

Automobile Statistical Plan Manual



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REVISION HISTORY

Date	Version Number	Comments – Automobile Statistical Plan Manual
Dec., 2006	V1.0	Initial Release
April, 2007	V1.1	<p>Version 1.1 of the Automobile Statistical Plan Manual incorporates a number of cosmetic changes to improve the readability of the manual; others are important to note and these are:</p> <ol style="list-style-type: none"> 1. Added/revised definitions for: <ol style="list-style-type: none"> a) Standard and Non-Standard deductibles b) Number of Other Operators c) Other Operators Number of years licensed d) Number of Claims e) Number of years claims free 2. “<” removed from definition of standard characters. 3. First Party Vehicle Total Loss Indicator – applicable to all vehicle classes 4. Number of Type “A” Convictions – only applicable to individually rated vehicles and change description for Blank to include: Attached Trailer and Third Party Excess Liability, remove start date for Blank value 5. Number of Type “B” Convictions – only applicable to individually rated vehicles and change description for Blank to include: Attached Trailer and Third Party Excess Liability, remove start date for Blank value 6. Number of Type “C” Convictions – only applicable to individually rated vehicles and change description for Blank to include: Attached Trailer and Third Party Excess Liability, remove start date for Blank value 7. Retiree Discount – Only applicable to Individually Rated Private Passenger vehicles 8. Vehicle Code – Other Personal Use vehicles apply to Motorcycles, ATVs and Snow vehicles only 9. Vehicle Model Year - Other Personal Use vehicles apply to Motorcycles, ATVs and Snow vehicles only

Date	Version Number	Comments – Automobile Statistical Plan Manual
October, 2007	V1.2	<p>Version 1.2 of the Automobile Statistical Plan Manual incorporates a number of cosmetic changes to improve the readability of the manual; others are important to note and these are:</p> <ol style="list-style-type: none"> 1. Removed applicability for Clean Driver discount in PEI and for other than individually rated PPV 2. Added a paragraph clarifying reporting requirements for Number of Claims and Number of Years Claims Free 3. Changed description for Kind of Loss Code 04 4. Added that Grid Indicator is not required for Attached Trailer or Third Party Excess Liability Coverage 5. Added that Exposure is: <ol style="list-style-type: none"> a) Required for Attached Trailer (starting Jan. 1, 2008) b) Not required for Third Party Excess Liability Coverage c) Not required for Confiscation and Single Interest coverages
April, 2008	V1.3	<p>Version 1.3 of the Automobile Statistical Plan Manual incorporates a number of changes:</p> <ol style="list-style-type: none"> 1. Removed footnote from DCPD Deductible code, denoting that only certain deductibles are valid for the Facility Association 2. Kind of Loss Code 37 added as still being valid in Ontario 3. Kind of Loss Code 39 stopped as of Jan. 1, 1997 in Ontario 4. Exposure is also applicable to Drivers' policies and Lessors' contingent policies 5. Clarified definition of Claim Count - Reserves 6. Trailer Indicator is also applicable to Non-owned and Lessors' contingent policies 7. Clarified description for Transaction Types 1, 2, J and K related to re-instated policies 8. Type of Business - Code 0 is not applicable for the Facility Association on policies with Policy Effective dates on and after April 1, 2006 9. Transaction Type - new codes 4 and M have been implemented
June, 2008	V1.4	<p>Version 1.4 of the Automobile Statistical Plan Manual incorporates this change:</p> <ol style="list-style-type: none"> 1. Added a Stop date of May 1, 2008 for No Frills Indicator (for Code N, the Stop date is Jan. 1, 2009 to provide a transition period)

Date	Version Number	Comments – Automobile Statistical Plan Manual
September, 2009	V1.5	<p>Version 1.5 of the Automobile Statistical Plan Manual incorporates a number of cosmetic changes, including updating Appendix A “Company Identification”; others are important to note and these are:</p> <ol style="list-style-type: none"> 1. Added notation to Excluded Driver, indicating that this only applies to Accident Benefits claims. 2. Remove reference to “Confiscation or Single Interest coverage” from Accident Benefits Driving Record. 3. Change description for Kind of Loss code 37 to “Accident occurring outside Alberta and Ontario and payments in excess of provincial benefits.” 4. Remove reference to “Confiscation or single Interest coverage” from Third Party Liability Driving Record. 5. Add Policy Effective Date (Day) for all provinces other than Ontario with a start date of Jan. 1, 2010 6. Add Endorsement / Cancellation Date (day) for all provinces other than Ontario with a start date of Jan. 1, 2010 7. Add Policy Expiry Date (Day) for all provinces other than Ontario with a start date of Jan. 1, 2010
June, 2010	V2.0	<p>Version 2.0 of the Automobile Statistical Plan Manual incorporates a number of changes as a result of Ontario 2010 Automobile Insurance reform:</p> <ol style="list-style-type: none"> 1. Added code to signify the selection of OPCF48/OEF87 - Added coverage to off set Tort Deductible. 2. Added code to signify the presence of optional Accident Benefits coverages: <ol style="list-style-type: none"> a) Medical & Rehabilitation b) Attendant Care c) Caregiver, Housekeeping and Home Maintenance d) Income Replacement e) Dependant Care f) Death and Funeral g) Indexation 3. Added Catastrophic Impairment Indicator 4. Added Minor Injury Indicator 5. Appendices B and C updated to reflect the new fields

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CHAPTER 1 INTRODUCTION

General

A number of Insurance regulatory authorities across Canada have the authority under their respective insurance legislation to collect experience from all licensed insurers in a form approved by the regulatory authority. The Automobile Statistical Plan (“the Plan”) Manual sets out the statistical data reporting requirements of each participating jurisdiction. Requirements which are unique to a particular jurisdiction are noted in the Field Codes section.

Insurance legislation also allows the regulatory authorities to appoint a statistical agency to collect the experience of the licensed insurers.

The General Insurance Statistical Agency (“GISA”) was established to carry out the activities of a statistical agent on behalf of Alberta, New Brunswick, Newfoundland & Labrador, Nova Scotia, Ontario, Prince Edward Island, Yukon, Nunavut and the Northwest Territories. GISA is a federally incorporated, not-for-profit corporation governed by a Board of Directors, with representation from the nine participating insurance regulatory authorities, the property and casualty insurance industry and the public.

On April 1, 2006, GISA was appointed as a statistical agent by the participating insurance regulatory authorities to provide governance, accountability and oversight of the mandated statistical plans.

As the statistical agent, GISA:

- promotes the timeliness of statistical data collection, analysis and reporting mechanisms;
- acts on behalf of the participating insurance regulators to coordinate and harmonize the statistical data filing requirements for insurers regarding the experience of their business in such jurisdictions; and
- promotes the quality and value of statistical data generated by licensed insurers.

Concurrent with its appointment as a statistical agent, GISA entered into a service agreement with the Insurance Bureau of Canada (IBC) to provide statistical plan services under specified terms and conditions and to receive the information prescribed by the Plan, from insurers.

Further information regarding GISA is available through its website at www.gisa-asag.ca.

All correspondence and matters pertaining to the Plan should be directed to the Director, Data Processing, Insurance Bureau of Canada, 2235 Sheppard Avenue East, Atria II, Suite 1100, Toronto, Ontario, M2J 5B5.

Scope

The Plan was first introduced on January 1, 1937, and currently is effective in all Provinces/Territories except British Columbia, Manitoba, Saskatchewan and Quebec.

Jurisdiction of the Plan

The Plan applies without exception to all insurers licensed to transact automobile insurance in the following jurisdictions: Alberta, New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario, Prince Edward

Island, Yukon, Nunavut and the Northwest Territories. The Plan also includes the special requirements of Facility Association for their servicing carriers, where applicable.

Statistical Agency

The General Insurance Statistical Agency (GISA) was appointed by the participating insurance regulatory authorities as statistical agent on April 1, 2006.

Statistical Agency Service Provider

GISA has entered into a service agreement with the Insurance Bureau of Canada (the "Service Provider") under which the latter provides statistical plan services under specified terms and conditions including data collection, quality assurance, compilation and reporting services. The agreement includes certain schedules for reporting to GISA regarding data collection issues and specific data quality issues as well as compilation of industry statistical exhibits. (Refer to ["Data Quality" on page 17.](#))

Role and Responsibilities of Insurers

Insurers are required to report to the designated Service Provider in accordance with the requirements set out in the Automobile Statistical Plan Manual. Insurers are directed to the Data Quality section of this manual, which identifies the importance of quality data and procedures employed by the Service Provider related to data quality. Insurers are expected to co-operate with the Service Provider to resolve any data quality issues in a timely fashion.

Need for Statistical Data

Statistical data captured through the Plan is used by both industry and government. Statistical data, which is captured on an accident year basis, matches premiums and claims costs based on the year that the accident occurred, to provide a more accurate picture of experience to estimate future costs and is used in the process of determining rates. As certain types of claims, such as claims for third party liability or accident benefits take a long time to settle, insurers must revise estimates of claims liabilities on a regular basis. Claims costs in any financial period reflect claims payments made and adjustments to claims liabilities in the financial period, for accidents that occurred in the current and prior years. Financial data does not provide the proper basis for estimating costs for determining rates.

As statistical data is available at a fine level of detail there can be greater understanding of the automobile insurance product. For example, information on both the average cost of claims and the number of claims is available from the Plan, as well as information based on the use of vehicle (e.g., private passenger or commercial) or by classification elements. Also, by having data available at an industry-wide level, there is a broader statistical basis on which to make estimations of costs.

Reporting Basis for Annual Statistical Reports

The Service Provider prepares annual statistical exhibits on behalf of GISA using the statistical data reported on an **Accident Year basis**, which matches premiums earned during a 12-month period with claims incurred resulting from accidents that occurred during that same period.

Reporting Requirements for Inactive Companies

Companies which have stopped writing business voluntarily or have been ordered by a court to be wound-up, in any of the participating jurisdictions (refer to ["Jurisdiction of the Plan" on page 13](#)) must continue to report subsequent business activities such as payment of claims and refund of unearned premiums.

Any dispensation from reporting requirements must be obtained from the Regulatory Authority in the applicable jurisdiction(s), who will notify GISA of such decisions.

Reporting Requirements for “Fronting” Companies

Where a company is fronting for another entity, which will usually not be a licensed insurer, the fronting insurer is responsible for statistical reporting to GISA in accordance with this Plan.

Reporting Requirements Regarding “Self-insured” Side Agreements

Where an insurer provides a standard automobile policy to an entity that, in turn, self-insures part of the coverage by side-agreement with the insurer, the insurer is responsible for statistical reporting to GISA in accordance with this Plan.

Premiums collected in respect to such policy should be reported under this Plan, and all claims payable by the insurer, i.e., exceeding the self-insured retention (SIR) layer, must be reported under this Plan.

Reporting Requirements Involving Portfolio Transfers of Business

Portfolio transfers involve companies who have sold their business to another company. Both companies must co-ordinate matters to ensure a smooth transition in statistical plan reporting to the Service Provider.

CHAPTER 2 DATA QUALITY

Data Quality for Insurers and Service Provider

Insurers are required to report data in accordance with the Plan. Intentionally inaccurate coding is prohibited and data reported to the Service Provider must reflect accurate information related to a policy or claim transaction.

The Service Provider is also required to undertake a variety of validity and reasonability checks and follow up with insurers where issues are identified to ensure the quality of data. Insurers are also required to respond in a timely manner to queries raised by the Service Provider about issues related to such data.

Edit Exceptions

Insurers are responsible for examining edit exceptions identified by the Service Provider. Where it determines that the cause of an edit exception is erroneous information, the insurer must correct the erroneous data in a timely manner using error correcting processes as established by the Service Provider.

If the edit exception reveals a condition that could produce systematic errors, the insurer must correct this condition in a timely fashion and correct all erroneously reported data using the error correcting process established by the Service Provider.

Validity and Consistency Checks

Validity checks are required to detect invalid coding, i.e., codes that are not valid for a certain data element as well as codes that are not valid (consistent) when used in conjunction with another data element code.

Insurers are required to correct invalid codes as identified by the Service Provider.

Reasonability Checking

Reasonability checks are generally more difficult to apply and understand, because a significant amount of knowledge of the underlying business conditions is required. Reasonability checks do not ascertain with certainty that a given set of data contains errors. Reasonability checks do indicate potential problems and show whether the respective insurance company needs to do further research and analysis. For this reason, it is important that the Service Provider considers the time and expense required by insurers to investigate and verify or correct the reported data.

By Service Provider

The Service Provider conducts reasonability checks that include the comparison of both aggregate and company experience for location, class and major coverage data elements for the current period to profiles from prior periods. In addition, the Service Provider compares average premiums, premium distributions, loss ratios, claims frequencies and loss development for major data elements to expected profiles for both individual companies and in aggregate.

Results that indicate a significantly higher than average chance that a set of data may contain errors will be reported to insurers with an explanation of the unusual finding and its possible significance. When the possible or probable errors appear to be of a significant nature, the Service Provider will indicate to the insurer that the situation is critical. A critical situation involves an uncorrected or unconfirmed error, or errors, that cause the Service Provider to question whether the data should be used in reports to regulatory authorities.

The Service Provider shall have reasonable flexibility in implementing error correction processes, which rely on their experience with data collection and knowledge of underlying business scenarios.

Insurer Responsiveness to Reasonability/Accuracy Issues

Insurers shall acknowledge and respond to all inquiries regarding reasonability issues identified by the Service Provider. This includes immediate and specific responses to issues raised as critical. Unresolved issues may trigger regulatory action.

If data are identified as erroneous, corrections shall be made and provided to the Service Provider. Errors that are identified as critical issues may result in correction of historical data. For this purpose, insurers must maintain past data for at least five years, unless specific laws provide for a shorter retention period.

Accurate coding of the policy and claim identification fields are required so that companies can investigate data quality problems and the Service Provider can link all activity for the same claim together for compilation of size of loss exhibits.

Report(s) to the Statistical Agency (GISA)

The Service Provider shall provide GISA with reports concerning data quality issues. These reports may identify insurers whose data was excluded from exhibits for any reason, including: that it fell outside the tolerance for missing or invalid data; or that the insurer was unable to reconcile its statistical and financial data with acceptable tolerances.

These reports are made available to GISA on a regular basis, to facilitate discussion and resolution of issues in a timely manner.

CHAPTER 3 GENERAL INSTRUCTIONS

Record Formats

There are two types of record formats used to report automobile experience to GISA.

The Premium record format is used for reporting information related to the policy and includes the following business subject segments:

Submission Control

Information required for the control of the submission, including:

- Company Identification
- Entry Date
- Statistical Plan
- Etc.

Policy

Identification of the policy, including:

- Policy Identification
- Policy Effective Date
- Policy Expiry Date
- Etc.

Vehicle

Details of the vehicle at risk, including:

- Vehicle Code
- Vehicle Location
- Type of Business
- Etc.

Coverage

Information related to the coverage(s), and premium charged/refunded, such as:

- Third Party Liability Coverage
- Third Party Liability Limit Amount
- Third Party Liability Premium
- Etc.

The Claim record format is used for reporting all claims and claims details including several of the subject segments identified in the premium record, such as:

- Submission Control
- Policy
- Vehicle
- Operator

Some additional business subject segments are reported in the claims record. These are:

Claim Detail

This segment includes information related to the specific claim, including:

- Claim Identification
- Claim Coverage
- Paid Amount
- Etc.

Vehicle Rate Group Reporting

At a meeting of the Board of Directors of GISA on September 29, 2006 direction was provided to include vehicle rate groups and types within the Automobile Statistical Plan as a “future use” item. Regulatory authorities will determine when and for which jurisdictions these data elements are applicable. Ample lead time for implementation will be provided to data reporting companies once these decisions have been made.

Revisions to the Plan

The Plan is applicable to all premium and claim transactions for policies with effective dates on or after the date indicated for each required data element.

All transactions (i.e., premiums and claims) must be submitted in accordance with the codes effective at the time of policy inception unless specifically stated otherwise.

Reinsurance

The statistics required by this Plan are for direct business only. No transactions relating to ceding or assuming of business are to be reported.

Facility Association Residual Market and Risk Sharing Pool

Premiums and claims for all direct written policies, regardless of whether or not they may be subject to cessions to Facility or Facility Risk Sharing Pools, are to be reported on a 100% basis under this Plan, without any reduction for amounts so ceded. Premiums and claims assumed from these mechanisms based on the member's share are not to be reported at all under this Plan.

Data separately reported to the Facility Association Alberta Risk Sharing Pool, as described in the current Alberta Risk Sharing Pool Procedures Manual, will be copied and appended to the automobile statistical plan database.

In order to reduce reporting complexities for insurers and improve the aggregate value of reported data, field values for data elements common to the required reporting of both ASP and Risk Sharing Pools should be reported in both cases using the standardized ASP field values, unless special requirements dictate otherwise.

Facility Association

Facility Association Servicing Carrier insurers are required to report premiums and claims on all policies written on behalf of the Facility Association as direct business under this Plan.

Premiums and claims assumed from this mechanism based on the member's share are considered reinsurance for the purposes of the Plan and therefore such transactions are not to be reported at all.

Premiums

The premiums to be reported are those charged by the insurer on all direct written risks, including those written on a reporting form or on an audit transaction basis. The premium and term (in months) are to be reported for each combination of coverages in accordance with the coverage codes contained in the appropriate section of the Plan.

Individual transaction reporting of premium and exposure by coverage will continue to be accepted. However, single vehicle premium transactions are preferred.

The Premium record format contains space to enter data resulting from all policy coverages, exposures and premiums attached to one vehicle. Companies are encouraged to report on this basis in order to reduce the volume of records processed through the edit by the Service Provider and to improve the quality of the edit, and hence, the data.

Cancellations and Endorsements

Cancellations

Report the pro-rata portion of the exposure for the unexpired term of the policy and the actual return premium (whether on a short rate or pro-rata basis).

Endorsements

Report all endorsements in full detail on a debit/credit basis. When the endorsements provide coverage for which specific codes are not provided under the Plan, such as "loss of use," or "deletion of glass," report the premium under the controlling coverage and do not report the exposure unless the premium change includes a change in the controlling coverage premium.

Discounts and Additional Premiums

All premium discounts and surcharges, whether due to preferred classifications, experience rating or any other condition, shall be deducted from or added to each coverage or combination of coverages separately, and the premium reported shall be the net premium received by the company from the insured.

If premium discounts and surcharges are reported on a separate premium transaction, the exposure must be reported as zeroes.

Fleets

Fleets are groups of at least five vehicles that are under common ownership or management and that are used for business, commercial or public purposes.

Fleets that are NOT on a per car exposure basis are to be coded with zeroes in the Exposure field.

Exposure of fleets or synthetic fleets that are rated on a per car exposure basis may be reported in aggregate, i.e., it is permissible to combine several automobiles insured under the same policy PROVIDED all vehicles so combined have identical territorial, classification and coverage codes. On such records, the Exposure must equal the number of months in the policy period multiplied by the number of vehicles being combined on the record. For example, ten vehicles insured for one year would be shown as "000120," fifteen vehicles "000180," etc. The same reasoning applies to cancellations so that whenever a record is coded to represent more than one vehicle, the unexpired Term in Months on the cancellation records should be shown by a figure representing the unexpired term in months times the number of vehicles cancelled.

Where an estimated or deposit premium is initially reported for fleets on a per car exposure basis, report the best possible estimate for the Term in Months. As the estimated premium is adjusted during the policy period, the term must be adjusted as well. All adjustments are to be reported on a debit/credit basis.

Deductibles

Deductibles are used for physical damage coverages (including DCPD) and are reported as the actual dollar values used in rating the risk. Distinctions are made between **Standard** and **Non-Standard** deductibles; this distinction is related to the type of the deductible and NOT to the amount of the deductible.

A **Standard deductible** is one with a fixed dollar value which is the same whether one is rating the risk or adjusting a claim. Waiving of the deductible in certain claim situations does not make an otherwise Standard deductible into a Non-Standard deductible.

Whether or not a deductible is Standard is NOT related to the amount of the deductible, e.g. both a fixed dollar \$500 deductible and a fixed dollar \$650 would be considered Standard deductibles. A deductible calculated as a percentage of the price of the vehicle is a Standard deductible but must be expressed as a dollar amount for reporting.

A **Non-standard deductible** is any other one – i.e. any deductible which cannot be expressed as a fixed dollar amount which is the same whether one is rating the risk or adjusting a claim; examples of such deductibles include disappearing deductibles which vary with the size of the claim and discounted deductibles, where the actual claims deductible would vary according to the claimant's driving experience.

Vehicle Reporting

Risks rated on a per car exposure basis (other than fleets) shall be reported one vehicle per record with the appropriate Vehicle Code and Vehicle Model Year.

Fleets do not require a Vehicle Code.

Claim Definition

For purposes of this Plan, a claim is defined as all payments and reserve entries, under each Kind of Loss code, within the appropriate coverage assigned to an accident for a given insurance contract.

Losses

Claims reported under the Automobile Statistical Plan are at the Coverage/Kind of Loss level.

Where more than one coverage is affected by one accident or where more than one cause (kind) of loss is affected, the original (first) loss payment under each coverage and each cause (kind) of loss involved shall be considered as an original payment and be coded accordingly. If there is more than one claimant under a coverage and cause (kind) of loss, the first payment made to anyone of the claimants shall be considered the original loss payment and other payments to other claimants as subsequent. All such payments are to be reported under the same Claim Identification.

Allocated Claim Expenses

Allocated loss adjustment expense payments may be reported separately from the loss payment, but it is preferable to report both on the same record. Separate fields are provided for loss amounts and allocated loss adjustment expense payments and the amount(s) shall be entered in the appropriate field(s).

The following is a list of types of expenses that should be reported as “allocated (external) expenses” to be used when reporting under the Statistical Plan, whether a loss payment is made or not:

- Adjusters' accounts including all disbursements – not including staff adjusters.
- Appraisal costs including appraisal centre costs – not including staff appraisal costs.
- Legal expenses including all first party legal costs charged to a particular claim file – not including staff legal fees.
- All other external claims expenses.

Outstanding Reserves

Estimates of outstanding claims should include the estimated allocated claim expense. The outstanding reserves and allocated claim expense should be reported and coded in separate fields in accordance with the instructions given in this manual.

Reporting Media

The statistical data reported under the Plan must be filed electronically using the communication method specified by the Service Provider.

For more information, please refer to the Data Submission Requirements Manual or contact the Data Quality Analyst assigned to you by the Service Provider.

Submission Due Dates

Completed data shall be sent to the Service Provider monthly (or daily, where required).

Monthly submissions shall include the transactions (writings, cancellations, losses and salvage) reportable under this Plan and must be received by the Service Provider **within 15 days** after the end of the month in which the transaction was entered into the company's records.

Outstanding claims shall be reported to the Service Provider **quarterly – at the end of March, June, September and December** – and must be received by the Service Provider **within 15 days** after the end of each reporting period.

Facility Association servicing carriers are required to report outstanding claims **monthly** to the Service Provider, who should receive reports **within 15 days** after the end of the month in which the transaction was entered in the company's records.

Reconciliation

Monthly

All insurers are required to confirm their submissions on a monthly basis, within 15 days after the end of each month. The totals in the data submitted must agree and balance with the insurer's books. The Service Provider has provided a web application for insurers to facilitate this monthly reconciliation. For more information, please contact the Data Quality Analyst assigned to you by the Service Provider.

Annual Balance Reconciliation Return

The purpose of the Annual Balance Reconciliation (ABR) Return is to verify that the Service Provider has received all data that is subject to statistical reporting. Companies are required to derive the expected amount of direct written premiums, direct claims paid and individual case outstanding losses on direct business to be reported to the Service Provider by disclosing adjustments that need to be made to the corresponding amounts on the financial statements. The Service Provider compares these expected amounts to the actual amounts submitted by each company on the statistical plan transactions. Discrepancies are communicated to the insurance companies involved.

Error Transactions

The Service Provider provides reporting companies with a web application to facilitate electronic error corrections. Insurers are required to correct their statistical data errors or resubmit transactions within the timelines specified by the Service Provider.

Deficiency Fees

Processing delays, frequently caused by late and inaccurate submissions, can compromise the timeliness and value of information available to the statistical agency. The statistical agency has authorized the Service Provider to levy deficiency fees against insurers who do not meet certain quality standards. Deficiency fees are designed to act as an incentive to improve the quality of submitted data.

Please refer to the Deficiency Fee Manual for further details or contact the Data Quality Analyst assigned to you by the Service Provider.

Contact Information

For assistance with data reporting, the various data quality tools or the process employed, please contact the Data Quality Analyst assigned to you by the Service Provider.

CHAPTER 4 FIELD DEFINITIONS

This section provides definitions of the field requirements for the Automobile Statistical Plan and includes instructions regarding any special requirements of the Facility Association for their servicing carriers.

The record formats are outlined in the Data Submission Requirements Manual available from the Service Provider. The following field definitions are arranged in the same order as the record formats, without reference to specific locations within the records.

This section includes definitions of each field and each definition also provides a link to the appropriate table in the Field Codes section, which gives specific codes and values. The definition of each field is also labelled "Premiums" or "Claims," to indicate whether the field is required for premium submission, claims submission or both.

Submission Control

The following fields are included for submission control purposes. They are used by the Service Provider to control the efficient processing of submission batches from each insurer.

Record Format Version Number

*Premiums
Claims*

This field is used to identify the particular record format being used.

Company Identification

*Premiums
Claims*

A unique identifier assigned by the Service Provider to each reporting insurer to be used in all reporting under the Automobile Statistical Plan.

Entry Date

*Premiums
Claims*

This field identifies the reporting period related to when the specific transaction was entered in the insurer's accounting records.

Statistical Plan

*Premiums
Claims*

This field contains a code identifying the specific statistical plan.

Transaction Type

*Premiums
Claims*

This field identifies the specific type of transaction and is also used to determine the financial values of the corresponding premium fields (i.e., debit or credit).

Policy

This segment includes the identification of the policy contract including policy number, policy dates and other policy level details.

Policy Control Id

*Premiums
Claims*

This field is used by insurers to aid error handling and may contain a branch code or any other code that the insurer may find useful when handling error transactions.

Policy Identification Digit

*Premiums
Claims*

This field is used by insurers to facilitate error handling. It may be used in addition to Policy Control ID and contains a unique code that the insurer may find useful when handling error transactions.

Policy Identification

*Premiums
Claims*

This field contains the policy number, i.e., a unique number that the company has assigned to identify the specific policy. The policy number **MUST** identify the specific policy and is used by the Service Provider and the Facility Association for the matching of claims transactions with their appropriate premium transactions.

Note: To enable matching of claims to premiums, the same policy number **MUST** be reported on claims transactions.

Policy Effective Date

*Premiums
Claims*

This is the date on which the policy becomes effective.

For policies written with a term of more than 12 months, multiple transactions must be reported for each 12-month (or shorter) term.

Any cancellations/endorsements or losses on the policy must be reported with the appropriate Policy Effective Date (e.g., if a claim occurs during the second 12-month term, the Policy Effective Date for the second 12-month term must be reported in the claim transaction).

Endorsement/Cancellation Date

Premiums

For endorsements reported in detail, enter the effective date of the endorsement. In the case of cancellations, enter the date on which the cancellation is effective.

This date coincides with the Policy Effective Date on endorsements effective on the Policy Effective Date and on flat cancellations.

Policy Expiry Date

Premiums

Enter the date the policy expires.

No Frills Indicator

*Premiums
Claims*

Report an indicator denoting whether the vehicle is insured under a “No-Frills” policy.

Rejecting Company Identification (FA)

Premiums

Report the [Company Identification](#) of the insurer that refused coverage thereby qualifying the applicant for Facility Association coverage.

Group Marketing Indicator

*Premiums
Claims*

Report an indicator denoting whether the information being reported is for a policy receiving a group discount or is subject to group rates.

Vehicle

Fields within this segment are used to identify the vehicle, its use, location and classification for rating purposes.

Vehicle Code

*Premiums
Claims*

Report the applicable Vehicle Code associated with the vehicle, motorcycle, all-terrain vehicle or snow vehicle.

Vehicle Model Year

*Premiums
Claims*

Enter the model year of the insured private passenger use vehicle, motorcycle, all-terrain vehicle or snow vehicle.

Statistical Territory

*Premiums
Claims*

Report the Statistical Territory corresponding to the location in which the vehicle is usually garaged or primarily used.

Vehicle Location Postal Code

*Premiums
Claims*

Report the first three characters of the postal code (i.e., the FSA code) corresponding to the location in which the vehicle is usually garaged or primarily used.

Type of Business

*Premiums
Claims*

Report a code denoting the type of business associated with the risk.

Type of Use

*Premiums
Claims*

Report a code denoting the vehicle class and type of use of the insured vehicle.

Coding of private passenger occasional operator claims:

If the accident driver is an occasional operator and the claim is assigned to a vehicle for which an explicit additional occasional operator premium has been charged for the coverage involved, report the claim using the appropriate occasional operator Type of Use code.

If the accident driver is an occasional operator and the claim is assigned to a vehicle for which NO explicit additional occasional operator premium has been charged for the coverage involved, report the claim using the underlying Type of Use code for the vehicle (i.e., principal operator Type of Use code).

Exposure

Premiums

Term in Months

In order to show the exposure, the "term in months" of the policy must be coded on the premium record. When a cancellation occurs, the "Unexpired Term in Months" must be coded on the return premium (cancellation) record. In other words, code the number of months that the policy is effective on the premium record and the number of months that remain between the cancellation date and the expiry date on the return premium (cancellation) record. A time period of fifteen days or more is considered to be one month.

Two or More Vehicles

When a policy covers two or more individually rated vehicles, each individual coverage or combination of coverages for each one of these vehicles must be reported separately. Cancellations shall be similarly treated.

No Exposure

Report zeroes for the following risks:

- single interest policies
- confiscation and conversion policies
- excess insurance
- fleets on an earnings, receipts or payroll basis
- miscellaneous automobiles

Trailer Indicator

*Premiums
Claims*

Report an indicator denoting whether the reported information reflects an attached trailer.

Grid Indicator

*Premiums
Claims*

Enter a code to identify whether the Basic Coverage Premium charged for the private passenger vehicle has been "capped" at the grid level.

Vehicle Use

*Premiums
Claims*

This field is used to identify the use of an individually rated private passenger vehicle.

Number of Other Operators

*Premiums
Claims*

If the rated operator is the principal operator, enter the number of other operators of the vehicle as declared on the application or renewal, excluding any spouse (or same-sex partner) and any separately rated occasional operators.

If the rated operator is a separately rated occasional operator, enter the number of other occasional operators of the vehicle as declared on the application or renewal, excluding any separately rated occasional operators.

Other Operators Number of Years Licensed

*Premiums
Claims*

If the rated operator is the principal operator, enter the number of years of driving experience of the other operator, excluding any separately rated occasional operators, having the least number of years experience.

If the rated operator is a separately rated occasional operator, enter the number of years of driving experience of the other operator having the least number of years experience of all occasional operators on the policy to whom the separate rate applies.

Third Party Liability Driving Record

Premiums

Report the code identifying the driving record used in rating the Third Party Liability premium.

Accident Benefits Driving Record

Premiums

Report the code identifying the driving record used in rating the Accident Benefits coverage.

Collision/All Perils Driving Record

Premiums

Report the code identifying the driving record used in rating the Collision coverage.

Claim Driving Record

Claims

Report the appropriate driving record associated with the coverage, corresponding to the coverage driving record reported for the premium transaction.

DCPD Rate Group Type

Premiums

Report a code that identifies the rate group type used in rating the DCPD premium.

Note: This field is included for future use, refer to ["Vehicle Rate Group Reporting" on page 20](#).

DCPD Rate Group

Premiums

Report the rate group corresponding to the rate group type used in rating the DCPD premium.

Note: This field is included for future use, refer to ["Vehicle Rate Group Reporting" on page 20](#).

Accident Benefits Rate Group Type

Premiums

Report the code that identifies the rate group type used in rating the Accident Benefits premium.

Note: This field is included for future use, refer to ["Vehicle Rate Group Reporting" on page 20](#).

Accident Benefits Rate Group

Premiums

Report the rate group, corresponding to the Rate Group Type, used in rating the Accident Benefits premium, if any.

Note: This field is included for future use, refer to ["Vehicle Rate Group Reporting" on page 20](#).

Collision/All Perils Rate Group Type

Premiums

Report the code that identifies the rate group type used in rating the Collision or the All Perils premium.

Note: This field is included for future use, refer to ["Vehicle Rate Group Reporting" on page 20](#).

Collision/All Perils Rate Group

Premiums

Report the rate group, corresponding to the Rate Group Type, used in rating the Collision or the All Perils premium.

Note: This field is included for future use, refer to ["Vehicle Rate Group Reporting" on page 20](#).

Comprehensive/Specified Perils Rate Group Type

Premiums

Report the code that identifies the rate group type used in rating the Comprehensive or Specified Perils premium.

Note: This field is included for future use, refer to ["Vehicle Rate Group Reporting" on page 20](#).

Comprehensive/Specified Perils Rate Group

Premiums

Report the rate group, corresponding to the Rate Group Type, used in rating the Comprehensive or Specified Perils premium.

Note: This field is included for future use, refer to ["Vehicle Rate Group Reporting" on page 20](#).

Claim Coverage Rate Group Type

Report a code identifying the rate group type used in rating the coverage to which the claim applies:

- DCPD Rate Group Type
- Accident Benefits Rate Group Type
- Collision/All Perils Rate Group Type
- Comprehensive/Specified Perils Rate Group Type

Note: This field is included for future use, refer to ["Vehicle Rate Group Reporting" on page 20](#).

Claim Coverage Rate Group

Claims

Report the rate group used in rating the coverage to which the claim applies:

- DCPD Rate Group
- Accident Benefits Rate Group
- Collision/All Perils Rate Group
- Comprehensive/Specified Perils Rate Group

Note: This field is included for future use, refer to ["Vehicle Rate Group Reporting" on page 20](#).

Operator

The rated operator information reflects the data applicable to the reported risk. In other words, if the transaction being reported is for an occasional operator, the rated operator information reflects the occasional operator. Otherwise, it reflects the principal operator.

For purposes of coding Number of Claims and Number of Years Claims Free for an operator, a claim means a claim, which was either closed with indemnity payment or remains open, for damages under Third Party Liability (including Direct Compensation) or Collision (including collision portion of All Perils) coverage, arising, in one occurrence, out of the ownership, use or operation, by the operator, of an automobile, moped or on-road motorcycle, where the user or operator of such vehicle at the time of the occurrence was deemed not to be fault-free.

Number of Claims

*Premiums
Claims*

If the rated operator is the principal operator, enter the appropriate code representing the combined claim experience in the last six years of all operators on the policy, excluding any separately rated occasional operators.

If the rated operator is a separately rated occasional operator, enter the appropriate code representing the combined claim experience in the last six years of all occasional operators on the policy to whom the separate rate applies.

Number of Years Claims Free

*Premiums
Claims*

If the rated operator is the principal operator, report the number of years of claims-free private passenger vehicle, moped or on-road motorcycle operation of the operator with the least number of years of claims-free experience, excluding any separately rated occasional operators.

If the rated operator is a separately rated occasional operator, report the number of years of claims-free private passenger vehicle, moped or on-road motorcycle operation of the operator with the least number of years of claims-free experience of all occasional operators on the policy to whom the separate rate applies.

Rated Operator Year of Birth

*Premiums
Claims*

Enter the year of birth of the rated operator.

Rated Operator Gender

*Premiums
Claims*

Enter the gender of the rated operator.

Rated Operator Number of Years Licensed

*Premiums
Claims*

Report the number of consecutive years the rated operator has been legally permitted to operate a private passenger vehicle, moped, or on-road motorcycle in Canada or the U.S.A, not including the number of years the operator held a learner's permit or level 1 license under a graduated licensing system.

Rated Operator Driver Training

*Premiums
Claims*

Enter a code denoting whether the rated operator has graduated from an approved driver training course.

First Chance New Driver Discount

*Premiums
Claims*

Enter an indicator denoting that a First Chance New Driver Discount has been applied, resulting in a reduced premium.

Retiree Discount

*Premiums
Claims*

Enter the actual percentage of the retiree discount applied to basic Accident Benefits coverage that applies to the vehicle. The percentage is to be rounded to the nearest tenth of a percent. For example, if a 7.45% retiree discount is offered on basic Accident Benefits coverage, then "075" should be reported. The premium amount reported in the relevant premium amount field should be the actual premium amount **after** application of the retiree discount.

Clean Driver Indicator (FA)

*Premiums
Claims*

Report an indicator denoting whether the rated operator was rated with a clean driving record (**Facility Association Servicing Carriers only**).

Driver Remedial Training Code (FA)

*Premiums
Claims*

Report a code denoting whether the rated operator has received remedial driver training.

Insurance Fraud Convictions (FA)

Premiums
Claims

Enter a code denoting whether the rated operator has had any insurance fraud convictions.

Number of Accidents (FA)

Premiums
Claims

Enter the number of accidents within the last three years for the rated operator.

Number of Type 'A' Convictions

Premiums
Claims

Enter number of this type of convictions the insured has had within the last three years, noting that two different definitions are used as follows:

1. Alberta

Serious – “serious traffic safety conviction” means a conviction for any of the following offences under the *Traffic Safety Act*, or a conviction for an offence that is substantially similar under an enactment of Canada, other than the *Criminal Code* (Canada), or of another province or territory”.

A comprehensive list of specific offences can be found in *ALBERTA REGULATION 124/2004 – Insurance Act – AUTOMOBILE INSURANCE PREMIUMS REGULATION – Schedule 4* at the following web address: www.qp.gov.ab.ca/documents/Regs/2004_124.cfm?fm_isbn=0779732464.

2. All Other Jurisdictions, including Facility Association

Major – “Convictions for any of the following offences under any Act governing highway traffic or Automobile Insurance Act or Ontario’s Compulsory Automobile Insurance Act (CAIA) whether committed within or outside Canada”.

A comprehensive list of specific offences can be found in *Facility Association Manual of General Rules & Procedures – Rule 25 – Accident and Conviction Surcharges* at the following web address: www.facilityAssociation.com/manurulesrates.asp.

Number of Type 'B' Convictions

Premiums
Claims

Enter number of this type of convictions the insured has had within the last three years, noting that two different definitions are used as follows:

1. Alberta

Other/Minor – “traffic safety conviction” means a conviction for any of the following offences under the *Traffic Safety Act*, or a conviction for an offence that is substantially similar under an enactment of Canada, other than the *Criminal Code* (Canada), or of another province or territory”.

A comprehensive list of specific offences can be found in ALBERTA REGULATION 124/2004 – Insurance Act – AUTOMOBILE INSURANCE PREMIUMS REGULATION – Schedule 4 at the following web address: www.qp.gov.ab.ca/documents/Regs/2004_124.cfm?frm_isbn=0779732464.

2. All Other Jurisdictions, including Facility Association

Minor – “Convictions for any moving traffic offence (offences related to the operation of a vehicle) other than those listed as Serious or Major, under an Act governing highway traffic, an Automobile Insurance Act or Ontario’s Compulsory Automobile Insurance Act (CAIA), or for any offences substantially the same whether committed within or outside Canada, including the following”.

A comprehensive list of specific offences can be found in *Facility Association Manual of General Rules & Procedures – Rule 25 – Accident and Conviction Surcharges* at the following web address: www.facilityAssociation.com/manurulesrates.asp.

Number of Type ‘C’ Convictions

Premiums
Claims

Enter number of this type of convictions the insured has had within the last three years, noting that two different definitions are used as follows:

1. Alberta

Criminal – “criminal code conviction” means a conviction for an offence under section 130 of the *National Defence Act* or for any of the following offences under the *Criminal Code* (Canada)”.

A comprehensive list of specific offences can be found in ALBERTA REGULATION 124/2004 – Insurance Act – AUTOMOBILE INSURANCE PREMIUMS REGULATION – Schedule 4 at the following web address: www.qp.gov.ab.ca/documents/Regs/2004_124.cfm?frm_isbn=0779732464.

2. All Other Jurisdictions, including Facility Association

Serious – “Convictions for any of the following offences under the Criminal Code of Canada, under an Act governing highway traffic or under any other Act whether the offence was committed within or outside Canada, or any conviction that appears on a Driver Record Abstract that is identified as a Criminal Code conviction.”

A comprehensive list of specific offences can be found in *Facility Association Manual of General Rules & Procedures – Rule 25 – Accident and Conviction Surcharges* at the following web address: www.facilityAssociation.com/manurulesrates.asp.

Operator Grid Level

Premiums
Claims

Enter the appropriate Operator Grid Level applicable to the risk.

Coverage

This segment contains information related to coverages in effect and their limits/deductibles and premiums.

Third Party Liability Coverage Code

Premiums

Report the applicable coverage code used in rating the Third Party Liability premium, where such premium is rated on a combined basis.

Third Party Liability Limit Code

Premiums

The Third Party Liability Limit Code identifies the applicable Third Party Liability limit on the policy.

Third Party Liability Limit Amount

Premiums

Report the limit amount used in rating the Third Party Liability premium.

Third Party Liability Premium

Premiums

The premium for Third Party Liability combined coverage associated with the transaction.

Third Party Liability BI Coverage Code

Premiums

Report the applicable coverage code used in rating the Third Party Liability Bodily Injury premium, where such premium is rated on a split basis.

Third Party Liability BI Premium

Premiums

The premium for Third Party Liability Bodily Injury split coverage associated with the transaction.

Third Party Liability PD Coverage Code

Premiums

Report the applicable coverage code used for rating the Third Party Liability Property Damage premium, where such premium is rated on a split basis.

Third Party Liability PD Premium*Premiums*

The premium for Third Party Liability Property Damage split coverage associated with the transaction.

DCPD Coverage Code*Premiums*

Report the applicable coverage code used in rating the Direct Compensation Property Damage (DCPD) premium.

DCPD Deductible Code*Premiums*

Report the applicable code that identifies the deductible used in rating the DCPD premium.

DCPD Deductible Amount*Premiums*

Report the deductible amount used in rating the DCPD premium.

For definition of standard/ non-standard deductible, refer to ["Deductibles" on page 22](#).

DCPD Premium*Premiums*

The premium for DCPD coverage associated with this transaction.

Uninsured Automobile Coverage Code*Premiums*

Report the applicable code corresponding to the coverage used in rating the Uninsured Automobile premium.

Uninsured Automobile Premium*Premiums*

The premium for Uninsured Automobile coverage associated with this transaction.

Underinsured Motorist Coverage Code*Premiums*

Report the applicable code corresponding to the coverage used in rating the Underinsured Motorist premium.

Prior to January 1, 2008, the code also identifies the applicable limit.

Underinsured Motorist Limit Amount*Premiums*

Report the limit amount used in rating the Underinsured Motorist premium.

Underinsured Motorist Premium*Premiums*

The premium for Underinsured Motorist coverage associated with this transaction.

Accident Benefits Coverage Code*Premiums*

Report the code corresponding to the coverage used in rating the Accident Benefits Coverage premium.

Accident Benefits Premium*Premiums*

The premium for Accident Benefits coverage associated with this transaction.

Collision Coverage Code*Premiums*

Report the code corresponding to the coverage used in rating the Collision premium.

Prior to January 1, 2008, the code also identifies the applicable deductible.

All Perils Coverage Code*Premiums*

Report the code corresponding to the coverage used in rating the All Perils coverage premium.

Prior to January 1, 2008, the code also identifies the applicable deductible.

Collision/All Perils Deductible Amount*Premiums*

Report the deductible amount used in rating the Collision or All Perils premium.

For definition of standard/ non-standard deductible, refer to ["Deductibles" on page 22](#).

Collision/All Perils Premium*Premiums*

The premium for Collision or All Perils coverage associated with this transaction.

Comprehensive Coverage Code*Premiums*

Report the code corresponding to the coverage used in rating the Comprehensive coverage premium.

Prior to January 1, 2008, the code also identifies the applicable deductible.

Specified Perils Coverage Code*Premiums*

Report the code corresponding to the coverage used in rating the Specified Perils coverage premium.

Prior to January 1, 2008, the code also identifies the applicable deductible.

Comprehensive/Specified Perils Deductible Amount*Premiums*

Report the deductible amount used in rating the Comprehensive or Specified Perils premium.

For definition of standard/ non-standard deductible, refer to ["Deductibles" on page 22](#).

Comprehensive/Specified Perils Premium*Premiums*

The premium for Comprehensive or Specified Perils coverage associated with the transaction.

Added Coverage to Offset Tort Deductible*Premiums
Claims*

Report a code signifying the presence of OPCF48 / OEF87 - Added Coverage to Offset Tort Deductible.

Accident Benefits Optional Coverage - M&R*Premiums
Claims*

Report a code signifying the presence of basic or optional Medical and Rehabilitation sub-coverages.

Accident Benefits Optional Coverage - AC*Premiums
Claims*

Report a code signifying the presence of basic or optional Attendant care sub-coverages.

Accident Benefits Optional Coverage - C,H&HM

*Premiums
Claims*

Report a code signifying the presence of basic or optional Caregiver, Housekeeping and Home Maintenance sub-coverages.

Accident Benefits Optional Coverage - IR

*Premiums
Claims*

Report a code signifying the presence of basic or optional Income Replacement sub-coverages.

Accident Benefits Optional Coverage - DC

*Premiums
Claims*

Report a code signifying the presence of optional Dependant Care sub-coverages.

Accident Benefits Optional Coverage - D&F

*Premiums
Claims*

Report a code signifying the presence of basic or optional Death and Funeral sub-coverages.

Accident Benefits Optional Coverage - I

*Premiums
Claims*

Report a code signifying the presence of basic or optional Indexation sub-coverages.

Claim Detail

This segment contains information related to the insured loss, the claim identification, date of loss, coverage, kind of loss and loss amounts.

Claim Control Id

Claims

This field is used by insurers to aid in error handling and may contain a branch code or any other code that the insurer may find useful when handling error transactions.

Claim Identification Digit

Claims

This field is used by insurers to aid in error handling and may be used in addition to Claim Control Id to report a unique code that the insurer may find useful when handling error transactions.

Claim Identification

Claims

Report a uniform and unique identification number by coverage within an accident.

Note: The Claim Identification MUST uniquely identify the specific occurrence of the claim and MUST NOT be used to identify claim participants or claim payments.

Accident Date

Claims

Report the date on which the accident occurred.

Claim Count

Claims

Counting Claims

Claims are counted jointly by Coverage and Kind of Loss (not by claimant) by each insurer for each occurrence. For a given coverage and Kind of Loss combination where there is more than one claimant, Claim Count is reported as "1" for the first indemnity payment, regardless of claimant. The Claim Count is "0" for all subsequent payments for that claimant or for any other claimants.

Where there is more than one Coverage and Kind of Loss combination arising from the same occurrence, each combination must be reported in a separate transaction and the above method for counting applies to each combination.

The Claim Count is "1" for outstanding reserve amounts, which must also be reported in a separate transaction for each combination, until the first indemnity payment for that combination has been reported, after which time Claim Count should be "0".

If a claim segment (combination of Coverage and Kind of Loss) that has been closed is subsequently reopened, then the Claim Count would be “0”, unless a previous salvage or subrogation recovery payment transaction has reversed the previously reported count (Total Recovery).

Reserves

On the first reserve transaction, where no indemnity payment has been made, and on all subsequent reserve transactions until an indemnity payment is made, Claim Count is “1”. After an indemnity payment is made, Claim Count will be “0” on all subsequent reserve transactions.

Claim Payments

On the first indemnity payment, Claim Count is “1”. After an indemnity payment is made, Claim Count will be “0” on all subsequent payments.

On claims where there are no indemnity payments (expenses only), Claim Count is always “0”.

The one exception to this rule concerns situations involving a total recovery, where Claim Count will be “1”. This is because total recoveries effectively reverse the original claim and reduce the original amount and claim count to zero.

Kind of Loss Code

Claims

Report the appropriate Kind of Loss associated with the coverage.

Claim Coverage Code

Claims

Enter the coverage code to which the claim applies.

Excluded Driver

Claims

An indicator denoting whether the driver of the vehicle at the time of the accident was an “excluded driver” under the policy.

Claim Third Party Liability Limit Code

Claims

Enter the code identifying the third party limit used in rating the coverage to which the claim applies.

Claim Coverage Limit Amount

Claims

Enter the limit amount used in rating the coverage to which the claim applies. Note that limit amount is applicable to Third Party Liability and Underinsured Motorist coverages.

Claim DCPD Deductible Code*Claims*

Enter the applicable deductible code for DCPD claims.

Claim Deductible Amount*Claims*

Enter the deductible amount used in rating the coverage to which the claim applies. Note that deductible amount is applicable to DCPD, Collision/All Perils and Comprehensive/Specified Perils coverages.

First Party Vehicle Total Loss Indicator*Claims*

Enter the code denoting whether the first party vehicle sustained a total loss or a partial loss.

Loss Amount*Claims*

Enter the loss amount paid or outstanding associated with the transaction.

Expense Amount*Claims*

Enter the allocated loss adjustment expense amount paid or outstanding that is associated with the transaction and allocated to the claim.

Accident Benefits Catastrophic Impairment Indicator*Claims*

Report a code signifying whether any claimants associated with the claim sustained catastrophic injuries.

Accident Benefits Minor Injury Indicator*Claims*

Report a code signifying whether any claimants associated with the claim sustained catastrophic injuries.

CHAPTER 5 FIELD CODES

This section contains the valid codes for each required field. It also contains information related to the requirements for the fields for various vehicle classes, type of uses and effective dates.

It also includes references to specific requirements for different jurisdictions.

The symbol “✓” is used to indicate that a field is required and “O” is used to indicate that a field is optional under the specific circumstance.

Other nomenclature used in the Field Code tables is:

Field Format – this defines the format of the field as either:

- CHAR – can contain any valid character, including number
- NUM – can only contain numbers 0 – 9
- DATE – Can contain a date in the relevant format i.e., (CCYYMMDD, CCYYMM as specified in each table)

Field Alignment – this specifies whether the information in the field must be left- or right-justified if the value entered is less than the size of the field.

Fill Character – this specifies the character to use if the value entered is less than the size of the field.

Field Size – Self-explanatory

Field Position – Self-explanatory

Applicable Vehicle Class – is used to signify the type of vehicle class, i.e.,

- **Individually Rated** – An individually rated vehicle, including farmers, not on a fleet policy.
- **Fleet Rated on a per vehicle basis** – A fleet policy of individually scheduled/ rated vehicles.
- **Fleet Rated on a bulk basis** – A fleet policy rated on a gross receipt or earnings basis.
- **Miscellaneous** – Miscellaneous policies other than Individually rated or fleet rated.
- **Private Passenger Vehicles** – Private Passenger type vehicles (i.e., Type of Use 01 – 19)
- **Other Personal Use Vehicles** – Motorcycles, ATVs, snow vehicles, mopeds, trailer homes, motor homes, antiques and classic automobiles
- **Commercial** – All Commercial type of use vehicles
- **Public Automobiles** – Ambulances, daily rental vehicles, funeral hearses, private buses, public buses, school buses, taxis
- **Garages, Manufacturers and Automobile Dealers** – Self explanatory
- **Driver and Non-owned policies** – Self explanatory

Codes in the tables are frequently associated with either a stop date or a start date, which signifies if the code is valid only for a particular time period. Fields associated with the policy are, generally, using Policy Effective Dates and fields associated with a particular claims event are, generally, using Accident Dates.

- Where a start date is specified, it must be interpreted as including the specified date.
- Where a stop date is specified, it must be interpreted as NOT including the specified date.

Standard characters; where the Field Code tables are referring to Standard characters, they are:

- A – Z, a – z, 0 – 9, blank, period (.), plus (+), ampersand (&), dollar sign (\$), asterisk (*), dash (-), slash (/), comma (,), percent sign (%), number sign (#) and “at” sign (@)

Codes which are not used for current premium and/or claim transactions (i.e. these are codes which are not valid for policies or claims after Jan. 1, 2008) are shaded in the Field Codes section. Additionally, the document includes hyperlinks between Field Definitions and the corresponding Field Codes.

Each field code is linked to its corresponding validity error code via a hyperlink.

Accident Benefits Catastrophic Impairment Indicator

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	N/A	339

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
No claimants with catastrophic impairment	0	Jan. 1, 2011								✓				
One claimant with catastrophic impairment	1	Jan. 1, 2011								✓				
Two or more claimants with catastrophic impairment	2	Jan. 1, 2011								✓				
Attached Trailer	Blank	Jan. 1, 2011								✓				

Accident Benefits Coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	551 – 552	302 – 304

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Accident Benefits	78				✓	✓	✓	✓		✓	✓	✓	✓	
Enhanced Accident Benefits coverage	79	Nov. 1, 2003						✓						
Basic coverage with excluded driver endorsement, excluding uninsured automobile	73	Jan. 1, 1997							✓					
Basic coverage without excluded driver endorsement, excluding uninsured automobile	74	Jan. 1, 1997							✓					
Enhanced coverage with excluded driver endorsement, excluding uninsured automobile	75	Jan. 1, 1997							✓					
Enhanced coverage without excluded driver endorsement, excluding uninsured automobile	76	Jan. 1, 1997							✓					

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Basic coverage with excluded driver endorsement	73	Jun. 22, 1990	Jul. 1, 1994							✓				
Basic coverage without excluded driver endorsement	74	Jun. 22, 1990	Jul. 1, 1994							✓				
Enhanced coverage with excluded driver endorsement	75	Jun. 22, 1990	Jul. 1, 1994							✓				
Enhanced coverage without excluded driver endorsement	76	Jun. 22, 1990	Jul. 1, 1994							✓				
Accident Benefits	78		Jun. 22, 1990							✓				
Accident Benefits with excluded driver endorsement and excluding uninsured automobile coverage	14	Jul. 1, 1994	Jan. 1, 1997							✓				
Accident Benefits without excluded driver endorsement and excluding uninsured automobile coverage	15	Jul. 1, 1994	Jan. 1, 1997							✓				

Accident Benefits Driving Record

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	338	211

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis) ¹				Miscellaneous ¹	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

1. Prior to January 1, 2008, Driving Records 7 and 9 may be reported for Fleet rated and Miscellaneous risks

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions											
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
Less than 1 year's experience, without claims	0									✓					
1 year's experience, without claims	1									✓					
2 years' experience, without claims	2									✓					
3 years' experience, without claims	3									✓					
4 years' experience, without claims	4									✓					
5 years' experience, without claims	5									✓					
5 or more years' experience without claims (Facility Association only)															

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
6 years' experience, without claims	6	Jan. 1, 2008							✓ ²				
7 or more years' experience, without claims	7	Jan. 1, 2008							✓ ²				
6 or more years' experience, without claims	6		Jan, 1, 2008						✓ ²				
Attached Trailer	7		Jan, 1, 2008						✓				
All Fleet rated and miscellaneous risks	9		Jan. 1, 2008						✓				

2. Not valid for Facility Association

Accident Benefits Minor Injury Indicator

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	N/A	340

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
All claimants with minor injuries	0	Jan. 1, 2011								✓				
Claimants with both minor and non-minor injuries	1	Jan. 1, 2011								✓				
All claimants with non-minor injuries	2	Jan. 1, 2011								✓				
Attached Trailer	Blank	Jan. 1, 2011								✓				

Accident Benefits Optional Coverage - AC

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	593	259

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Attendant Care - basic coverage	0	Jan. 1, 2011								✓				
Optional - \$72,000 non-Catastrophic	1	Jan. 1, 2011								✓				
Optional - \$1,100,000 for Medical and Rehabilitation and \$1,072,000 for Attendant Care	2	Jan. 1, 2011								✓				
Attached Trailer	Blank	Jan. 1, 2011								✓				

Accident Benefits Optional Coverage - C,H&HM

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	594	260

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Caregiver, Housekeeping and Home Maintenance - Basic coverage	0	Jan. 1, 2011								✓				
Optional - (non-Catastrophic) - Housekeeping and Home maintenance up to \$100 per week, Caregiver benefits up to \$250 per week plus \$50 per dependant	1	Jan. 1, 2011								✓				
Attached Trailer	Blank	Jan. 1, 2011								✓				

Accident Benefits Optional Coverage - DC

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	596	262

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions											
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
Dependant Care - no basic coverage	0	Jan. 1, 2011								✓					
Optional - \$75 per week for the first dependant and \$25 for every additional dependant, up to \$150 per week	1	Jan. 1, 2011								✓					
Attached Trailer	Blank	Jan. 1, 2011								✓					

Accident Benefits Optional Coverage - D&F

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	597	263

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions											
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
Death and Funeral expenses - basic coverage	0	Jan. 1, 2011								✓					
Optional - \$50,000 eligible spouse; \$20,000 each dependant; maximum \$8,000 funeral expenses	1	Jan. 1, 2011								✓					
Attached Trailer	Blank	Jan. 1, 2011								✓					

Accident Benefits Optional Coverage - I

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	598	264

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions											
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
Indexation - basic coverage	0	Jan. 1, 2011								✓					
Optional - Certain weekly benefit payments and monetary limits will be adjusted on an annual basis to reflect changes in cost of living	1	Jan. 1, 2011								✓					
Attached Trailer	Blank	Jan. 1, 2011								✓					

Accident Benefits Optional Coverage - IR

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	595	261

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Income Replacement - basic coverage	0	Jan. 1, 2011								✓				
Optional - Maximum \$600 per week to 70% of gross income	1	Jan. 1, 2011								✓				
Optional - Maximum \$800 per week to 70% of gross income	2	Jan. 1, 2011								✓				
Optional - Maximum \$1,000 per week to 70% of gross income	3	Jan. 1, 2011								✓				
Attached Trailer	Blank	Jan. 1, 2011								✓				

Accident Benefits Optional Coverage - M&R

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	592	258

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions											
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
Medical & Rehabilitation - basic coverage	0	Jan. 1, 2011								✓					
Optional - \$100,000 non-Catastrophic	1	Jan. 1, 2011								✓					
Optional - \$1,100,000 for Medical and Rehabilitation and \$1,072,000 for Attendant Care	2	Jan. 1, 2011								✓					
Attached Trailer	Blank	Jan. 1, 2011								✓					

Accident Date

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Date	N/A	N/A	8	N/A	290 – 297

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions											
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
Enter the applicable accident date	CCYYMMDD			✓											

Added Coverage to Offset Tort Deductible

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	591	257

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Added Coverage to Offset Tort Deductible OPCF48 / OEF87 - not selected	0	Jan. 1, 2011								✓				
Optional - Added Coverage to Offset Tort Deductible OPCF48 / OEF87 selected - \$20,000 deductible (not at fault accident victims) \$10,000 deductible (family members under the Family Law Act)	1	Jan. 1, 2011								✓				
Attached Trailer or Third Party Excess Liability Coverage	Blank	Jan. 1, 2011								✓				

All Perils Coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	3	559 – 561	302 – 304

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions											
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
All perils coverage with deductible value coded	40	Jan. 1, 2008		✓											
All perils coverage with disappearing or other non-standard deductible	49 ¹	Jan. 1, 2008		✓											
Full coverage	40 ¹		Jan. 1, 1997							✓					
\$25 deductible	41 ¹		Jan. 1, 1997							✓					
\$50 deductible	42 ¹		Jan. 1, 1997							✓					
\$100 deductible	43 ¹		Jan. 1, 1997							✓					
\$200 deductible	44 ¹		Jan. 1, 1997							✓					
\$250 deductible	45		Jan. 1, 1997							✓					

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
\$500 deductible	46		Jan. 1, 1997							✓				
\$1000 deductible	47		Jan. 1, 1997							✓				
Over \$1000 deductible incl. disappearing	48		Jan. 1, 1997							✓				
Other deductible incl. disappearing deductible	49		Jan. 1, 1997							✓				
Full coverage	40 ¹		Jan. 1, 2008		✓	✓	✓	✓			✓	✓	✓	✓
\$25 deductible	41 ¹		Jan. 1, 2008		✓	✓	✓	✓			✓	✓	✓	✓
\$50 deductible	42 ¹		Jan. 1, 2008		✓	✓	✓	✓			✓	✓	✓	✓
\$100 deductible	43 ¹		Jan. 1, 2008		✓	✓	✓	✓			✓	✓	✓	✓
\$200 deductible	44 ¹		Jan. 1, 2008		✓	✓	✓	✓			✓	✓	✓	✓
\$250 deductible	45		Jan. 1, 2008		✓	✓	✓	✓			✓	✓	✓	✓
\$500 deductible	46		Jan. 1, 2008		✓	✓	✓	✓			✓	✓	✓	✓
\$1000 deductible	47		Jan. 1, 2008		✓	✓	✓	✓			✓	✓	✓	✓
Over \$1000 deductible	48		Jan. 1, 2008		✓	✓	✓	✓			✓	✓	✓	✓
Other deductible incl. disappearing deductible	49		Jan. 1, 2008		✓	✓	✓	✓			✓	✓	✓	✓
Full coverage	410 ¹	Jan. 1, 1997	Jan. 1, 2008							✓				
\$25 deductible	411 ¹	Jan. 1, 1997	Jan. 1, 2008							✓				
\$50 deductible	412 ¹	Jan. 1, 1997	Jan. 1, 2008							✓				
\$100 deductible	413 ¹	Jan. 1, 1997	Jan. 1, 2008							✓				
\$200 deductible	414 ¹	Jan. 1, 1997	Jan. 1, 2008							✓				
\$250 deductible	415	Jan. 1, 1997	Jan. 1, 2008							✓				
\$300 deductible	420	Jan. 1, 1997	Jan. 1, 2008							✓				

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
\$500 deductible	426	Jan. 1, 1997	Jan. 1, 2008							✓				
\$1000 deductible	427	Jan. 1, 1997	Jan. 1, 2008							✓				
Over \$1000 deductible	428	Jan. 1, 1997	Jan. 1, 2008							✓				
Other deductible incl. disappearing deductible	499	Jan. 1, 1997	Jan. 1, 2008							✓				

1. Not valid for Facility Association

Claim Control Id

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	2	N/A	267 – 268

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
			All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Any standard characters			✓										

Claim Count

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	N/A	N/A	1	N/A	298

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Original loss payment/reserve	1			✓										
Subsequent reserve without prior loss payment	1			✓										
Subsequent payments	0			✓										

Claim Coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	3	N/A	302 – 304

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

For applicable codes refer to respective Premium fields:	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Third Party Liability Coverage Code					✓		✓	✓		✓	✓	✓	✓
Third Party Liability BI Coverage Code						✓			✓				
Third Party Liability PD Coverage Code						✓			✓				
DCPD Coverage Code						✓			✓				
Uninsured Automobile Coverage Code						✓	✓	✓	✓	✓			
Underinsured Motorist Coverage Code				✓									
Accident Benefits Coverage Code				✓									
Collision Coverage Code				✓									

For applicable codes refer to respective Premium fields:	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
All Perils Coverage Code				✓									
Comprehensive Coverage Code				✓									
Specified Perils Coverage Code				✓									

Claim Coverage Limit Amount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	8	N/A	307 – 314

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions											
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
Actual policy limit amount (WHOLE DOLLARS)	value	Jan. 1, 2008		✓											

Claim Deductible Amount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	7	N/A	317 – 323

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions											
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
Actual deductible amount (WHOLE DOLLARS)	value	Jan. 1, 2008		✓											

Claim Driving Record

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	N/A	211

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

For applicable codes refer to respective Premium fields:	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Third Party Liability Driving Record				✓										
Accident Benefits Driving Record									✓					
Collision/All Perils Driving Record				✓										

Claim Identification

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	20	N/A	270 – 289

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
			All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Unique claim identification (1 – 20 Standard characters)	Jan. 1, 2008		✓										
Unique claim identification (1 – 11 Standard characters)		Jan. 1, 2008	✓										

Claim Identification Digit

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	Blank	1	N/A	269

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
			All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Any Standard characters			✓										

Clean Driver Indicator (FA)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	375	247

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓													

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
The risk being reported has been rated with a clean driving record	Y	Jan. 1, 2008			✓		✓	✓	✓		✓	✓	✓
The risk being reported has not been rated with a clean driving record	N	Jan. 1, 2008			✓		✓	✓	✓		✓	✓	✓

Collision/All Perils Deductible Amount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	N/A	Zero	7	562 – 568	317 – 323

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Actual deductible amount (WHOLE DOLLARS) Minimum – Facility Association	Value 250	Jan. 1, 2008		✓										

Collision/All Perils Driving Record

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	N/A	1	339	211

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis) ¹				Fleet Rated (bulk basis) ¹				Miscellaneous ¹	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

1.Prior to January 1, 2008, Driving Records 7 and 9 may be reported for Fleet rated and Miscellaneous risks

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Less than 1 year's experience, without claim	0			✓										
1 year's experience, without claim	1			✓										
2 years' experience, without claims	2			✓										
3 years' experience, without claims	3			✓										
4 years' experience, without claims	4			✓										
5 years' experience, without claims	5				✓ ²	✓	✓ ²	✓ ²	✓ ²	✓ ²	✓ ²	✓ ²	✓ ²	✓ ²
5 or more years' experience without claims (Facility Association only)					✓		✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
6 or more years' experience, without claims (Facility Association only)	6	Jun. 1, 1985				✓								
6 years' experience, without claims ²		Jan. 1, 2008		✓										
7 or more years' experience, without claims ²	7	Jan. 1, 2008		✓										
Confiscation or Single Interest coverage	Blank			✓										
6 or more years' experience, without claims ²	6		Jan. 1, 2008	✓										
Attached Trailer	7		Jan. 1, 2008	✓										
All Fleet rated and miscellaneous risks	9		Jan. 1, 2008	✓										

2. Not valid for Facility Association

Collision Coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	3	559 – 561	302 – 304

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Collision coverage with deductible value coded	30	Jan. 1, 2008		✓										
Collision coverage with disappearing or other non-standard deductible	39 ¹	Jan. 1, 2008		✓										
Legal Liability of garage owner caused by collision	51			✓										
Single Interest Collision	91			✓										
Full coverage	30 ¹		Jan. 1, 1997							✓				
\$25 deductible	31 ¹		Jan. 1, 1997							✓				
\$50 deductible	32 ¹		Jan. 1, 1997							✓				

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
\$100 deductible	33 ¹		Jan. 1, 1997							✓				
\$200 deductible	34 ¹		Jan. 1, 1997							✓				
\$250 deductible	35		Jan. 1, 1997							✓				
\$500 deductible	36		Jan. 1, 1997							✓				
\$1000 deductible	37		Jan. 1, 1997							✓				
Over \$1000 deductible	38		Jan. 1, 1997							✓				
Other deductible incl. disappearing deductible	39		Jan. 1, 1997							✓				
Full coverage	30 ¹		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓	✓
\$25 deductible	31 ¹		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓	✓
\$50 deductible	32 ¹		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓	✓
\$100 deductible	33 ¹		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓	✓
\$200 deductible	34 ¹		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓	✓
\$250 deductible	35		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓	✓
\$500 deductible	36		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓	✓
\$1000 deductible	37		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓	✓
Over \$1000 deductible	38		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓	✓
Other deductible incl. disappearing deductible	39		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓	✓
Full coverage	310 ¹	Jan. 1, 1997	Jan. 1, 2008							✓				
\$25 deductible	311 ¹	Jan. 1, 1997	Jan. 1, 2008							✓				
\$50 deductible	312 ¹	Jan. 1, 1997	Jan. 1, 2008							✓				
\$100 deductible	313 ¹	Jan. 1, 1997	Jan. 1, 2008							✓				

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
\$200 deductible	314 ¹	Jan. 1, 1997	Jan. 1, 2008							✓				
\$250 deductible	315	Jan. 1, 1997	Jan. 1, 2008							✓				
\$300 deductible	320	Jan. 1, 1997	Jan. 1, 2008							✓				
\$500 deductible	326	Jan. 1, 1997	Jan. 1, 2008							✓				
\$1000 deductible	327	Jan. 1, 1997	Jan. 1, 2008							✓				
Over \$1000 deductible	328	Jan. 1, 1997	Jan. 1, 2008							✓				
Other deductible incl. disappearing deductible	399	Jan. 1, 1997	Jan. 1, 2008							✓				

1. Not valid for Facility Association

Company Identification

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	3	5 – 7	5 – 7

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions											
			All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
Three-character company identification as assigned by the Statistical Agency			✓											

Comprehensive/Specified Perils Deductible Amount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	7	578 – 584	317 – 323

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Actual deductible amount (WHOLE DOLLARS) Minimum – Facility Association	Value 100	Jan. 1, 2008		✓										

Comprehensive Coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	3	575 – 577	302 – 304

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Comprehensive coverage with deductible value coded	80	Jan. 1, 2008		✓										
Comprehensive coverage with disappearing or other non-standard deductible	89 ¹	Jan. 1, 2008		✓										
Legal Liability of garage owner caused by Comprehensive coverage	53			✓										
Full coverage	80 ¹		Jan. 1, 1997							✓				
\$25 deductible	81 ¹		Jan. 1, 1997							✓				
\$50 deductible	82 ¹		Jan. 1, 1997							✓				

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
\$100 deductible	83		Jan. 1, 1997						✓				
\$200 deductible	84		Jan. 1, 1997						✓				
\$250 deductible	85		Jan. 1, 1997						✓				
\$500 deductible	86		Jan. 1, 1997						✓				
\$1000 deductible	87		Jan. 1, 1997						✓				
Over \$1000 deductible	88		Jan. 1, 1997						✓				
Other deductible incl. disappearing deductible	89		Jan. 1, 1997						✓				
Full coverage	80 ¹		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓
\$25 deductible	81 ¹		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓
\$50 deductible	82 ¹		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓
\$100 deductible	83		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓
\$200 deductible	84		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓
\$250 deductible	85		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓
\$500 deductible	86		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓
\$1000 deductible	87		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓
Over \$1000 deductible	88		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓
Other deductible incl. disappearing deductible	89		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓
Full coverage	810 ¹	Jan. 1, 1997	Jan. 1, 2008						✓				
\$25 deductible	811 ¹	Jan. 1, 1997	Jan. 1, 2008						✓				
\$50 deductible	812 ¹	Jan. 1, 1997	Jan. 1, 2008						✓				
\$100 deductible	813	Jan. 1, 1997	Jan. 1, 2008						✓				

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
\$200 deductible	814	Jan. 1, 1997	Jan. 1, 2008							✓				
\$250 deductible	815	Jan. 1, 1997	Jan. 1, 2008							✓				
\$300 deductible	820	Jan. 1, 1997	Jan. 1, 2008							✓				
\$500 deductible	826	Jan. 1, 1997	Jan. 1, 2008							✓				
\$1000 deductible	827	Jan. 1, 1997	Jan. 1, 2008							✓				
Over \$1000 deductible	828	Jan. 1, 1997	Jan. 1, 2008							✓				
Other deductible incl. disappearing deductible	899	Jan. 1, 1997	Jan. 1, 2008							✓				

1. Not valid for Facility Association

DCPD Coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	510 – 511	302 – 304

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Direct Compensation Property Damage	12	Jul. 1, 1994							✓				
		Jan. 1, 2008				✓							
Direct Compensation Property Damage with non-standard deductibles including disappearing deductibles	19 ¹	Jan. 1, 2008				✓			✓				

1. Not valid for Facility Association

DCPD Deductible Amount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	7	514 – 520	317 – 323

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Actual deductible amount (WHOLE DOLLARS)	value	Jan. 1, 2008				✓			✓					

DCPD Deductible Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	512 – 513	315 – 316

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
DCPD Full coverage	10	Jan. 1, 1997	Jan. 1, 2008							✓				
DCPD \$25 deductible	11	Jan. 1, 1997	Jan. 1, 2008							✓				
DCPD \$50 deductible	12	Jan. 1, 1997	Jan. 1, 2008							✓				
DCPD \$100 deductible	13	Jan. 1, 1997	Jan. 1, 2008							✓				
DCPD \$200 deductible	14	Jan. 1, 1997	Jan. 1, 2008							✓				
DCPD \$250 deductible	15	Jan. 1, 1997	Jan. 1, 2008							✓				
DCPD \$300 deductible	20	Jan. 1, 1997	Jan. 1, 2008							✓				
DCPD \$500 deductible	26	Jan. 1, 1997	Jan. 1, 2008							✓				

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
DCPD \$1000 deductible	27	Jan. 1, 1997	Jan. 1, 2008							✓				
DCPD over \$1000 deductibles	28	Jan. 1, 1997	Jan. 1, 2008							✓				
DCPD other deductibles	99	Jan. 1, 1997	Jan. 1, 2008							✓				

Driver Remedial Training Code (FA)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	376	248

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓													

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Licensed < 36 months with no driver training or no remedial driver training	0	Feb. 1, 1998								✓				
Licensed < 36 months with driver training within the last year	1	Feb. 1, 1998								✓				
Licensed < 36 months and 1 – 2 years since driver training	2	Feb. 1, 1998								✓				
Licensed < 36 months with remedial driver training	3	Feb. 1, 1998								✓				
Licensed ≥ 36 months with no remedial driver training	4	Feb. 1, 1998								✓				
Licensed ≥ 36 months with remedial driver training	5	Feb. 1, 1998								✓				

Endorsement/Cancellation Date

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Date	N/A	N/A	8	72 – 79	N/A

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Enter the applicable endorsement or cancellation date	CCYYMM			✓										
	DD	Jan. 1, 1998			○	○	○	○	✓	○	○	○	○	
		Jan 1, 2010				✓	✓	✓	✓		✓	✓	✓	✓

Entry Date

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Date	N/A	N/A	6	8 – 13	8 – 13

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Enter the appropriate Entry Date for this submission	CCYYMM			✓									

Excluded Driver

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	N/A	305

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓													

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
The driver of the vehicle at the time of the accident was an excluded driver under the policy (Accident Benefits only)	1	Jun. 22, 1990								✓				
The driver of the vehicle at the time of the accident was NOT an excluded driver under the policy (Accident Benefits only)	0	Jun. 22, 1990								✓				

Expense Amount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	7	N/A	332 – 338

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions											
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
Expense amount (WHOLE DOLLARS)	value			✓											

Exposure

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	5	281-285	N/A

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓						✓ ¹

1. Drivers' policies and Lessors' Contingent Policies only

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Number of vehicle months	Value			✓										
Attached Trailer	Value	Jan. 1, 2008		✓										
Third Party Excess Liability Coverage	Blank			✓										
Confiscation and Single Interest Coverage	Blank			✓										

First Chance New Driver Discount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	371	243

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓													

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
The Rated Operator has received a First Chance New Driver Discount	Y	Jan. 1, 2005				✓							
The Rated Operator has NOT received a First Chance New Driver Discount	N	Jan. 1, 2005				✓							

First Party Vehicle Total Loss Indicator

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	N/A	324

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
The claim of the first party vehicle reflects a total loss	T	Jul. 1, 1996		✓										
The claim of the first party vehicle reflects a partial loss	P	Jul. 1, 1996		✓										
Not Applicable	blank	Jan. 1, 2008		✓										
Not Applicable	Z	Jul. 1, 1996	Jan. 1, 2008	✓										

Grid Indicator

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	287	184

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓													

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
The compulsory insurance premium has been capped at Grid-rate	Y	Oct. 1, 2004			✓									
The compulsory insurance premium has not been capped at Grid-rate	N	Oct. 1, 2004			✓									
Attached Trailer or Third Party Excess Liability Coverage	Blank	Oct. 1, 2004			✓									

Group Marketing Indicator

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	93	73

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓										

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
The risk being reported reflects a policy issued under a group marketing plan	Y	Jan. 1, 2008		✓										
The risk being reported does not reflect a policy issued under a group marketing plan	N	Jan. 1, 2008		✓										

Insurance Fraud Convictions (FA)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	377	249

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓													

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
No convictions	0	Feb. 1, 1998								✓				
1 or more convictions within the past 3 years	1	Feb. 1, 1998								✓				
No convictions within the past 3 years but 1 or more convictions within the 7 years prior to the past 3 years	2	Feb. 1, 1998								✓				

Kind of Loss Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	3	N/A	299 – 301

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Third Party Liability Coverage													
Bodily Injury by passengers in the insured automobile	01				✓		✓	✓		✓	✓	✓	✓
Bodily Injury by any other third party	02				✓		✓	✓		✓	✓	✓	✓
Property Damage	09				✓		✓	✓		✓	✓	✓	✓
Bodily Injury, OUTSIDE PROVINCE, by passenger in the insured automobile	03	Jan. 1, 2005	Jan. 1, 2008			✓							
		Jun. 22, 1990	Jul. 1, 1994						✓				
Bodily Injury, OUTSIDE PROVINCE, by any other third party.	04	Jan. 1, 2005	Jan. 1, 2008			✓							
		Jun. 22, 1990	Jul. 1, 1994						✓				

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Bodily Injury, WITHIN PROVINCE, by passengers in the insured automobile	05	Jan. 1, 2005	Jan. 1, 2008			✓							
		Jun. 22, 1990	Jul. 1, 1994					✓					
Bodily Injury, WITHIN PROVINCE, by any other third party	06	Jan. 1, 2005	Jan. 1, 2008			✓							
		Jun. 22, 1990	Jul. 1, 1994					✓					
Loss Transfer provision (applies to the company making the loss transfer only)	07	Jun. 22, 1990	Jul. 1, 1994						✓				
Property Damage to third party vehicle, or contents thereof, or to other property not under the care, custody or control of the insured	15	Jan. 1, 2005	Jan. 1, 2008			✓							
		Jun. 22, 1990	Jul. 1, 1994					✓					
Property Damage to insured vehicle, constituting a total loss when OEF 43/ NBEF 43R or 19A is applicable	12	Jan. 1, 2005	Jan. 1, 2008			✓							
		Jun. 22, 1990	Jul. 1, 1994					✓					
Damage to contents, not owned by the insured but under his care, custody or control	14	Jan. 1, 2005	Jan. 1, 2008			✓							
		Jun. 22, 1990	Jul. 1, 1994					✓					
Other Property Damage to insured vehicle	16	Jan. 1, 2005	Jan. 1, 2008			✓							
		Jun. 22, 1990	Jul. 1, 1994					✓					
Property Damage to contents owned by the insured	17	Jan. 1, 2005	Jan. 1, 2008			✓							
		Jun. 22, 1990	Jul. 1, 1994					✓					
Loss of use	18	Jan. 1, 2005	Jan. 1, 2008			✓							
		Jun. 22, 1990	Jul. 1, 1994					✓					
Damage to trailer, not owned by the insured, but under his care, custody or control	19	Jan. 1, 2005	Jan. 1, 2008			✓							
		Jun. 22, 1990	Jul. 1, 1994					✓					
Bodily Injury by passengers in the insured automobile	01		Jun. 22, 1990						✓				
			Jan. 1, 2005			✓							

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Bodily Injury by any other third party	02		Jun. 22, 1990						✓				
			Jan. 1, 2005			✓							
Property Damage	09		Jun. 22, 1990						✓				
			Jan. 1, 2005			✓							
Third Party Liability – Bodily Injury only Coverage													
Bodily Injury, OUTSIDE PROVINCE, by passengers in the insured automobile.	03	Jul. 1, 1994							✓				
		Jan. 1, 2008				✓							
Bodily Injury, OUTSIDE PROVINCE, by any other third party	04	Jul. 1, 1994							✓				
		Jan. 1, 2008				✓							
Bodily Injury, WITHIN PROVINCE, by passengers in the insured automobile.	05	Jul. 1, 1994							✓				
		Jan. 1, 2008				✓							
Bodily Injury, WITHIN PROVINCE, by any other third party	06	Jul. 1, 1994							✓				
		Jan. 1, 2008				✓							
Loss Transfer provision (applies to the company making the loss transfer indemnification payment to the insurer paying the accident benefits)	07	Jul. 1, 1994							✓				
Third Party Liability – Property Damage only Coverage													
Property Damage to third party vehicle, or contents thereof, or to other property not under the care, custody or control of the insured	15	Jul. 1, 1994							✓				
		Jan. 1, 2008				✓							
Direct Compensation Property Damage Coverage													
Property Damage to insured vehicle, constituting a total loss when OEF 43/ NBEF 43R or 19A is applicable	12	Jul. 1, 1994							✓				
		Jan. 1, 2008				✓							

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Damage to contents, not owned by the insured but under his care, custody or control	14	Jul. 1, 1994							✓				
		Jan. 1, 2008				✓							
Other Property Damage to insured vehicle	16	Jul. 1, 1994						✓					
		Jan. 1, 2008				✓							
Property Damage to contents owned by the insured	17	Jul. 1, 1994						✓					
		Jan. 1, 2008				✓							
Loss of use	18	Jul. 1, 1994						✓					
		Jan. 1, 2008				✓							
Damage to trailers, not owned by the insured, but under his care, custody or control	19	Jul. 1, 1994						✓					
		Jan. 1, 2008				✓							
Accident Benefits Coverage													
Funeral services	30				✓	✓	✓	✓		✓	✓	✓	✓
Medical expenses	31				✓	✓	✓	✓		✓	✓	✓	✓
Death benefits	32				✓	✓	✓	✓		✓	✓	✓	✓
Disability income benefits	34				✓	✓	✓	✓		✓	✓	✓	✓
Accidents occurring in Alberta or Ontario and payments in excess of provincial benefits	37				✓				✓				
Uninsured and unidentified motorist benefits	39				✓						✓	✓	✓
Funeral benefits	40	Jun. 22, 1990							✓				
Medical, excluding rehabilitation and extended care	41	Jun. 22, 1990							✓				
Death benefits	42	Jun. 22, 1990							✓				

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Rehabilitation – renovations	43	Jun. 22, 1990							✓				
Rehabilitation – other than renovations	45	Jun. 22, 1990							✓				
Loss Transfer recovery – funeral benefits	60	Jun. 22, 1990							✓				
Loss Transfer recovery – medical, excluding rehabilitation and extended care	61	Jun. 22, 1990							✓				
Loss Transfer recovery – death benefits	62	Jun. 22, 1990							✓				
Loss Transfer recovery – rehabilitation renovations	63	Jun. 22, 1990							✓				
Loss Transfer recovery – rehabilitation other than renovations	65	Jun. 22, 1990							✓				
Attendant care	46	Jan. 1, 1994							✓				
Caregiver disability income benefits	48	Jan. 1, 1994							✓				
Loss Transfer recovery – Attendant care	66	Jan. 1, 1994							✓				
Loss Transfer recovery – caregiver disability income benefits	68	Jan. 1, 1994							✓				
Employed/deemed employed disability income benefits	80	Jan. 1, 1994							✓				
Student disability income benefits	81	Jan. 1, 1994							✓				
All others – non earner disability income benefits	82	Jan. 1, 1994							✓				
Visitation expenses benefits	83	Jan. 1, 1994							✓				
Dependant care expenses benefits	84	Jan. 1, 1994							✓				
Housekeeping and home maintenance expenses benefits	85	Jan. 1, 1994							✓				
Costs of examinations	86	Jan. 1, 1994							✓				
All other including replacement of clothing, hearing aids, glasses and other devices	87	Jan. 1, 1994							✓				

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Loss Transfer recovery – employed/deemed employed disability income benefits	90	Jan. 1, 1994							✓				
Loss Transfer recovery – student disability income benefits	91	Jan. 1, 1994							✓				
Loss Transfer recovery – all others – non earner disability income benefits	92	Jan. 1, 1994							✓				
Loss Transfer recovery – visitation expenses benefits	93	Jan. 1, 1994							✓				
Loss Transfer recovery – dependant care expenses benefits	94	Jan. 1, 1994							✓				
Loss Transfer recovery – housekeeping and home maintenance expenses benefits	95	Jan. 1, 1994							✓				
Loss Transfer recovery – cost of examinations	96	Jan. 1, 1994							✓				
Loss Transfer recovery – all other including replacement of clothing, hearing aids, glasses and other devices	97	Jan. 1, 1994							✓				
Funeral expenses	30		June 22, 1990						✓				
Medical expenses	31		June 22, 1990						✓				
Death benefits	32		June 22, 1990						✓				
Disability income benefits	34		June 22, 1990						✓				
Disability income benefits	44	Jun. 22, 1990	Jan. 1, 1994						✓				
Long term care	46	Jun. 22, 1990	Jan. 1, 1994						✓				
Dependant care income benefits	48	Jun. 22, 1990	Jan. 1, 1994						✓				
Replacement of clothing, hearing aids, glasses and other devices	49	Jun. 22, 1990	Jan. 1, 1994						✓				
Loss Transfer recovery – disability income benefits	64	Jun. 22, 1990	Jan. 1, 1994						✓				

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Loss Transfer Recovery – long term care	66	Jun. 22, 1990	Jan. 1, 1994							✓				
Loss Transfer Recovery – dependant care income benefits	68	Jun. 22, 1990	Jan. 1, 1994							✓				
Loss Transfer Recovery – replacement of clothing, hearing aids, glasses and other devices	69	Jun. 22, 1990	Jan. 1, 1994							✓				
Uninsured and unidentified automobile claims	39		Jul. 1, 1990			✓								
			Jul. 1, 1994				✓							
			Jan. 1, 1997						✓					
			Jan. 1, 1995								✓			
			Jul. 1, 1996						✓					
Underinsured Motorists Coverage														
All Underinsured motorist claims	35			✓										
Uninsured Automobile Coverage														
Uninsured and unidentified automobile claims	39		Jul. 1, 1990			✓								
			Jul. 1, 1994				✓							
			Jan. 1, 1995								✓			
			Jul. 1, 1996						✓					
Uninsured Automobile – Bodily Injury	36	Jul. 1, 1994							✓					
Uninsured Automobile – Property Damage	38	Jul. 1, 1994							✓					
All Perils Coverage														
Collision claim	20			✓										
Fire claim	21			✓										
Theft of the entire vehicle	23	Jan. 1, 2008		✓										

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Theft of contents of the vehicle	24	Jan. 1, 2008		✓										
Malicious mischief and vandalism	25	Jan. 1, 2008		✓										
Glass/windshield damage not caused by windstorm or hail	26	Jan. 1, 2008		✓										
All other claims	27			✓										
Windstorm	28	Jan. 1, 2008		✓										
Hail	29	Jan. 1, 2008		✓										
Theft Claim	22		Jan. 1, 2008	✓										
Collision Coverage														
Collision claim	20			✓										
Comprehensive Coverage														
Fire claim	21			✓										
Theft of the entire vehicle	23	Jan. 1, 2008		✓										
Theft of contents of the vehicle	24	Jan. 1, 2008		✓										
Malicious mischief and vandalism	25	Jan. 1, 2008		✓										
Glass/windshield damage not caused by windstorm or hail	26	Jan. 1, 2008		✓										
All other claims	27			✓										
Windstorm	28	Jan. 1, 2008		✓										
Hail	29	Jan. 1, 2008		✓										
Theft Claim	22		Jan. 1, 2008	✓										
Specified Perils Coverage														
Fire claim	21			✓										

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Theft of the entire vehicle	23	Jan. 1, 2008		✓										
Theft of contents of the vehicle	24	Jan. 1, 2008		✓										
All other claims	27			✓										
Windstorm	28	Jan. 1, 2008		✓										
Hail	29	Jan. 1, 2008		✓										
Theft Claim	22		Jan. 1, 2008	✓										
Single Interest Coverage														
Collision claim	20			✓										
Fire claim	21			✓										
Theft of the entire vehicle	23	Jan. 1, 2008		✓										
Theft of contents of the vehicle	24	Jan. 1, 2008		✓										
Malicious mischief and vandalism	25	Jan. 1, 2008		✓										
Glass/windshield damage not caused by windstorm or hail	26	Jan. 1, 2008		✓										
All other claims	27			✓										
Windstorm	28	Jan. 1, 2008		✓										
Hail	29	Jan. 1, 2008		✓										
Theft Claim	22		Jan. 1, 2008	✓										
Confiscation and Conversion Coverage														
Fire claim	21			✓										
Theft of the entire vehicle	23	Jan. 1, 2008		✓										
Theft of contents of the vehicle	24	Jan. 1, 2008		✓										

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Malicious mischief and vandalism	25	Jan. 1, 2008		✓										
Glass/windshield damage not caused by windstorm or hail	26	Jan. 1, 2008		✓										
All other claims	27			✓										
Windstorm	28	Jan. 1, 2008		✓										
Hail	29	Jan. 1, 2008		✓										
Theft Claim	22		Jan. 1, 2008	✓										

Loss Amount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	7	N/A	325 – 331

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Loss amount (WHOLE DOLLARS)	value			✓										

No Frills Indicator

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	88	72

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	○	○	✓	✓	○	○	✓	✓	○	○		

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Risk is written on a No-Frills policy	Y	Jan. 1, 2005	May 1, 2008			✓							
Risk is not written on a No-Frills policy	N	Jan. 1, 2005	Jan. 1, 2009 ¹			✓							

1. During the transition period May 1, 2008 – Dec. 31, 2008, either blank or N may be reported.

Number of Accidents (FA)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	378	250

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓										

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions											
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
No accidents within the past 3 years	0			✓											
1 accident within the past 3 years	1			✓											
2 accidents within the past 3 years	2			✓											
3 accidents within the past 3 years	3			✓											
4 accidents within the past 3 years	4			✓											
5 accidents within the past 3 years	5			✓											
6 accidents within the past 3 years	6			✓											
7 accidents within the past 3 years	7			✓											

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
8 accidents within the past 3 years	8			✓										
9 or more accidents within the past 3 years	9			✓										

Number of Claims

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	360	232

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓ ¹												

1. On-Road Motorcycles and Mopeds only

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions											
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
No claims within last 6 years	0			✓											
1 claim within last 6 years	1			✓											
2 claims within last 6 years	2			✓											
3 claims within last 6 years	3			✓											
4 claims within last 6 years	4			✓											
5 claims within last 6 years	5			✓											
6 claims within last 6 years	6			✓											

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
7 claims within last 6 years	7			✓									
8 claims within last 6 years	8			✓									
9 or more claims within last 6 years	9			✓									
Attached trailer or Third Party Excess liability coverage	blank			✓									

Number of Other Operators

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	289	186

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓													

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
One other operator (spouse or same-sex partner)	0			✓										
One other operator (neither spouse nor same-sex partner)	1			✓										
Two other operators	2			✓										
Three other operators	3			✓										
Four other operators	4			✓										
Five, or more other operators	5			✓										
No other operators	6			✓										

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Attached Trailers or Third Party Excess Liability Coverage	Blank			✓										

Number of Type 'A' Convictions

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	379	251

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓ ¹	✓ ¹	✓ ¹										✓ ¹

1. Facility Association Servicing Carriers only

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Unknown, information not available, Attached Trailer or Third Party Excess Liability coverage	Blank			✓ ¹										
No convictions	0			✓ ¹										
		Jul. 1, 2005			✓									
		Jan. 1, 2008				✓	✓	✓	✓	✓	✓	✓	✓	✓
One conviction	1			✓ ²										
		Jul. 1, 2005				✓								
		Jan. 1, 2008					✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Two convictions	2			√ ²										
		Jul. 1, 2005			√									
		Jan. 1, 2008					√	√	√	√	√	√	√	√
Three convictions	3			√ ²										
		Jul. 1, 2005			√									
		Jan. 1, 2008					√	√	√	√	√	√	√	√
Four convictions	4			√ ²										
		Jul. 1, 2005			√									
		Jan. 1, 2008					√	√	√	√	√	√	√	√
Five convictions	5			√ ²										
		Jul. 1, 2005			√									
		Jan. 1, 2008					√	√	√	√	√	√	√	√
Six convictions	6			√ ²										
		Jul. 1, 2005			√									
		Jan. 1, 2008					√	√	√	√	√	√	√	√
Seven convictions	7			√ ²										
		Jul. 1, 2005			√									
		Jan. 1, 2008					√	√	√	√	√	√	√	√
Eight convictions	8			√ ²										
		Jul. 1, 2005			√									
		Jan. 1, 2008					√	√	√	√	√	√	√	√

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Nine or more convictions	9			✓ ²										
		Jul. 1, 2005			✓									
		Jan. 1, 2008					✓	✓	✓	✓	✓	✓	✓	✓

- 1. Not valid for Facility Association Servicing Carriers
- 2. Facility Association Servicing Carriers only

Number of Type 'B' Convictions

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	380	252

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓ ¹	✓ ¹	✓ ¹										✓ ¹

1. Facility Association Servicing Carriers only

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Unknown, information not available, Attached Trailer or Third Party Excess Liability coverage	Blank			✓ ¹										
No convictions	0			✓ ¹										
		Jul. 1, 2005			✓									
		Jan. 1, 2008				✓	✓	✓	✓	✓	✓	✓	✓	✓
One conviction	1			✓ ²										
		Jul. 1, 2005				✓								
		Jan. 1, 2008					✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Two convictions	2			√ ²										
		Jul. 1, 2005			√									
		Jan. 1, 2008					√	√	√	√	√	√	√	√
Three convictions	3			√ ²										
		Jul. 1, 2005			√									
		Jan. 1, 2008					√	√	√	√	√	√	√	√
Four convictions	4			√ ²										
		Jul. 1, 2005			√									
		Jan. 1, 2008					√	√	√	√	√	√	√	√
Five convictions	5			√ ²										
		Jul. 1, 2005			√									
		Jan. 1, 2008					√	√	√	√	√	√	√	√
Six convictions	6			√ ²										
		Jul. 1, 2005			√									
		Jan. 1, 2008					√	√	√	√	√	√	√	√
Seven convictions	7			√ ²										
		Jul. 1, 2005			√									
		Jan. 1, 2008					√	√	√	√	√	√	√	√
Eight convictions	8			√ ²										
		Jul. 1, 2005			√									
		Jan. 1, 2008					√	√	√	√	√	√	√	√

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Nine or more convictions	9			✓ ²									
		Jul. 1, 2005			✓								
		Jan. 1, 2008					✓	✓	✓	✓	✓	✓	✓

- 1. Not valid for Facility Association Servicing Carriers
- 2. Facility Association Servicing Carriers only

Number of Type 'C' Convictions

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	381	253

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓ ¹	✓ ¹	✓ ¹										✓ ¹

1. Facility Association Servicing Carriers only

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Unknown, information not available, Attached Trailer or Third Party Excess Liability coverage	Blank			✓ ¹										
No convictions	0			✓ ¹										
		Jul. 1, 2005			✓									
		Jan. 1, 2008				✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
One conviction	1			√ ²										
		Jul. 1, 2005			√									
		Jan. 1, 2008					√	√	√	√	√	√	√	√
Two convictions	2			√ ²										
		Jul. 1, 2005			√									
		Jan. 1, 2008					√	√	√	√	√	√	√	√
Three convictions	3			√ ²										
		Jul. 1, 2005			√									
		Jan. 1, 2008					√	√	√	√	√	√	√	√
Four convictions	4			√ ²										
		Jul. 1, 2005			√									
		Jan. 1, 2008					√	√	√	√	√	√	√	√
Five convictions	5			√ ²										
		Jul. 1, 2005			√									
		Jan. 1, 2008					√	√	√	√	√	√	√	√
Six convictions	6			√ ²										
		Jul. 1, 2005			√									
		Jan. 1, 2008					√	√	√	√	√	√	√	√
Seven convictions	7			√ ²										
		Jul. 1, 2005			√									
		Jan. 1, 2008					√	√	√	√	√	√	√	√

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Eight convictions	8			√ ²										
		Jul. 1, 2005			√									
		Jan. 1, 2008					√	√	√	√	√	√	√	√
Nine or more convictions	9			√ ²										
		Jul. 1, 2005				√								
		Jan. 1, 2008					√	√	√	√	√	√	√	√

1. Not valid for Facility Association Servicing Carriers
 2. Facility Association Servicing Carriers only

Number of Years Claims Free

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	2	361 – 362	233 – 234

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓ ¹												

1. On-Road Motorcycles and Mopeds only

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Less than one year	00	Jan. 1, 2008		✓										
One year, but less than two	01	Jan. 1, 2008		✓										
Two years, but less than three	02	Jan. 1, 2008		✓										
Three years, but less than four years	03	Jan. 1, 2008		✓										
----	--	Jan. 1, 2008		✓										
----	--	Jan. 1, 2008		✓										
Ninety-nine or more years	99	Jan. 1, 2008		✓										

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Attached trailer or Third Party Excess liability coverage	Blank			✓										
Less than one year	0		Jan. 1, 2008	✓										
One year, but less than two	1		Jan. 1, 2008	✓										
Two years, but less than three	2		Jan. 1, 2008	✓										
Three years, but less than four	3		Jan. 1, 2008	✓										
Four years, but less than five	4		Jan. 1, 2008	✓										
Five years, but less than six	5		Jan. 1, 2008	✓										
Six years, but less than seven	6		Jan. 1, 2008	✓										
Seven years, but less than eight	7		Jan. 1, 2008	✓										
Eight years, but less than nine	8		Jan. 1, 2008	✓										
Nine or more years	9		Jan. 1, 2008	✓										

Operator Grid Level

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	3	382 – 384	254 – 256

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓													

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Enter operator assigned Grid Level as: -15 to -01, 000, +01 to +99	Value	Jul. 1, 2005			✓									
Attached Trailer or Third Party Excess Liability Coverage	Blank	Jul. 1, 2005			✓									

Other Operators Number of Years Licensed

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	290	187

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓													

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions											
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
Less than one year	0			✓											
One year, but less than two years	1			✓											
Two years, but less than three years	2			✓											
Three years, but less than four years	3			✓											
Four years, but less than five years	4			✓											
Five years, but less than six years	5			✓											
Six years, but less than seven years	6			✓											
Seven years, but less than eight years	7			✓											

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Eight years, but less than nine years	8			✓										
Nine or more years	9			✓										
No additional operators or attached trailer or Third Party Excess liability coverage	Blank			✓										

Policy Control Id

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	2	41 – 42	41 – 42

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
			All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Any Standard characters			✓										

Policy Effective Date

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Date	N/A	N/A	8	64 – 71	64 – 71

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Enter the applicable Policy Effective Date	CCYYMM			✓										
	DD	Jan. 1, 1998			○	○	○	○	✓	○	○	○	○	
		Jan 1, 2010				✓	✓	✓	✓		✓	✓	✓	✓

Policy Expiry Date

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Date	N/A	N/A	8	80 – 87	N/A

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Enter the applicable Policy Expiry Date	CCYYMM			✓										
	DD	Jan. 1, 1998			0	0	0	0	✓	0	0	0	0	
		Jan 1, 2010				✓	✓	✓	✓		✓	✓	✓	✓

Policy Identification

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	20	44 – 63	44 – 63

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
			All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Unique policy identification (1-20 Standard characters)	Jan. 1, 2008		✓										
Unique policy identification (1-11 Standard characters)		Jan. 1, 2008	✓										

Policy Identification Digit

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	43	43

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
			All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Any Standard characters			✓										

Premium Amount

Field Format		Field Alignment	Fill Character	Field Size	Field Positions	
					Premium	Claim
Num	Accident Benefits	Right	zero	6	553 – 558	N/A
Num	Collision/All Perils	Right	zero	6	569 – 574	N/A
Num	Comprehensive/Specified Perils	Right	zero	6	585 – 590	N/A
Num	DCPD	Right	zero	6	521 – 526	N/A
Num	Third Party Liability	Right	zero	6	488 – 493	N/A
Num	Third Party Liability BI	Right	zero	6	496 – 501	N/A
Num	Third Party Liability PD	Right	zero	6	504 – 509	N/A
Num	Underinsured Motorist	Right	zero	6	545 – 550	N/A
Num	Uninsured Automobile	Right	zero	6	529 – 534	N/A

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
			All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Premium amount (WHOLE DOLLARS)			✓ ¹										

1. Provincial applicability according to corresponding coverage.

Rated Operator Driver Training

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	370	242

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓ ¹												

1. On-Road Motorcycles and Mopeds only

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Licensed < 36 months, and no driver training	0			✓										
Licensed < 36 months, with driver training	1			✓										
Licensed 36 or more months, with or without driver training	9			✓										
Attached trailer or Third Party Excess liability coverage	Blank			✓										

Rated Operator Gender

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	367	239

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓ ¹												

1. On-Road Motorcycles and Mopeds only

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Male	1			✓										
Female	2			✓										
Attached trailer or Third Party Excess liability coverage	Blank			✓										

Rated Operator Number of Years Licensed

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	2	368 – 369	240 – 241

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓ ¹												

1. On-Road Motorcycles and Mopeds only

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Less than one year	00	Jan. 1, 2008		✓										
One year, but less than two	01	Jan. 1, 2008		✓										
Two years, but less than three	02	Jan. 1, 2008		✓										
Three years, but less than four years	03	Jan. 1, 2008		✓										
----	--	Jan. 1, 2008		✓										
----	--	Jan. 1, 2008		✓										
Ninety-nine or more years	99	Jan. 1, 2008		✓										

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Attached trailer or Third Party Excess liability coverage	Blank			✓										
Less than one year	0		Jan. 1, 2008	✓										
One year, but less than two	1		Jan. 1, 2008	✓										
Two years, but less than three	2		Jan. 1, 2008	✓										
Three years, but less than four	3		Jan. 1, 2008	✓										
Four years, but less than five	4		Jan. 1, 2008	✓										
Five years, but less than six	5		Jan. 1, 2008	✓										
Six years, but less than seven	6		Jan. 1, 2008	✓										
Seven years, but less than eight	7		Jan. 1, 2008	✓										
Eight years, but less than nine	8		Jan. 1, 2008	✓										
Nine or more years	9		Jan. 1, 2008	✓										

Rated Operator Year of Birth

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Date	N/A	N/A	4	363 – 366	235 – 238

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓ ¹												

1. On-Road Motorcycles and Mopeds only

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Year of birth of the rated operator	CCYY			✓										
Attached trailer or Third Party Excess liability coverage	Blank			✓										

Record Format Version Number

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	3	1 – 3	1 – 3

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
January 1, 2008 record format version	001			✓										

Rejecting Company Identification (FA)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	3	90 – 92	N/A

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓													

Description	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
			All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Three-character company identification as assigned by Statistical Agency	Feb. 1, 1998								✓				

Retiree Discount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	3	372 – 374	244 – 246

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓													

Description	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
			All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Indicate percentage discount applied to Accident Benefits coverage with 1 implied decimal (e.g. 075 means 7.5%)	Jan. 1, 1997								✓				

Specified Perils Coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	3	575 – 577	302 – 304

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Specified Perils coverage with deductible value coded	20	Jan. 1, 2008		✓										
Specified Perils coverage with disappearing or other non-standard deductible	29 ¹	Jan. 1, 2008		✓										
Legal Liability of garage owner caused by Fire or Theft	52			✓										
Single Interest Fire and Theft	91			✓										
Confiscation and Conversion	92			✓										
Full coverage	20 ¹		Jan. 1, 1997							✓				
\$25 deductible	21 ¹		Jan. 1, 1997							✓				

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
\$50 deductible	22 ¹		Jan. 1, 1997							✓				
\$100 deductible	23		Jan. 1, 1997							✓				
\$200 deductible	24		Jan. 1, 1997							✓				
\$250 deductible	25		Jan. 1, 1997							✓				
\$500 deductible	26		Jan. 1, 1997							✓				
\$1000 deductible	27		Jan. 1, 1997							✓				
Over \$1000 deductible	28		Jan. 1, 1997							✓				
Other deductible incl. disappearing deductible	29		Jan. 1, 1997							✓				
Full coverage	20 ¹		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓	✓
\$25 deductible	21 ¹		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓	✓
\$50 deductible	22 ¹		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓	✓
\$100 deductible	23		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓	✓
\$200 deductible	24		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓	✓
\$250 deductible	25		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓	✓
\$500 deductible	26		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓	✓
\$1000 deductible	27		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓	✓
Over \$1000 deductible	28		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓	✓
Other deductible incl. disappearing deductible	29		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓	✓
Full coverage	210 ¹	Jan. 1, 1997	Jan. 1, 2008							✓				
\$25 deductible	211 ¹	Jan. 1, 1997	Jan. 1, 2008							✓				
\$50 deductible	212 ¹	Jan. 1, 1997	Jan. 1, 2008							✓				

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
\$100 deductible	213	Jan. 1, 1997	Jan. 1, 2008							✓				
\$200 deductible	214	Jan. 1, 1997	Jan. 1, 2008							✓				
\$250 deductible	215	Jan. 1, 1997	Jan. 1, 2008							✓				
\$300 deductible	220	Jan. 1, 1997	Jan. 1, 2008							✓				
\$500 deductible	226	Jan. 1, 1997	Jan. 1, 2008							✓				
\$1000 deductible	227	Jan. 1, 1997	Jan. 1, 2008							✓				
Over \$1000 deductible	228	Jan. 1, 1997	Jan. 1, 2008							✓				
Other deductible incl. disappearing deductible	299	Jan. 1, 1997	Jan. 1, 2008							✓				

1. Not valid for Facility Association

Statistical Plan

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	14	14

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Automobile Statistical Plan	8			✓										
Facility Association	9			✓										

Statistical Territory

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	3	272 – 274	174 – 176

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Alberta													
City of Calgary	101				✓								
Edmonton District Being townships 52,53 and 54, Ranges 23,24 and 25, west of the 4 th Meridian, which includes the City of Edmonton, the city of St. Albert, Clover Bar, Sherwood Park, Lancaster Park, Namao and Winterburn	102				✓								
Northern District That portion of the Province lying north of latitude 55 degrees North, which includes the Peace River Block	105				✓								

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Remainder of Province South of latitude 55 degrees North and includes the city of Medicine Hat, the Town of Redcliff, the city of Lethbridge and the city of Red River	100				✓									
New Brunswick														
Counties of Saint John, Kings, Westmoreland, Albert and Charlotte, including: City of Saint John and City of Moncton and towns of: Rothesay, Dieppe, Riverview, St. Andrews, St. George, St. Stephen, Sackville, Shediac, Sussex, St. Martins and Alma and villages of: East Riverside, Kinghurst, Fairvale, Gondola Point, Grand Bay, Quispamsis, Renforth and Westfield	402					✓								
Counties of Carleton, Kent, Queens, Sunbury and York, including: City of Fredericton and towns of: Hartland, Woodstock, Oromocto, Nackawic, McAdam, Minto, Chipman, Richibucto and Bouctouche	401					✓								
Counties of Northumberland and Victoria, including: towns of Chatham, Grand Falls, Newcastle, Plaster Rock, Perth-Andover and Miramichi	405					✓								

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Counties of Gloucester, Madawaska and Restigouche including: City of Bathurst, City of Campbelltown and City of Edmundston and towns of: Caraquet, Dalhousie, St. Leonard, Shippegan, Tracadie, St. Quentin and Tracadie	404					✓								
Newfoundland and Labrador														
Labrador District	006						✓							
Avalon District consisting of: City of St. John's including that part of the island east of highway 202 being a line between the communities of Old Shop and Chapel Arm in Trinity Bay to the north and Long Harbour and Ship Harbour in Placentia Bay to the south.	004	Oct. 1, 1997					✓							
Bonavista and Burin District consisting of: That territory east of line drawn from Port Blandford in Bonavista Bay to English Harbour East in Fortune Bay, excluding the Avalon District	005	Oct. 1, 1997					✓							
Remainder of Province consisting of: Those parts of the province of Newfoundland and Labrador, excluding the Avalon, Labrador and the Bonavista and Burin Districts	007	Oct. 1, 1997					✓							

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Metropolitan St. John's District including: City of St. John's and peninsulas of: Avalon, Burin and Bonavista And that territory east of a line drawn from Port Blandford in Bonavista to English Harbour in Fortune Bay	002		Oct. 1, 1997				✓							
Remainder of the Province Those parts of Newfoundland and Labrador not included in the Labrador and Metropolitan Districts	007		Oct. 1, 1997				✓							
Nova Scotia														
Halifax – Dartmouth District including: Cities of Halifax and Dartmouth and Towns and Territories: Beaverbank, Bedford, Beechville, Colby Village, Cole Harbour, Eastern Passage, Hammonds Plain, Harrietsfield, Herring Cove, Ketch Harbour, Lakeside, Lakeview, Lawrencetown, Upper, Lawrencetown, West, Portuguese Cove, Port Wellis, Preston, Sackville, Lower, Sackville, Middle, Timberlea, Waverley, Westphal, Windsor Junction	501							✓						
Sydney District including: City of Sidney and towns and territories: Bridgeport, Caledonia Mines, Coxheath, Dominion, Florence, Gardiner Mines, Glace Bay, Grand Lake Road, Howie Center, Lingan, Mira Road, New Aberdeen, New Victoria, New Waterford, North Sydney, Reserve Mines, River Ryan, Scotchtown, Sydney Mines, Sydney River, Victoria, Victoria Mines	502							✓						

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Cape Breton District including the counties of: Inverness, Richmond, Victoria and Cape Breton (excluding Sydney District)	503							✓					
Remainder of Province including the counties of: Annapolis, Antigonish, Colchester, Cumberland, Digby, Guysborough, Hunts, Kings, Lunenburg, Pictou, Queens, Shelbourne, Yarmouth, Halifax – excluding Halifax-Dartmouth District	500							✓					
Ontario													
City of Toronto including: Markham, Richmond Hill, Vaughan and Peel District, including cities and towns of: Brampton, Mississauga, Markham, Richmond Hill, Vaughan and villages on District boundary. The part of the Regional Municipality of Peel including cities and towns of: Brampton, Mississauga, Caledon (on and south of Bolton-Terra Road)	717								✓				
City of Hamilton including: Ancaster, Dundas, Stoney Creek and Halton District, including cities and towns of: Burlington, Halton Hills, Acton. Georgetown, Milton and Oakville and villages on the District boundary.	704								✓				
Niagara Falls District including: The part of the Regional Municipality of the City of Niagara Falls and Town of Fort Erie.	708								✓				

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Windsor District including cities and towns of: Windsor, Amherstburg, Belle River, Essex, Tecumseh, Villages and townships of: St Clair Beach, Anderdon, Maidstone, West and South Sandwich and villages on District boundary	718									✓				
Oshawa, Aurora, Newmarket, Orangeville Districts, including cities and towns of: Oshawa, Ajax, Newcastle, Newmarket, Orangeville, Pickering, Whitby and Whitchurch-Stouffville The part of the Regional Municipality of Durham, excluding: the Township of Brock, the part of the Township of Scugog north of no. 47 Highway on a line east to Lake Scugog and the Scott portion of the Township of Uxbridge. The part of the Regional Municipality of York, consisting of the Towns of: Aurora, Newmarket, Whitchurch-Stouffville and the Township of King south of No. 9 Highway. The part of the Regional Municipality of Peel, consisting of the Town of: Caledon, north of the Bolton-Terra Road The part of the County of Dufferin, consisting of the Town of: Orangeville The Villages on the District boundary.	710									✓				

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Brantford, Guelph, Kitchener-Waterloo, Cambridge Districts including the cities and towns of: Brantford, Guelph, Cambridge, Kitchener-Waterloo, Paris The Part of the Regional Municipality of Waterloo consisting of the cities of: Cambridge, Kitchener, Waterloo and the Townships of North Dumfries Woolwich (Waterloo portion only) The part of the County of Brant consisting of the cities, towns and Townships of: Brantford, Paris, Brantford, Oakland, Onondaga, South Dumfries and the Six Nations Indian Reserve (Tuscarora) The part of the county of Wellington, consisting of the cities and Villages of: Guelph and Erin and Townships of: Eramosa, Erin, Guelph and Puslinch The Villages on the District boundary.	706									✓				
St Catharines – Lincoln District including the cities and towns of: St. Catharines, Port Colborne, Thorold, Welland, Grimsby, Lincoln, Niagara-on-the-Lake and Pelham The Part of the Regional Municipality of Niagara, excluding the Niagara Falls District	713									✓				
Ottawa District including the cities of: Ottawa, and the Village of Rockcliffe Park The part of the Regional Municipality of Ottawa-Carleton consisting of the cities of: Ottawa, Kanata (March, Nepean portions), Nepean, Vanier, and the Township of Gloucester The Towns and Villages on the District boundary.	711									✓				

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
London District including the part of the County of Middlesex consisting of: The City of London, the Township of Westminster and the part of the Township of London on and south of the road between the tenth and eleventh concessions. The Towns and Villages on the District boundary.	707									✓				
Sarnia District including the part of the County of Lambton consisting of: The City of Sarnia, the Township of Sarnia and the part of the Township of Moore on and north of No. 80 Highway and west of No. 40 Highway (east part dividing Lots 24 and 25) The Towns and Villages on the District boundary.	728									✓				
Lake Erie District including the cities and towns of: Nanticoke, St. Thomas, Chatham, Aylmer, Blenheim, Dresden, Dunnville, Haldimand, Ridgetown, Simcoe, Tilbury and Wallaceburg The entire Regional Municipality of Haldimand – Norfolk The entire Counties of Elgin and Kent Essex District including the Towns of: Kingsville, Harrow and Leamington The part of the County of Essex excluding the Windsor District	750									✓				

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Stratford, Woodstock, Lake Huron District including the cities and towns of: Woodstock, Stratford, Fergus, Mount Forest, Ingersoll, Tillsonburg, Listowel, Mitchell, St. Marys, Clinton, Exeter, Goderich, Wingham, Strathroy, Forest and Petrolia. The entire Counties of Huron, Oxford and Perth. The part of the County of Brant, consisting of: the Township of Burford. The County of Lambton, excluding: the Sarnia District The County of Middlesex, excluding: the London District The part of the Regional Municipality of Waterloo consisting of the Townships of: Wellesley, Wilmont, Woolwich, (excluding Waterloo portion) The part of the County of Wellington consisting of the towns of: Fergus, Harriston, Mount Forest and Palmerston, the villages of: Arthur, Clifford, Drayton, and Elora, and townships of: Arthur, Maryborough, Minto, Nichol, Peel, Pilkington, West Garafraxa and West Luther.	751									✓				

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Grey – Bruce District including the: City of Owen Sound and the towns of: Durham, Hanover, Kincardine, Meaford, Port Elgin, Shelbourne, Southhampton and Walkerton. The entire Counties of Bruce and Grey The County of Dufferin, excluding the: Town of Orangeville Lake Simcoe District including the: Cities of Barrie and Orillia The towns of: Alliston, Bradford, Collingwood, East Gwillimbury, Midland, Penetanguishene, Stayner and Wasaga Beach The County of Simcoe The part of the Regional Municipality of York consisting of: The Township of Georgina and the part of the Township of King north of No. 9 highway. The part of the Regional Municipality of Durham consisting of: The Township of Brock, the part of the Township of Scugog north of No. 47 highway on a line east to Lake Scugog and the Scott portion of the Township of Uxbridge. Parry Sound, Muskoka, Haliburton District including the towns of: Bracebridge, Gravenhurst, Huntsville and Parry Sound The part of the District of Parry Sound excluding the: Township of North Himsforth The entire District Municipality of Muskoka The entire Provisional County of Haliburton	760									✓				

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Peterborough, Lindsay, Port Hope, Cobourg, Trenton, Belleville Kingston Districts including the cities and towns of: Peterborough, Belleville, Kingston, Lindsay, Port Hope, Cobourg and Trenton. Peterborough District including: The entire County of Peterborough, Lindsay District including: The entire part of the County of Victoria Cobourg – Port Hope District including: The entire County of Northumberland including the towns of: Cobourg and Port Hope Belleville – Trenton district including: The entire County of Hastings and the part of the Townships of Sidney and Thurlow south of Highway 401 Kingston district including: The entire County of Frontenac and the parts of the Townships of Kingston and Pittsburgh, south of Highway 401. Lake Ontario – Kawartha Lakes district including the towns and villages of: Campbellford, Napanee, Picton and Brighton The entire Counties of: Lennox, Addington and Prince Edward	770								✓				

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Southeastern Counties District including the cities and towns and villages of: Brockville, Kemptville, Gananoque , Prescott and Morrisburg The entire United Counties of Leeds and Grenville The Dundas portion of the United Counties of: Stormont, Dundas and Glengarry The part of the Regional Municipality of Ottawa-Carleton excluding: the Ottawa District Lanark – Upper Ottawa District including the cities, towns and villages of: Pembroke, Almonte, Carleton Place, Perth, Smith Falls, Arnprior, Deep River, Renfrew and Petawawa The entire Counties of Lanark and Renfrew	771									✓				
Cornwall District including the cities and towns of: Cornwall, Alexandria, Hawkesbury and Rockland The entire United Counties of Prescott and Russell The Glengarry and Stormont portions of the United Counties of: Stormont, Dundas and Glengarry	780									✓				

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Sudbury City District including: The entire Regional Municipality of Sudbury Northeastern Ontario, Sault Ste. Marie, Manitoulin Island District including the cities and towns of: Sault Ste. Marie, Timmins, Blind River, Elliott Lake, Espanola, Mattawa, Sturgeon Falls, Haileybury, Kirkland Lake, New Liskeard, Cochrane, Hearst, Iroquois Falls, Smooth Roch Falls and Kapuskasing The entire Districts of: Algoma, Cochrane, Manitoulin Island, Sudbury and Timiskaming The part of the District of Nipissing excluding: The North Bay District	791									✓				
North Bay District including the city and townships of: North Bay, East Ferris and North Himsworth Thunder Bay District including the city and townships of: Thunder Bay, Oliver, Paipoonge, Shuniah (McGregor portion) The geographic Township of Gorham	702									✓				
Northwestern Ontario including the towns of: Dryden, Fort Frances, Geraldton, Kenora and Sioux Lookout The entire Districts of: Rainy River and Kenora The remainder of: the District of Thunder Bay	722									✓				
Prince Edward Island														
Entire Province	600										✓			
Northwest Territories														

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
All Districts	010	April 1, 1999										✓		
All Districts	003		April 1, 1999									✓		
Nunavut														
All Districts	008	April 1, 1999											✓	
Yukon														
All Districts	001													✓

Third Party Liability BI Coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	494 – 495	302 – 304

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Bodily injury	10	Jul. 1, 1994								✓				
		Jan. 1, 2008				✓								
Excess Insurance ¹	69	Jul. 1, 1994								✓				
		Jan. 1, 2008				✓								

1. Not valid for Facility Association

Third Party Liability PD Coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	502 – 503	302 – 304

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Property Damage	11	Jul. 1, 1994								✓				
		Jan. 1, 2008					✓							

Third Party Liability Coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	2	477 – 478	302 – 304

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Bodily Injury & Property Damage	62				✓		✓	✓		✓	✓	✓	✓	
		Jul. 1, 1994					✓							
		Jan. 1, 2008			✓									
Excess Insurance ¹	69				✓		✓	✓		✓	✓	✓	✓	
		Jul. 1, 1994					✓							
		Jan. 1, 2008			✓									

1. Not valid for Facility Association

Third Party Liability Driving Record

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	337	211

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis) ¹				Fleet Rated (bulk basis) ¹				Miscellaneous ¹	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

1. Prior to January 1, 2008 Driving record 7 and 9 may be reported for fleet rated and miscellaneous risks

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Less than 1 year's experience, without claim	0			✓										
1 year's experience, without claim	1			✓										
2 years' experience, without claims	2			✓										
3 years' experience, without claims	3			✓										
4 years' experience, without claims	4			✓										
5 years' experience, without claims	5				✓ ²	✓	✓ ²	✓ ²	✓ ²	✓ ²	✓ ²	✓ ²	✓ ²	✓ ²
5 or more years' experience without a claim (Facility Association only)					✓		✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
6 or more years' experience, without claims (Facility Association only)	6	June 1, 1985				✓							
6 years' experience, without claims ²		Jan. 1, 2008		✓									
7 or more years' experience, without claims ²	7	Jan. 1, 2008		✓									
6 or more years' experience, without claims ²	6		Jan. 1, 2008	✓									
Attached Trailer	7		Jan. 1, 2008	✓									
All Fleet rated and miscellaneous risks	9		Jan. 1, 2008	✓									

2. Not Valid for Facility Association

Third Party Liability Limit Amount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	8	480 – 487	307 – 314

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions											
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
Actual liability limit amount (WHOLE DOLLARS)	Value:														
Minimum	200000	Jan. 1, 2008			✓	✓	✓		✓	✓	✓	✓	✓	✓	✓
Minimum	500000	Jan. 1, 2008						✓							

Third Party Liability Limit Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	479	306

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
\$50,000 limit	0		Jan. 1, 1972		✓									
			Jan. 1, 1979			✓								
			Dec. 1, 1979					✓						
			Jan. 1, 1980						✓					
			Dec. 1, 1980							✓				
			Jan. 1, 1980								✓			
			Oct. 1, 1983				✓							
			Apr. 1, 1985											✓
\$100,000 limit	1		Apr. 1, 1999									✓		
			Oct. 1, 1983				✓							
			Dec. 1, 1984					✓						
			Jan. 1, 1986		✓	✓				✓				
			Mar. 1, 1987						✓					
			April 1, 1985										✓	
			Jan. 1, 1988								✓			
\$200,000 limit	2		Apr. 1, 1999									✓		
			Apr. 1, 2004					✓						
\$300,000 limit	3		Jan. 1, 2008		✓	✓	✓		✓	✓	✓	✓	✓	
			Apr. 1, 2004					✓						
\$500,000 limit	5		Jan. 1, 2008	✓										

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
\$1,000,000 limit	6		Jan. 1, 2008	✓										
\$2,000,000 – \$5,000,000 limit	7		Jul. 1, 2005		✓									
			Jan. 1, 2008			✓	✓	✓	✓	✓	✓	✓	✓	
Over \$5,000,000 limit	8		Jan. 1, 2008	✓										
Other Limits	9		Jan. 1, 2008	✓										
\$250,000	A	Jul. 1, 2005	Jan. 1, 2008		✓									
\$400,000	B	Jul. 1, 2005	Jan. 1, 2008		✓									
\$750,000	C	Jul. 1, 2005	Jan. 1, 2008		✓									
\$2,000,000	D	Jul. 1, 2005	Jan. 1, 2008		✓									
\$2,000,0001 – \$5,000,000	E	Jul. 1, 2005	Jan. 1, 2008		✓									

Trailer Indicator

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	286	183

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓ ¹

1. Not owned and Lessor's contingent policies

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
The risk being reported reflects an attached trailer	Y	Jan. 1, 2008		✓										
The risk being reported does not reflect an attached trailer	N	Jan. 1, 2008		✓										

Transaction Type

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	16	16

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Premium														
New or full-term reinstated policy – Debit	1			✓										
Renewal policy – Debit ¹														
Endorsements (in detail or mid-term reinstated policy) – Debit	2			✓										
Renewal Policy – Debit ²	3			✓										
Premium adjustment – Debit ³	4			✓										

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
New or full-term reinstated policy – Credit (Cancellation)	J			✓										
Renewal policy – Credit (Cancellation) ¹														
Endorsement (in detail or mid-term reinstated policy) – Credit (Cancellation)	K			✓										
Renewal Policy – Credit (Cancellations) ²	L			✓										
Premium adjustment – Credit ³	M			✓										
Paid Losses and Expenses														
Paid loss or expense – Debit	7			✓										
Paid loss or expense – Credit	P			✓										
Outstanding Losses and Expenses														
Outstanding loss or expense – Debit	8			✓										
Outstanding loss or expense – Credit	Q			✓										

1. Not Facility Association

2. Facility Association Only

3. Minor premium adjustment without any change to coverage/ class/ operator information

Type of Business

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	278	180

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Individually Rated														
Multi vehicle discount	0		April 1, 2006 ¹			✓								
Other than farmers	1			✓										
Farmers	2			✓										
Claim free new drivers ² , with driver training ³	8 ⁴			✓										
Claim free new drivers ² , without driver training ³	9 ⁴			✓										
Fleet Rated														
On an earnings, receipts or payroll basis	3 ⁵			✓										

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
On a per car exposure basis	4			✓										
Synthetic fleets	5 ⁵				✓									
		Jan. 1, 1994	Sept. 30, 2001						✓					
Miscellaneous														
Garages, manufacturers, automobile dealers and non-owned	3			✓										
Other														
Confiscation and Single Interest Coverage	blank			✓										

- 1. Facility Association only
- 2. A New Driver is a driver who has held a permanent driver's license for less than 5 years
- 3. Driver Training refers to drivers who have graduated from an approved driver training course
- 4. Private Passenger Vehicles and Other Personal Use Vehicles Only
- 5. Not valid for Facility Association

Type of Use

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	279 – 280	181 – 182

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Private Passenger Use Vehicle														
Principal operator 25 years of age or over.	01				✓	✓		✓	✓	✓	✓	✓	✓	
		Jan. 1, 2006 ¹						✓						
Principal operator 9 or more years licensed		Jan. 1, 2006 ¹						✓						
Automobile used for pleasure only. No driving to and from work or school, no business, professional or vocational use.					✓									
Annual mileage not to exceed 16,000 km				✓										

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
No male driver under 25 years of age; no female drivers under 25 years of age (not having a spouse or same-sex partner), without driver training	01				✓	✓		✓	✓	✓	✓	✓	✓	
			Jan. 1, 2006 ¹				✓							
Not more than 2 drivers, per automobile, in the household, each of whom has held a valid driver's license for the past 3 years					✓	✓		✓	✓	✓	✓	✓	✓	
		Jan. 1, 2006 ¹			✓									
Not more than 2 drivers, per automobile, in the household		Jan. 1, 2006 ¹					✓							
Principal operator is 25 years of age or over	02				✓	✓		✓	✓	✓	✓	✓	✓	
			Jan. 1, 2006 ¹				✓							
Principal operator 9 or more years licensed			Jan. 1, 2006 ¹				✓							
If automobile used for driving to and from work or school, one way mileage not to exceed 16 km				✓										
No male driver under 25 years of age; no female drivers under 25 years of age (not having a spouse or same-sex partner), without driver training						✓	✓		✓	✓	✓	✓	✓	✓
			Jan. 1, 2006 ¹					✓						
No business, professional or vocational use			Jan. 1, 2006 ¹					✓						
Not more than 2 drivers, per automobile, in the household				✓										
Principal operator is 25 years of age or over		03				✓	✓		✓	✓	✓	✓	✓	✓
				Jan. 1, 2006 ¹				✓						
Principal operator 9 or more years licensed			Jan. 1, 2006 ¹				✓							
No male drivers under 25 years of age						✓	✓		✓	✓	✓	✓	✓	✓
			Jan. 1, 2006 ¹					✓						

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
No business, professional or vocational use		Jan. 1, 2006 ¹					✓						
Occasional female operator under age 25	05	Jan. 1, 1997							✓	✓	✓	✓	✓
		Jan. 1, 1997	Jan. 1, 2005 ¹			✓		✓					
		Jan. 1, 1997	Jan. 1, 2006 ¹				✓						
		Jan. 1, 1997	Jan. 1, 2008 ¹		✓								
Occasional female operator	05	Jan. 1, 2005 ¹				✓		✓					
		Jan. 1, 2008 ¹			✓								
Occasional operator less than 9 years licensed		Jan. 1, 2006 ¹					✓						
Occasional male operator under age 25	06								✓	✓	✓	✓	✓
			Jan. 1, 2005 ¹			✓		✓					
			Jan. 1, 2006				✓						
			Jan. 1, 2008 ¹		✓								
Occasional male operator	06	Jan. 1, 2005 ¹				✓		✓					
		Jan. 1, 2008 ¹			✓								
Automobile used for business purpose	07			✓									
No male drivers under 25 years of age					✓	✓		✓	✓	✓	✓	✓	✓
		Jan. 1, 2006 ¹					✓						
Principal operator 9 or more years licensed		Jan. 1, 2006 ¹					✓						
Principal operator, whether applicant or not, married male under 21 years of age, residing with spouse	08				✓	✓		✓	✓	✓	✓	✓	✓
			Jan. 1, 2006 ¹				✓						

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Principal operator, whether applicant or not, married male under 25 years of age, residing with spouse	09				✓	✓		✓	✓	✓	✓	✓	✓
		Jan. 1, 2006 ¹			✓								
Unmarried male principal operator, whether applicant or not, 16, 17 or 18 years of age	10				✓	✓		✓	✓	✓	✓	✓	✓
		Jan. 1, 2006 ¹			✓								
Principal operator, less than 3 years licensed		Jan. 1, 2006 ¹					✓						
Unmarried male principal operator, whether applicant or not, 19 or 20 years of age	11				✓	✓		✓	✓	✓	✓	✓	✓
		Jan. 1, 2006 ¹			✓								
Principal operator, 3 of 4 years licensed		Jan. 1, 2006 ¹					✓						
Unmarried male principal operator, whether applicant or not, 21 or 22 years of age	12				✓	✓		✓	✓	✓	✓	✓	✓
		Jan. 1, 2006 ¹			✓								
Principal operator, 5 or 6 years licensed		Jan. 1, 2006 ¹					✓						
Unmarried male principal operator, whether applicant or not, 23 or 24 years of age	13				✓	✓		✓	✓	✓	✓	✓	✓
		Jan. 1, 2006			✓								
Principal operator, 7 or 8 years licensed		Jan. 1, 2006					✓						
Principal operator, whether applicant or not, female under 21 years of age	18				✓	✓		✓	✓	✓	✓	✓	✓
		Jan. 1, 2006			✓								
Principal operator, whether applicant or not, female under 25 years of age, but not under 21 years of age	19				✓	✓		✓	✓	✓	✓	✓	✓
		Jan. 1, 2006			✓								
Other Personal Use Vehicles													
On-road motorcycles used for pleasure – touring	21	Jan. 1, 1997		✓									
On-road motorcycles used for pleasure – other than touring	22	Jan. 1, 1997		✓									

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
On-road motorcycles used for commuting	23	Jan. 1, 1997		✓										
Off-road motorcycles	24	Jan. 1, 1997		✓										
All terrain vehicles (including other recreational vehicles)	26	Jan. 1, 1997		✓										
Motor assisted bicycles (mopeds)	31			✓										
Motorcycles, motor scooters, motorettes and mini bikes not exceeding 100 c.c. and not exceeding 10 HP; and unlicensed trialbikes	32		Jan. 1, 1997	✓										
Other motorcycles exceeding 100 c.c. and 10 HP.	56		Jan. 1, 1997	✓										
Snow vehicles	50			✓										
Trailer homes	65			✓										
Self-powered motor homes	66			✓										
Antiques and classic automobiles	67			✓										

1. Description only

Description	Code		Policy Effective START Date	Policy Effective STOP data	Applicable Jurisdictions									
	L ¹	H ²			All	AB	NB	NL	NS	ON	PE	NT	NU	YK
	Commercial vehicles													
A														
All vehicles NOC ³ – Retail delivery	43	45			✓									
All vehicles NOC ³ - Wholesale delivery	36	44			✓									
All vehicles NOC ³ – not delivery	36	44			✓									
Armoured cars	46	46			✓									
Artisan	35	-			✓									
Auto access/Parts – Retail delivery	43	45			✓									
Auto access/Parts – Wholesale delivery	36	44			✓									
B														
Bakeries and distributors	44	45			✓									
Brewers and distributors	45	45			✓									
Building products	46	46			✓									
Butchers – Retail delivery	43	45			✓									
Butchers – Wholesale delivery	47	47			✓									
C														
Caterers	43	45			✓									
Canteen vendors	43	45			✓									
Cement block, Building block/brick	46	46			✓									
Cement mixers (mix-in-transit)	-	45			✓									
Chemical products	48	48			✓									

					Applicable Jurisdictions									
Description	Code		Policy Effective START Date	Policy Effective STOP data	All	AB	NB	NL	NS	ON	PE	NT	NU	YK
	L ¹	H ²												
Commercial vehicles														
Chip hauling (wood)	47	47			✓									
Cleaners and dyers	44	45			✓									
Coal and wood dealers	44	44			✓									
Construction equipment	54	54			✓									
Contractors – excl. transportation of Bricks, Building blocks, Cement, gravel, logs, pulpwood, petroleum products, sand, stone, earth, asphalt	35	44			✓									
Courier service	44	46			✓									
Cranes (licensed mobile)	-	44			✓									
D														
Dairies and distributors	44	45			✓									
Dangerous goods ⁴	48	48			✓									
Delivery NOC ³ Retail	43	45			✓									
Delivery NOC ³ Wholesale	36	44			✓									
Dock & Station trucks (used exclusively on private premises)	55	55			✓									
Drug stores	43	45			✓									
Drug manufacturers and wholesalers	36	44			✓									
E														
Explosive Manufacturers/distributors	48	48			✓									
Express Companies	44	46			✓									

Description	Code		Policy Effective START Date	Policy Effective STOP data	Applicable Jurisdictions									
	L ¹	H ²			All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Commercial vehicles														
F														
Farm tractors	55	55			✓									
Farm trucks (used on and off farm)	33	34			✓									
Fire department automobiles	53	53			✓									
Fishermen	33	34			✓									
Fish and sea food distributors – Retail delivery	43	45			✓									
Fish and sea food distributors – Wholesale delivery	46	46			✓									
Florist operation	35	45			✓									
Florist Delivery	43	45			✓									
Fruit dealer – Retail Delivery	43	45			✓									
Fruit dealer – Wholesale delivery	46	46			✓									
Fuel dealers – Solid fuels (coal & wood)	44	44			✓									
Fuel dealers – Other (see Petroleum Products)														
Funeral directors' automobiles (Casket wagons, Funeral carriages, Hearses – see Public Automobiles Other – see Private Passenger Vehicles														
Furniture Manufacturers & Distributors	46	46			✓									
G														
Garbage trucks	45	45			✓									
Gardeners and horticulturists Operation	35	45			✓									
Gardeners and horticulturists Delivery	43	45			✓									

Description	Code		Policy Effective START Date	Policy Effective STOP data	Applicable Jurisdictions									
	L ¹	H ²			All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Commercial vehicles														
Gasoline trucks – see Petroleum products														
Golf carts	55	55			✓									
Gravel, Sand, Stone, Earth	47	47			✓									
Greenhouse operators – see Gardeners														
Grocers – Retail Delivery	43	45			✓									
Grocers – Wholesale delivery	46	46			✓									
H														
Hardware Delivery	43	45			✓									
Horticulturists – see Florists														
I														
Ice Cream Manufacturers & Distributors	44	45			✓									
Ice Cream vendors	43	45			✓									
Ice Dealers	44	45			✓									
Industrial Machinery Manufacturers and Distributors	36	44			✓									
Industrial trucks – used solely on private premises	55	55			✓									
Interurban trucks – see Truckmen														
L														
Landscape gardeners – see Gardeners														
Laundries	44	45			✓									
Lawnmowers	55	55			✓									
Livestock	46	46			✓									

Description	Code		Policy Effective START Date	Policy Effective STOP data	Applicable Jurisdictions									
	L ¹	H ²			All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Commercial vehicles														
Logging trucks	47	47			✓									
Lumber dealers	46	46			✓									
M														
Mail trucks	44	46			✓									
Market gardeners – see Gardeners														
Meals – home delivery (Pizza, Chinese, etc.)	43	45			✓									
Meat packers	47	47			✓									
Messenger service	44	46			✓									
Motorcycles	57	57			✓									
Municipal Corporation vehicles (other than Ambulances, Fire, Police)	43	44			✓									
N														
Newspaper Delivery – (daily newspapers)	47	47			✓									
Nurserymen – see Florists														
O														
Oil Drilling, Exploration and Seismograph	54	54			✓									
Oil tank trucks – see Petroleum products														
P														
Parcel Delivery	44	46			✓									
Petroleum Products	48	48			✓									
Photo or film – Retail Delivery	43	45			✓									

Description	Code		Policy Effective START Date	Policy Effective STOP data	Applicable Jurisdictions									
	L ¹	H ²			All	AB	NB	NL	NS	ON	PE	NT	NU	YK
	Commercial vehicles													
Photo or film – Wholesale Delivery	36	44			✓									
Police department vehicles	53	53			✓									
Poultry dealers – Retail Delivery	43	45			✓									
Poultry dealers – Wholesale delivery	46	46			✓									
Produce dealers – Retail Delivery	43	45			✓									
Produce dealers – Wholesale Delivery	46	46			✓									
Public Service automobiles (Other than Police, Ambulances, fire and Funeral directors)	43	44			✓									
Pulpwood trucks – see Logging Trucks														
R														
Radioactive Materials	48	48			✓									
Radio & TV Sales & Service (Retail)	43	44			✓									
Road Construction & Maintenance (excluding Gravel trucks) – Graders, Snow blowers and ploughs, Street sweepers, Tar spreaders and like equipment specially designed and used for road construction and maintenance)	54	54			✓									
S														
Safe dealer or manufacturer	36	44			✓									
Sand, Gravel, Earth or Stone	47	47			✓									
Scrap (Paper, Rags or metal)	47	47			✓									
Sewer cleaning equipment (including septic tanks)	43	44			✓									
Snow blowers and Ploughs – see Road construction														

					Applicable Jurisdictions									
Description	Code		Policy Effective START Date	Policy Effective STOP data	All	AB	NB	NL	NS	ON	PE	NT	NU	YK
	L ¹	H ²												
Commercial vehicles														
Snow vehicles Under 2,000 G.V.W – see Miscellaneous Auto Section Over 2,000 G.V.W. – classify according to use														
Soft Drink Manufacturers & Distributors	44	45			✓									
Special Delivery – Retail Delivery	43	45			✓									
Special Delivery – Wholesale Delivery	36	44			✓									
Station trucks, used exclusively on premises	55	55			✓									
Steel Manufacturers & Distributors	46	46			✓									
T														
T.V. or Radio Sales & Service – Retail delivery and Service	43	45			✓									
T.V. or Radio Sales & Service – Wholesale Delivery	36	44			✓									
Tractors – Farm	55	55			✓									
Tractors – Road Construction	54	54			✓									
Tractors – Other than Farm, Road construction, not highway type	55	55			✓									
Tow Trucks	43	43			✓									
Truckmen NOC ³ – operating within 40 km. radius	46	46			✓									
Truckmen NOC ³ – operating within 80 km radius	47	47			✓									
Truckmen NOC ³ – operating within 160 km radius	61	61			✓									
Truckmen NOC ³ – operating over 160 km radius	51	51			✓									

Description	Code		Policy Effective START Date	Policy Effective STOP data	Applicable Jurisdictions									
	L ¹	H ²			All	AB	NB	NL	NS	ON	PE	NT	NU	YK
	Commercial vehicles													
Truckmen NOC ³ – operating outside Canada	99	99			✓									
V														
Valet Service	44	45			✓									
Vegetable dealers – Retail Delivery	43	45			✓									
Vegetable dealers – Wholesale Delivery	46	46			✓									
W														
Well drilling	36	44			✓									
Wood chip hauling	47	47			✓									
Wrecking Contractors Trucks	47	47			✓									

- 1. Light, Gross Vehicle Weight less than 4,500 kg.
- 2. Heavy, Gross Vehicle Weight over 4,500 kg.
- 3. Not Otherwise Classified
- 4. Substances classified as Dangerous Goods under *Transportation of Dangerous Goods Act, Canada*

Description	Code	Policy Effective START Date	Policy Effective STOP data	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Public Automobile														
Ambulance – private or Other	76			✓										
Leased vehicles – daily rental	79			✓										
Funeral carriages and hearses	75			✓										
Hotel, summer camp, resort, golf and country club buses	72			✓										

Description	Code	Policy Effective START Date	Policy Effective STOP data	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Private buses	79			✓										
Public buses operating within limits of city or town, or within 25 km of such limits	70			✓										
Public buses operating more than 25 km and not more than 80 km between terminal points	73			✓										
Public buses operating more than 80 km and not more than 240 km between terminal points	74			✓										
Public buses operating more than 240 km between terminal points	78			✓										
School buses (incl. privately owned used to transport students)	71			✓										
Taxis, jitneys, liveries, airport limousines and other limousines	77			✓										
All other public automobiles ¹	79			✓										
Garages, Manufacturers and Automobile Dealers²														
Dealers	86			✓										
Manufacturers and wholesale finance and floor plan policies	89			✓										
Parking lots (open air)	84			✓										
Repair garages only	81			✓										
Service stations	82			✓										
Storage and parking garages	85			✓										
Driver's and Non-Owned policies														
Driver's policies ³	98			✓										

Description	Code	Policy Effective START Date	Policy Effective STOP data	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Non-owned automobile policy (Contingent liability)	91			✓										
Lessor's contingent policy ⁴	92			✓										
Other														
Confiscation and Single Interest coverage	blank			✓										

1. Including Leased vehicles that are being rented, per time or trip.
2. In multiple use categories, the class with the greatest number of vehicles exposed should be reported
3. The other coding instruction applicable to an Owner's Policy shall be followed.
4. Not valid for Facility Association

Underinsured Motorist Coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	535 – 536	302 – 304

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions											
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
Underinsured Motorist coverage	16	Jan. 1, 2008		✓											

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
\$50,000 limit	00		Jan. 1, 1972		✓									
			Jan. 1, 1979			✓								
			Dec. 1, 1979					✓						
			Jan. 1, 1980						✓					
			Dec. 1, 1980							✓				
			Jan. 1, 1980								✓			
			Oct. 1, 1983				✓							
			Apr. 1, 1985											✓
			Apr. 1, 1999										✓	
\$100,000 limit	01		Oct. 1, 1983				✓							
			Dec. 1, 1984					✓						
			Jan. 1, 1986		✓	✓				✓				
			Mar. 1, 1987						✓					
			April 1, 1985										✓	
			Jan. 1, 1988								✓			
			Apr. 1, 1999									✓		
\$200,000 limit	02		Apr. 1, 2004					✓						
			Jan. 1, 2008		✓	✓	✓		✓	✓	✓	✓	✓	
\$300,000 limit	03		Apr. 1, 2004					✓						
			Jan. 1, 2008		✓	✓	✓		✓	✓	✓	✓	✓	
\$500,000 limit	05		Jan. 1, 2008	✓										
\$1,000,000 limit	06		Jan. 1, 2008	✓										

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
\$2,000,000 – \$5,000,000 limit	07		Jul. 1, 2005		✓									
			Jan. 1, 2008			✓	✓	✓	✓	✓	✓	✓	✓	✓
Over \$5,000,000 limit	08		Jan. 1, 2008	✓										
Other Limits	09		Jan. 1, 2008	✓										
\$250,000	0A	Jul. 1, 2005	Jan. 1, 2008		✓									
\$400,000	0B	Jul. 1, 2005	Jan. 1, 2008		✓									
\$750,000	0C	Jul. 1, 2005	Jan. 1, 2008		✓									
\$2,000,000	0D	Jul. 1, 2005	Jan. 1, 2008		✓									
\$2,000,0001 – \$5,000,000	0E	Jul. 1, 2005	Jan. 1, 2008		✓									

Underinsured Motorist Limit Amount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	8	537 – 544	307 – 314

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions											
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
Actual liability limit amount (WHOLE DOLLARS)	Value:														
Minimum	200000	Jan. 1, 2008			✓	✓	✓		✓	✓	✓	✓	✓	✓	✓
Minimum	500000	Jan. 1, 2008						✓							

Uninsured Automobile Coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	527 – 528	302 – 304

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions											
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
Uninsured Automobile with excluded driver	17	Jul. 1, 1994								✓					
Uninsured Automobile without excluded driver	18	Jul. 1, 1994								✓					
Uninsured Automobile	90	Jul. 1, 1990				✓									
		Jul. 1, 1994					✓								
		Jan. 1, 1995									✓				
		Jul. 1, 1996								✓					

Vehicle Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	6	262 – 267	164 – 169

Applicable Vehicle Class															
Individually Rated				Fleet Rated (per vehicle basis) ¹				Fleet Rated (bulk basis)				Miscellaneous			
Private Passenger Vehicles		Other Personal Use Vehicles		Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
	Attached Trailer		Attached Trailer			0	0 ²								
✓	0	✓ ²	0 ²												

1. Policy Effective Date March 1, 2002 and later

2. Motorcycles, ATVs and Snow Vehicles only

Description	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions											
			All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
Private Passenger Vehicle Code in accordance with IBC Vehicle Code tables	Dec. 1, 1983		✓											
Motorcycle Vehicle Code in accordance with IBC Vehicle Code tables	Jan. 1, 1997		✓											
ATV and Snow vehicles Vehicle Code in accordance with IBC Vehicle Code tables	Oct. 1, 2001		✓											

Vehicle Location Postal Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	3	275 – 277	177 – 179

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
			All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
First three characters of the postal code (FSA)	Jan. 1, 2008		✓										

Vehicle Model Year

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Date	N/A	N/A	4	268 – 271	170 – 173

Applicable Vehicle Class															
Individually Rated				Fleet Rated (per vehicle basis) ¹				Fleet Rated (bulk basis)				Miscellaneous			
Private Passenger Vehicles		Other Personal Use Vehicles		Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
	Attached Trailer		Attached Trailer			O	O ²								
✓	O	✓ ²	O ²												

1. Policy Effective Date March 1, 2002 and later

2. Motorcycles, ATVs and Snow Vehicles only

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions											
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
Private Passenger Vehicle Model Year	CCYY	Dec. 1, 1983		✓											
Motorcycle Vehicle Model Year	CCYY	Jan. 1, 1997		✓											
ATV and Snow vehicles Model Year	CCYY	Oct. 1, 2001		✓											

Vehicle Rate Group

Reporting Format						
Field Format	Coverage	Field Alignment	Fill Character	Field Size	Field Positions	
					Premiums	Claims
Num	DCPD	Right	Zero	2	341 – 342	213 – 214
Num	Accident Benefits	Right	Zero	2	344 – 345	213 – 214
Num	Collision/All Perils	Right	Zero	2	347 – 348	213 – 214
Num	Comprehensive/Specified Perils	Right	Zero	2	350 – 351	213 – 214

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓													

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Vehicle Rate Group used in rating	value	**FUTURE USE**												

Vehicle Rate Group Type

Reporting Format						
Field Format	Coverage	Field Alignment	Fill Character	Field Size	Field Positions	
					Premiums	Claims
Char	DCPD	N/A	N/A	1	340	212
Char	Accident Benefits	N/A	N/A	1	343	212
Char	Collision/All Perils	N/A	N/A	1	346	212
Char	Comprehensive/Specified Perils	N/A	N/A	1	349	212

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓													

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions											
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
CLEAR	A	**FUTURE USE**													
Collision/Comprehensive combined	B	**FUTURE USE**													
Collision/DCPD combined	C	**FUTURE USE**													
Collision/DCPD/Comp. combined	D	**FUTURE USE**													

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
MSRP	E	**FUTURE USE**												
Rate group not used	N	**FUTURE USE**												
Other	X	**FUTURE USE**												

Vehicle Use

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	288	185

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓ ¹												

1. On-road motorcycles and mopeds only

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Vehicle used exclusively for pleasure (i.e. not used to commute to work or school and not used for business)	1			✓										
Vehicle used to commute to work or school	2			✓										
Vehicle used for business	3			✓										
Attached Trailer or Third Party Excess Liability coverage	blank			✓										

APPENDIX A COMPANY IDENTIFICATION

Company Name	Company Identification
A	
ACE INA Insurance Company (formerly CIGNA Insurance Company of Canada)	793
AIG Commercial Insurance Company of Canada (formerly American Home Assurance Company)	676
AIG Commercial Insurance Company of Canada (formerly Commerce & Industry Insurance Company of Canada)	680
Alberta Motor Association Insurance Company	451
Algoma Mutual Insurance Company	A01
Allianz Canada Facility Carrier (see Facility Carrier - Previously Allianz)	
Allianz Global Risk US Insurance Company (policy effective dates prior to 12/15/2004)	096
Allianz Global Risk US Insurance Company	093
Allianz Insurance Company – Bridge Program (see Nordic Insurance Company of Canada - Bridge Program)	
Allianz Insurance Company of Canada - Facility (see Nordic Insurance Company of Canada, The - Facility)	
Allianz Insurance Company of Canada (see Nordic Insurance Company of Canada, The)	
Allstate Indemnity Insurance Co.	035
Allstate Insurance – Facility	900
Allstate Insurance Company of Canada	325
Alpha, Compagnie d'assurances Inc., (L')	755
Alpina Insurance Company Limited	341
American Home Assurance Company (see AIG Commercial Insurance Company of Canada)	
American Road Insurance Company, The	476
Amherst Island Mutual Fire Insurance Company	A02
Ascentus Insurance Ltd.	066
Atlantic Insurance Company Limited	725
Aviva Canada Inc. - Facility (formerly Commercial Union Assurance Company of Canada – Facility)	905

Company Name	Company Identification
Aviva Canada Inc. - Facility (formerly General Accident Assurance Company of Canada – Facility)	910
Aviva Insurance Company of Canada (formerly Canadian General Insurance Company)	
Aviva Insurance Company of Canada (formerly General Accident Assurance Company of Canada, The)	078
Aviva International Insurance Limited (formerly CGU International Insurance plc)	048
AXA Assurances Agricoles Inc.	877
AXA Boreal Assurances Inc.	378
AXA Canada (formerly Citadel General Assurance Company, The)	073
AXA General Insurance (formerly Insurance Corporation of Newfoundland, The)	459
AXA General Insurance - Facility (formerly Insurance Corporation of Newfoundland, The - Facility)	916
AXA Insurance (Canada)	088
AXA Insurance (Canada)	742
AXA Pacific Insurance Company (formerly Boréal Property and Casualty Insurance Company)	772
Ayr Farmers' Mutual Insurance Company	A03
B	
Bay of Quinte Agricultural Mutual Fire Insurance Company	A04
Belair Insurance Company Inc. (formerly BelairDirect Insurance Company)	408
BelairDirect Insurance Company) (see Belair Insurance Company Inc.)	
BelairDirect/the Nordic Insurance Company of Canada	077
Bertie and Clinton Mutual Fire Insurance Company	A05
Blanshard Mutual Insurance Company	A06
Boréal Property and Casualty Insurance Company (see AXA Pacific Insurance Company)	
Boreal Property and Casualty (see AXA Pacific Insurance Company)	
Brant Mutual Insurance Company	A07
C	
CAA Insurance Company (Ontario)	762
Cabot Insurance Company Limited	746

Company Name	Company Identification
Canada Life Casualty Insurance Company (see Primmum Insurance Company)	
Canada West Insurance Co. (see Nordic Insurance Company of Canada, The)	
Canadian Commerce Insurance Company (The)	339
Canadian Direct Insurance Inc.	062
Canadian General Insurance Company – Facility Carrier	903
Canadian General Insurance Company (see Aviva Insurance Company of Canada)	
Canadian Millers' Mutual Insurance Company	098
Canadian Northern Shield Insurance Company	431
Canadian Provincial Insurance Company (The)	414
Canadian Surety (see Nordic Insurance Company of Canada, The)	
Canassurance General Insurance Co. Inc.	165
Capitale, Compagnie d'assurance générale, (La)	773
Caradoc Delaware Mutual Fire Insurance Company	A08
Cayuga Mutual Fire Insurance Company	A09
Centennial Insurance Company	686
Certas Direct Insurance Company (formerly CIBC)	562
CIBC General Insurance Company - Limited (see Certas Direct Insurance Company)	
Chieftain Insurance Company	053
Chubb Insurance Company of Canada	819
CIBC General Insurance Company - Limited (see Certas Direct Insurance Company)	
CIGNA Insurance Company of Canada (see ACE INA Insurance Company)	
Citadel General Assurance Company, The (see AXA Canada)	
Chrysler Insurance Company (formerly DaimlerChrysler Insurance Company)	678
Clairvoyants, Compagnie d'assurance générale Inc., (Les)	853
Coachman Insurance – N.B.	023
Coachman Insurance Company	810
Colonial Fire & General Insurance Company	554

Company Name	Company Identification
Commerce & Industry Insurance Company of Canada (see AIG Commercial Insurance Company of Canada)	
Commercial Union Assurance Company of Canada – Facility (see Aviva Canada Inc.)	
Continental Casualty Company	777
Continental Insurance Company, The	445
Coopérants, Compagnie d'assurance générale, (Les)	771
Co-operators General – Facility Carrier	906
Co-operators General Insurance Company	361
Cornhill Insurance Company of Canada	160
COSECO Insurance Company	899
CT Direct Insurance Inc. (see TD General Insurance Company)	
Culross Mutual Insurance Company	A10
CUMIS General Insurance Company (AIM)	072
CUMIS General Insurance Company	497
D	
DaimlerChrysler Insurance Company (see Chrysler Insurance Company)	
Desjardins assurances générales Inc.	575
Dominion of Canada General Insurance Company, The	007
Dominion of Canada General Insurance Company, The – Facility	901
Downie Mutual Insurance Company	A11
Dufferin Mutual Insurance Company	A12
Dumfries Mutual Insurance Company	A13
E	
East Williams Mutual Fire Insurance Company	A15
Echelon General Insurance Company	027
Economical Mutual Insurance Company (formerly Langdon Insurance, previously Hartford Fire Insurance Company)	084
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Economical Mutual Insurance Company	094
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Company Name	Company Identification
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Employers Insurance Company of Wausau	368
Erie Mutual Fire Insurance Company	A18
Exclusive, Compagnie d'assurance générale, (L')	018
F	
Facility Carrier – previously Allianz (formerly Allianz Canada Facility Carrier)	904
Farmers' Mutual Fire Insurance Company (Lindsay)	807
Federal Insurance Company	189
Federated Insurance Company of Canada	008
Federated Mutual Insurance Company	171
Federation Insurance Company of Canada	365
Fenchurch General Insurance Company, The (formerly Loyalist Insurance Company)	838
Fidelity Insurance Company of Canada (see United States Fidelity & Guaranty Company)	
Fire Insurance Company of Canada (The)	532
Formosa Mutual Insurance Company	A20
Fortress Insurance Company	097
G	
GAN Canada	804
GAN Canada General Insurance Company (formerly Simcoe & Erie General Insurance Company)	435
GCAN Insurance Company	669
GAN Canada Insurance Company – Facility	920
General Accident Assurance Company of Canada – Facility (see Aviva Canada Inc.)	
General Accident Assurance Company of Canada, The (see Aviva Insurance Company of Canada)	
General Accident Indemnity Company, The	873
General Insurance Co. of Royal Bank of Canada (see RBC General Ins. Co.)	
Germania Farmers' Mutual Fire Insurance Company	A21
Glengarry Farmers' Mutual Fire Insurance Company	A22
Gore Mutual Insurance Company	655
Grenville Mutual Insurance Company	A23
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Groupe Estrie-Richelieu, Compagnie d'assurance, (Le)	842
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Halifax Facility (see Nordic Insurance Company of Canada)	
Halwell Mutual Insurance Company	A25
HTM Insurance Company	A26
Hartford Fire Insurance Company (formerly Langdon Insurance Company)	069
Hartford Insurance Company of Canada (see Langdon Insurance Company)	
Hay Mutual Insurance Company	A27
Home Insurance Company	085
Howard Mutual Fire Insurance Company	A28
Howick Mutual Insurance Company	A29
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Industrielle-Alliance, Compagnie d'assurances generales (L')	757
ING Insurance Company of Canada (see Intact Insurance Company)	
ING Insurance Company of Canada/Zurich (see Intact Insurance Company)	
ING Novex (see Novex Insurance Company)	
ING Wellington Insurance Company (see Intact Insurance Company)	
ING Western Union Insurance Company (see Intact Insurance Company)	
Insurance Company of Prince Edward Island	211
Insurance Corporation of Newfoundland – Facility (see AXA General Insurance - Facility)	
Insurance Corporation of Newfoundland Limited (see AXA General Insurance)	

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Intact Insurance Company (formerly ING Wellington Insurance Company)	047
Intact Insurance Company (formerly ING Western Union Insurance Company)	028
J	
Jevco Insurance Company	828
K	
Kemper Canada (formerly Lumbermen's Mutual Casualty Company)	092
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Kent and Essex Mutual Insurance Company	A30
Kingsway General Insurance Company	897
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L & A Mutual Insurance Company	A33
L'Unique General Insurance	796
La Personnelle, Assurances Générales incl. (formerly Securite Nationale)	885
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Liberty Insurance Company of Canada (see TD Home and Auto Insurance Company)	
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Lumbermen's Mutual Casualty Company (see Kemper Canada)	
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Markel Insurance Company of Canada	760
Markham General Insurance	056
McGillivray Mutual Insurance Company (prior to 01/08)	A36
McKillop Mutual Insurance Company	A37
Metro General Insurance Corp. Ltd (formerly Metro General Insurance Company)	729
Middlesex Mutual Insurance Company	A54
Millennium Insurance Corporation	064
Missisquoi Insurance Company	402
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National Frontier Insurance Company (see Optimum Insurance Co.)	
Niagara Fire Insurance Company	144
Nipponkoa Insurance Company Ltd.	005
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Nordic Insurance Company of Canada, The - Facility (formerly Allianz Insurance Company of Canada - Facility)	902
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Nordic Insurance Company of Canada, The (formerly Canadian Surety)	025
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Nordic Insurance Company of Canada, The (formerly Guardian Insurance)	004
Nordic Insurance Company of Canada, The - Facility (formerly Guardian Facility)	908
Nordic Insurance Company of Canada, The (formerly Halifax Facility)	907
Nordic Insurance Company of Canada, The (formerly Western Union Facility)	914
Norfolk Mutual Insurance Company	A38
Norman Insurance Company Ltd.	787
North Blenheim Mutual Insurance Company	A39
North Kent Mutual Fire Insurance Company	A40
Nova Scotia General – Facility Carrier	917
Novex Insurance Company (formerly ING Novex)	020
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Old Republic Insurance Company of Canada	398
Ontario Municipal Insurance Exchange	042
Ontario Mutual Insurance Association	789
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Optimum Insurance Company (formerly National Frontier Inc. Co./Optimum Frontier Insurance Company)	816
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Pafco Insurance Company Ltd.	090
Pafco Insurance Company	417
Peace Hills General Insurance Company	840
Peace Hills General Insurance Company – Star Program	075
Peel Maryborough Mutual Insurance Company	A44

Company Name	Company Identification
Peel Mutual Insurance Company	A43
Pembroke Insurance Company	059
Peopleplus Insurance (formerly Zurich Indemnity)	269
Personal Insurance Company of Canada, The	766
Perth Insurance Company	428
Pilot Insurance Company	178
Portage la Prairie Mutual Insurance Company	213
Prescott Mutual Insurance Company	A45
Primum Insurance Company (formerly Canada Life Casualty Ins. Co.)	896
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Promutuel Drummond, SMAG	868
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Promutuel Lac St-Pierre, SMAG	874
Promutuel Lanaudière, SMAG	821
Promutuel les Prairies, SMAG	875
Promutuel Lévisienne-Orléans, SMAG	847
Promutuel l'Islet, SMAG	886
Promutuel Lotbinière, SMAG	856

Company Name	Company Identification
Promutuel l'Outaouais, SMAG	881
Promutuel Mauricienne, SMAG	883
Promutuel Montmagny, SMAG	887
Promutuel Portneuf-Champlain, SMAG	859
Promutuel Réassurance, SMAG	830
Promutuel Rivière-du-Loup, SMAG	865
Promutuel Rouyn-Noranda-Temiscamingue, SMAG	837
Promutuel Saguenay, SMAG	860
Promutuel Soulanges, SMAG	882
Promutuel Temiscouata, SMAG	834
Promutuel Val St-Francois, SMAG	854
Promutuel Valmont, SMAG	862
Promutuel Vaudreuil, SMAG	836
Promutuel Verchères, SMAG	876
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Q	
Quebec Assurance Company	578
R	
RBC General Insurance Company	031
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Royal & Sun Alliance – Facility Carrier (formerly Royal Insurance - Facility Carrier)	911
Royal & Sun Alliance Insurance Company of Canada	487
S	
S & Y Insurance Company	086
SAFECO Insurance Company of America	675
Saskatchewan Mutual Insurance Company	260
Scotia General Insurance Company	016
Scottish & York Insurance Company Limited	446
Sécurité Nationale, compagnie d'assurance (La)	614

Company Name	Company Identification
Security Insurance Company of Hartford	135
Selecta national d'assurances Inc.	357
Sentry Insurance, A Mutual Company	756
SGI Canada Insurance Services Limited	313
Simcoe and Eire General Insurance Company (See GAN Canada General Insurance Company)	
Sompo Japan Insurance Inc. (formerly Yasuda Fire and Marine Insurance Company)	845
South Easthope Mutual Insurance Company	A46
Sovereign General Insurance Company, The	370
SSQ, Société d'assurances générales Inc.	898
St. Paul Fire and Marine Insurance Company, The	113
State Farm Fire and Casualty Company	685
State Farm Mutual – Facility Carrier	913
State Farm Mutual Automobile Insurance Company	645
St-Maurice, Compagnie d'assurance	455
Sumitomo Marine & Fire Insurance Company (see Mitsui Sumitomo Insurance Company Ltd.)	
Sun Alliance Insurance - Facility Carrier (see Royal & Sun Alliance - Facility Carrier)	
T	
TD General Insurance Company (formerly CT Direct Insurance Inc.)	034
TD Home and Auto Insurance Company – Facility Carrier	909
TD Home and Auto Insurance Company (formerly Liberty Insurance Company of Canada)	012
TD Home and Auto Insurance Company (formerly Liberty Mutual Fire Insurance Company)	632
TD Home and Auto Insurance Company (formerly Liberty Mutual Insurance Company)	631
TD Home and Auto Insurance Company (formerly OTIP – RAEO Insurance Company Inc.)	545
TD Home and Auto Insurance Company (formerly Prudential of America General Insurance Company)	759
TIG Insurance Company	683
Tokio Marine and Nichido Fire Insurance Company Limited	588
Town and Country Mutual Insurance Company	A55
Townsend Farmers' Mutual Fire Insurance Company	A48

Company Name	Company Identification
Traders General Insurance Company	346
Tradition Mutual Insurance Company	A56
Trafalgar Insurance Company of Canada	824
Transit Insurance Company (see Zurich Insurance Company)	
Travelers Guarantee Company of Canada (formerly Travelers Casualty & Surety Company of Canada)	186
Travelers Casualty & Surety Company of Canada (see Travelers Guarantee Company of Canada)	
Trillium Mutual Insurance Company	A57
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U	
Unifund Assurance – Facility	919
Unifund Assurance Company	731
Union Canadienne, Compagnie d'assurances, (L')	299
United General Insurance Corporation	543
United States Fidelity & Guarantee Company	044
United States Fire Insurance Company	206
Usborne and Hibbert Mutual Fire Insurance Company	A49
Utica Mutual Insurance Company	673
V	
Victoria Insurance Company of Canada	391
W	
Wabisa Mutual Fire Insurance Company	A50
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Wawanesa Mutual Insurance Company, The	207
West Elgin Mutual Insurance Company	A14
West Wawanosh Mutual Insurance Company	A52
Western Assurance Company	032
Western General Mutual Insurance Company	849
Western Union Facility (see Nordic Insurance Company of Canada)	
Westminster Mutual Insurance Company	A51
X	
XL Insurance Company Limited	081
Y	

Company Name	Company Identification
Yarmouth Mutual Fire Insurance Company	A53
Yasuda Fire and Marine Insurance Company (see Sampo Japan Insurance Inc.)	
York Fire & Casualty Insurance Company	303
Z	
Zenith Insurance Company	021
Zurich Indemnity (see Peopleplus Insurance)	
Zurich Insurance Company	119
Zurich Insurance Company (formerly Transit Insurance Company)	818

APPENDIX B PREMIUM RECORD LAYOUT

Data Element	Format	Position	
		From	To
Submission Control			
Record Format Version Number	Num	001	003
For future use	Char	004	004
Company Identification	Char	005	007
Entry Date	CCYYMM	008	013
Statistical Plan	Char	014	014
For future use	Char	015	015
Transaction Type	Char	016	016
<i>Reserved</i>		017	131
<i>For future use</i>		032	040
Policy			
Policy Control ID	Char	041	042
Policy Identification Digit	Char	043	043
Policy Identification	Char	044	063
Policy Effective Date	CCYYMMDD	064	071
Endorsement/ Cancellation Date	CCYYMMDD	072	079
Policy Expiry Date	CCYYMMDD	080	087
No Frills Indicator	Char	088	088
For future use	Char	089	089
Rejecting Company Identification (FA)	Char	090	092
Group Marketing Indicator	Char	093	093
<i>For future use</i>		094	103
Policyholder			
<i>Reserved</i>		104	241
<i>For future use</i>		242	261
Vehicle			
Vehicle Code	Char	262	267
Vehicle Model Year	CCYY	268	271
Statistical Territory	Char	272	274
Vehicle Location Postal Code	Char	275	277

Data Element	Format	Position	
		From	To
Type of Business	Char	278	278
Type of Use	Char	279	280
Exposure	Num	281	285
Trailer Indicator	Char	286	286
Grid Indicator	Char	287	287
Vehicle Use	Char	288	288
Number of Other Operators	Char	289	289
Other Operators Number of Years Licensed	Char	290	290
<i>Reserved</i>		291	336
Third Party Liability Driving Record	Char	337	337
Accident Benefits Driving Record	Char	338	338
Collision/All Perils Driving Record	Char	339	339
DCPD Rate Group Type	Char	340	340
DCPD Rate Group	Num	341	342
Accident Benefits Rate Group Type	Char	343	343
Accident Benefits Rate Group	Num	344	345
Collision/All Perils Rate Group Type	Char	346	346
Collision/All Perils Rate Group	Num	347	348
Comprehensive/Specified Perils Rate Group Type	Char	349	349
Comprehensive/Specified Perils Rate Group	Num	350	351
<i>For future use</i>		352	359
Operator			
Number of Claims	Char	360	360
Number of Years Claims Free	Num	361	362
Rated Operator Year of Birth	CCYY	363	366
Rated Operator Gender	Char	367	367
Rated Operator Number of Years Licensed	Num	368	369
Rated Operator Driver Training	Char	370	370
First Chance New Driver Discount	Char	371	371
Retiree Discount	Num	372	374
Clean Driver Indicator (FA)	Char	375	375
Driver Remedial Training (FA)	Char	376	376
Insurance Fraud Convictions (FA)	Char	377	377
Number of Accidents (FA)	Char	378	378

Data Element	Format	Position	
		From	To
Number of Type 'A' Convictions	Char	379	379
Number of Type 'B' Convictions	Char	380	380
Number of Type 'C' Convictions	Char	381	381
Operator Grid Level	Char	382	384
<i>Reserved</i>		385	446
<i>For future use</i>		467	476
Coverage			
Third Party Liability Coverage Code	Char	477	478
Third Party Liability Limit Code	Char	479	479
Third Party Liability Limit Amount	Num	480	487
Third Party Liability Premium	Num	488	493
Third Party Liability BI Coverage Code	Char	494	495
Third Party Liability BI Premium	Num	496	501
Third Party Liability PD Coverage Code	Char	502	503
Third Party Liability PD Premium	Num	504	509
DCPD Coverage	Char	510	511
DCPD Deductible Code	Char	512	513
DCPD Deductible Amount	Num	514	520
DCPD Premium	Num	521	526
Uninsured Automobile Coverage Code	Char	527	528
Uninsured Automobile Premium	Num	529	534
Underinsured Motorist Coverage Code	Char	535	536
Underinsured Motorist Coverage Limit Amount	Num	537	544
Underinsured Motorist Premium	Num	545	550
Accident Benefits Coverage Code	Char	551	552
Accident Benefits Premium	Num	553	558
Collision/All Perils Coverage Code	Char	559	561
Collision/All Perils Deductible Amount	Num	562	568
Collision/All Perils Premium	Num	569	574
Comprehensive/Specified Perils Coverage Code	Char	575	577
Comprehensive/Specified Perils Deductible Amount	Num	578	584
Comprehensive/Specified Perils Premium	Num	585	590
Added Coverage to Offset Tort Deductible	Char	591	591
Accident Benefits Optional Coverage - M&R	Char	592	592

Data Element	Format	Position	
		From	To
Accident Benefits Optional Coverage - AC	Char	593	593
Accident Benefits Optional Coverage - C,H&HM	Char	594	594
Accident Benefits Optional Coverage - IR	Char	595	595
Accident Benefits Optional Coverage - DC	Char	596	596
Accident Benefits Optional Coverage - D&F	Char	597	597
Accident Benefits Optional Coverage - I	Char	598	598
<i>For future use</i>		599	600

APPENDIX C CLAIM RECORD LAYOUT

Data Element	Format	Position	
		From	To
Submission Control			
Record Format Version Number	Num	001	003
For future use	Char	004	004
Company Identification	Char	005	007
Entry Date	CCYYMM	008	013
Statistical Plan	Char	014	014
For future use	Char	015	015
Transaction Type	Char	016	016
<i>Reserved</i>		017	031
<i>For future use</i>		032	040
Policy			
Policy Control ID	Char	041	042
Policy Identification Digit	Char	043	043
Policy Identification	Char	044	063
Policy Effective Date	CCYYMMDD	064	071
No Frills Indicator	Char	072	072
Group Marketing Indicator	Char	073	073
<i>For future use</i>		074	083
<i>Reserved</i>		084	143
<i>For future use</i>		144	163
Vehicle			
Vehicle Code	Char	164	169
Vehicle Model Year	CCYY	170	173
Statistical Territory	Char	174	176
Vehicle Location Postal Code	Char	177	179
Type of Business	Char	180	180
Type of Use	Char	181	182
Trailer Indicator	Char	183	183
Grid Indicator	Char	184	184
Vehicle Use	Char	185	185
Number of Other Operators	Char	186	186

Data Element	Format	Position	
		From	To
Other Operator Number of Years Licensed	Char	187	187
<i>Reserved</i>		188	210
Claim Driving Record	Char	211	211
Claim Coverage Rate Group Type	Char	212	212
Claim Coverage Rate Group	Num	213	214
<i>For future use</i>		215	231
Operator			
Number of Claims	Char	232	232
Number of Years Claims Free	Num	233	234
Rated Operator Year of Birth	CCYY	235	238
Rated Operator Gender	Char	239	239
Rated Operator Number of Years Licensed	Num	240	241
Rated Operator Driver Training	Char	242	242
First Chance New Driver Discount	Char	243	243
Retiree Discount	Num	244	246
Clean Driver Indicator (FA)	Char	247	247
Driver Remedial Training (FA)	Char	248	248
Insurance Fraud Convictions (FA)	Char	249	249
Number of Accidents (FA)	Char	250	250
Number of Type 'A' Convictions	Char	251	251
Number of Type 'B' Convictions	Char	252	252
Number of Type 'C' Convictions	Char	253	253
Operator Grid Level	Char	254	256
Coverage			
Added Coverage to Offset Tort Deductible	Char	257	257
Accident Benefits Optional Coverage - M&R	Char	258	258
Accident Benefits Optional Coverage - AC	Char	259	259
Accident Benefits Optional Coverage - C,H&HM	Char	260	260
Accident Benefits Optional Coverage - IR	Char	261	261
Accident Benefits Optional Coverage - DC	Char	262	262
Accident Benefits Optional Coverage - D&F	Char	263	263
Accident Benefits Optional Coverage - I	Char	264	264
<i>For future use</i>		265	266
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Data Element	Format	Position	
		From	To
Claim Control ID	Char	267	268
Claim Identification Digit	Char	269	269
Claim Identification	Char	270	289
Accident Date	CCYYMMDD	290	297
Claim Count	Num	298	298
Kind of Loss	Char	299	301
Claim Coverage Code	Char	302	304
Excluded Driver	Char	305	305
Third Party Liability Limit Code	Char	306	306
Claim Coverage Limit Amount	Num	307	314
DCPD Deductible Code	Char	315	316
Claim Deductible Amount	Num	317	323
First Party Vehicle Total Loss Indicator	Char	324	324
Loss Amount	Num	325	331
Expense Amount	Num	332	338
Accident Benefits Catastrophic Impairment Indicator	Char	339	339
Accident Benefits Minor Injury Indicator	Char	340	340
<i>Reserved</i>		349	540
<i>For future use</i>	Char	541	600

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