



To: All Ontario Automobile Statistical Plan Reporting Companies

Date: December 9, 2015

Bulletin No: GISA 2015-10

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 to reflect changes as a result of auto reforms. These changes have been executed in two phases. The first phase was the requirement for the Winter Tire Discount indicator that was outlined in GISA Bulletin No. 2015-08, issued in September 2015. The second phase of these requirement changes is described in this bulletin.

The following amendments to benefit limits in the SABS apply only to policies issued or renewed on or after June 1, 2016. Existing contracts remain subject to the current limits until the contract is terminated or renewed. The amendments are:

- a new standard benefit for medical, rehabilitation and attendant care benefits of \$65,000
- elimination of separate standard benefits for medical and rehabilitation benefit of \$50,000 and of attendant care benefit of \$36,000
- a new standard combined medical, rehabilitation, and attendant care benefit for catastrophic impairments of \$1 million
- elimination of separate \$1 million for attendant care services and \$1 million for medical and rehabilitation services for catastrophic impairments
- a new optional catastrophic benefit of up to \$1 million
- a new optional combined medical, rehabilitation and attendant care benefit of \$130,000 and \$1 million
- elimination of \$100,000 optional benefit for medical/rehabilitation benefit and the \$72,000 optional benefit for attendant care for non-catastrophic injuries
- elimination of optional medical and rehabilitation benefit of \$1.1 million and of \$1.072 million for non-catastrophic injuries.

Companies are required to report the following data elements on premium and loss transactions as applicable with policy effective dates on or after June 1, 2016. The tables below reflect the new field names, positions and values to be reported on the ASP records.

New Field Required	Type	Premium Column	Claim Column
Accident Benefits Optional Coverage - M&R and AC	Char	599	265
Description	Code		
Basic coverage of \$65,000 combined limit	0		
Optional coverage of \$130,000 combined limit	1		
Optional coverage of \$1,000,000 combined limit	2		

The above new field replaces the following two reported fields which will no longer need to be reported for policies with effective dates on or after June 1, 2016:

- Accident Benefits Optional Coverage - M&R, and
- Accident Benefits Optional Coverage - AC

New Field Required	Type	Premium Column	Claim Column
Accident Benefits Optional Coverage - CI	Char	600	266
Description	Code		
Basic coverage for catastrophic impairment of \$1,000,000	0		
Optional coverage of an additional \$1,000,000 for catastrophic impairment	1		

GISA will be adding one or more new Edit rules specifically related to these fields. 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 April and May Entry Dates (with Policy Effective Dates of June 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 April 2016 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 of June 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.

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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