



To: All Automobile Statistical Plan Reporting Companies

Date: December 16, 2020

Bulletin: GISA 2020-10

**Automobile Statistical Plan Changes Effective January 1, 2022**

The General Insurance Statistical Agency (GISA) is announcing changes to the Automobile Statistical Plan effective January 1, 2022. These changes are being made concurrently to reduce burden on insurers who will need to make internal IT system changes to enable reporting changes.

**Alberta Automobile Insurance Reform**

Effective January 1, 2022, Alberta (AB) is amending the data collection codes to accommodate the introduction of changes to the *Insurance Act*, as a result of Alberta Bill 41, Insurance (Enhancing Driver Affordability and Care) Amendment Act.

Bill 41 amendments are available at:

[https://docs.assembly.ab.ca/LADDAR\\_files/docs/bills/bill/legislature\\_30/session\\_2/20200225\\_bill-041.pdf](https://docs.assembly.ab.ca/LADDAR_files/docs/bills/bill/legislature_30/session_2/20200225_bill-041.pdf)

As Alberta’s statistical agent, GISA has requested its service provider, Insurance Bureau of Canada (IBC), make the following changes to the Automobile Statistical Plan (ASP) Alberta reporting requirements.

**1. New Alberta Coverages for Policy Effective Dates on or after January 1, 2022**

For transactions with Policy Effective Dates (not Endorsement Dates) on or after January 1, 2022, companies will be required to report in the ASP field positions listed below, new Third Party Liability (TPL) and DCPD coverage codes, premium and deductible amounts in dollars (\$). These codes and field positions are identical to the current Ontario, Nova Scotia, New Brunswick, Prince Edward Island and Newfoundland and Labrador ASP requirements.

Coverage		Code	Field Positions		
			Premium Record		Claim Record
			Code	Amount (\$)	Code
TPL	Bodily Injury	10	494-495	496-501	302-304
	Excess Insurance	69			
	Property Damage	11	502-503	504-509	
DCPD	Standard Deductible	12	510-511	521-526	
	Non-standard Deductible	19			
	Rate Group Type	A-E, X	340-340		212-212
	Rate Group	01-99	341-342		213-214

Description	Code	Field Positions	
		Premium Record	Claim Record
Actual deductible amount (WHOLE DOLLARS)	value	514-520	317-323

## 2. Retirement of Current AB TPL Coverage Reporting Requirements

The introduction of the new AB TPL and DCPD coverage reporting requires that the following changes be made to the current ASP TPL requirements for transactions with Policy Effective Dates on or after January 1, 2022:

- Reporting of Bodily Injury and Property Damage Coverage Code '62' for Premium (Field Positions 477-478) or Claims will no longer be valid, and
- Excess Insurance Coverage Code '69' can no longer be reported on Premium records in Field Positions 477-478.

## 3. New Alberta Kind of Loss Codes for Accident Dates on or after January 1, 2022

For Claim transactions with Accident Dates on or after January 1, 2022 the reporting of the following new TPL and DCPD Kind of Loss codes are identical to those reported for Ontario, Nova Scotia, New Brunswick, Prince Edward Island and Newfoundland and Labrador will be required.

Coverage		Kind of Loss	Code	Field Positions Claim Record
TPL	Bodily Injury and Excess Insurance	Outside Province by Passengers	03	299-301
		Outside Province by any other third party	04	
		Within Province by Passengers	05	
		Within Province by any other third party	06	
Property Damage	To third party vehicle or contents or other property	15		
DCPD	Standard and Non-standard Deductibles	Total Loss to insured Vehicle	12	
		Damage to contents not owned by insured	14	
		Other property damage to insured vehicle	16	
		Property damage to contents owned by insured	17	
		Loss of Use	18	
		Damage to trailers	19	

## 4. Retirement of Current Alberta TPL Kind of Loss Codes

The introduction of the new AB Kind of Loss codes requires that the following TPL Bodily Injury and Property Damage Kind of Loss codes will no longer be valid for Claim transactions with Accident Dates on or after January 1, 2022:

- Bodily Injury by passengers in the insured automobile (Kind of Loss code '01'),

- Bodily Injury by any other third party (Kind of Loss code '02'), and
- Property Damage (Kind of Loss code '09').

**5. Reporting of New Alberta Kind of Loss codes with Accident Dates after January 1, 2022 on policies written on Policy Effective Dates prior to January 1, 2022.**

TPL or DCPD Claim transactions with Accident Dates on or after January 1, 2022, but with Policy Effective Dates prior to January 1, 2022 must be reported with:

- New TPL and DCPD Kinds of Loss codes, and
- TPL code that was reported on the Premium record.

**6. New AB Winter Tire Discount Indicator for Policy Effective Dates on or after January 1<sup>st</sup>, 2022**

Alberta is also requiring all insurers who offer a discount to policyholders for the use of winter tires, to report to the ASP. Reporting on the winter tire discount will apply on all contracts issued or renewed on or after January 1, 2022, for all private passenger automobile policies.

Pursuant to the above, 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, 2022. The reporting on the ASP records are identical to those currently reported for Ontario and Newfoundland and Labrador.

Field Name	Indicator Value	Code	Field Position Premium Record	Field Position Claim Record
Winter Tire Discount Indicator	The Risk is <b>written</b> with a Winter Tire Discount	Y	355	218
	The Risk is <b>not written</b> with a Winter Tire Discount	N		

Companies are also required to report the following data element on both premium and loss transactions reported with policy effective dates on or after January 1, 2022. The reporting of this field on the ASP record is only required for Alberta and Newfoundland and Labrador.

Field Name	Discount Applied	Field Position Premium Record	Field Position Claim Record
Winter Tire Discount	Indicate percentage of discount applied to overall policy with 1 implied decimal (e.g. 075 means 7.5%) when a discount has been indicated	356-358	219-221

**All Jurisdiction initiative to track Ride Sharing and Ride Hailing Services**

GISA regulators have also approved the implementation of an initiative to track Ride Sharing and Ride Hailing Services across all jurisdictions. These changes to the ASP will aid in tracking information related to the reporting of Ride Sharing and Ride Hailing Services as separate Type of Use Classes. This change is applicable to all jurisdictions.

**7. Type of Use changes for Policy Effective Dates on or after January 1, 2022**

For transactions with Policy Effective Dates (not Endorsement Dates) on or after January 1, 2022, companies will be required to report in the ASP field positions listed below, the revised Type of Use class codes as shown in the two tables below.

	Type of Use	Class Code	Field Positions	
			Premium Record	Claim Record
Type of Use code 77 discontinued effective January 1, 2022	Taxis, jitneys, liveries, airport limousines and other limousines	77	279 – 280	181 – 182
and replaced with the following codes	Taxis and Jitneys	7A		
	Airport limousines, liveries & other limousines	7B		
	Ride Hailing	7C		

	Type of Use	Class Code	Field Positions	
			Premium Record	Claim Record
Type of Use code 79 discontinued effective January 1, 2022	Leased vehicles – daily rental	79	279 – 280	181 – 182
and replaced with the following codes	Private buses	79		
	All other public automobiles	79		
	Leased vehicles – daily rental (excluding Ride Sharing)	7M		
	Private buses	7M		
	All other public automobiles	7M		
	Ride Sharing	7N		

**8. Clarification on the reporting of On Demand Delivery Services**

GISA wishes to clarify that subject to the definition of Gross Vehicle Weight (GVW) as required by the ASP that:

- delivery services of goods (including non prepared foods) should be reported as “Parcel Delivery” - Type of Use class codes 44 or 46
- delivery services of prepared foods should be classified as “Meals-home delivery (Pizza, Chinese, etc.,)” - Type of Use class codes 43 and 45

## **9. Advance Premiums**

The ASP changes for the Alberta Automobile Insurance Reform and all jurisdictions Ride Sharing/Hailing are scheduled to be implemented on November 1, 2021 to accommodate advance renewals for Policy Effective Dates on or after January 1, 2022.

## **10. Documentation Updates**

The AB Automobile Insurance Reform updates to the ASP manual and Edit Rules Documentation are currently in progress and a bulletin will be distributed when the changes have been completed.

If you have any questions related to these changes, please contact your Data Quality Analyst at IBC: 416-445-5912 or 800-761-6703.

## **General Insurance Statistical Agency**