prior to November 2015 or who have already submitted 2016 policies (due to a two-year policy term), once the implementation is completed, GISA's Service Provider (IBC) will extract all records reported with Policy Effective Dates 2016 and return them to the companies to provide the additional required information.

IBC will offset the original submitted information and accept the new transactions with no cost to the company. All deficiency fees on the resubmitted records will be suspended.

In the upcoming months, GISA will issue additional bulletins relating to the implementation of other required changes to the ASP, resulting from the Ontario automobile insurance reforms.

If you have any questions about the new changes, please contact your Data Quality Analyst at our service provider, IBC, at 416-445-5912 or 800-761-6703.

**Service Provider (IBC) Staff Reference:**

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