GISA at a GLANCE

INSIDE THIS ISSUE

Data Accuracy (EWS) Training

Data Accuracy Training on the data issues is available.

The training session will assist you to better understand the purpose and importance of providing quality data and minimize errors in future. To arrange individual training please contact:

Lynn Picard
Manager, Industry Data Education Services
Email: Lpicard@ibc.ca
Phone: 416-445-5912   ext 2113

Please visit GISA website for Bulletins & Manuals: www.gisa.ca

Introduction

With this seasonal newsletter, GISA strives to stay engaged with its stakeholders. This forum will be used to offer educational information, helpful tips, upcoming events and news. In this issue, the focus is on the Data Accuracy System (DAS)*.

GISA would love to hear from you, whether recommendations on improvements, topics for next issue, or to unsubscribe.

General Insurance Statistical Agency
5160 Yonge Street, Box 85, 16th Floor. Toronto ON M2N 6L9
gisa@fsco.gov.on.ca

Did You Know? – Claims Record Fields

At the time of loss, many fields in the premium record, must be copied over to the claims record, like the Type of Use field. The chart below is an example of the claims distribution when the incorrect type of use code is reported.

When comparing 2014 data to 2013, the number of vehicles remained the same, while the claims with type of use 01 are too low, and type of use 02, are much higher, demonstrating a potential fault in the reporting of type of use on the claims records. In most cases the claims data is not reported with the matching values from the premium record, for the same term and vehicle.

Type of Use	2013		2014	
	Vehicles	Claims	Vehicles	Claims
01	6000	640	6000	100
02	4000	390	4000	850
03	2000	175	2000	222
Total		1205		1172

Other examples of fields that should be carried over include deductible amount, liability limit, and all the operator information, such as marital status, gender, year of birth, years licensed, etc. When the type of use changes on the claims records, it distorts the experience for each type of use.

Top Data Issues in Q1 2016

All paid losses and outstanding losses with a loss amount on each coverage are tested automatically in an on-going basis to confirm that the loss amount, coverage, kind of loss code, and statistical territory code were correctly reported, to GISA. The testing will be done on monthly reported data where the loss amount is greater or equal to the amounts listed in the rules shown below.

Rule	Q1 issue counts	Rule Description
BCC8714004	(73)	The Number of Transactions for Third Party Liability - BI with Loss Amount greater or equal to $500,000 are expected to be minimal.
BCO8714003	(49)	The Number of Transactions for Third Party Liability with Loss Reserve Amount greater or equal to $500,000 Tolerance are expected to be minimal.
BCC8714002	(34)	The Number of Transactions for Accident Benefits with Loss Amount greater or equal to $500,000 are expected to be minimal.
BCC8714001	(31)	The Number of Transactions for Collision, Comprehensive, All Perils and Specified Perils Coverages with Loss Amount greater or equal to $150,000 are expected to be minimal.
BCI8717003	(31)	The Number of transactions with Minor Injury Indicator = 0 and Loss and Expense Amount greater than $3,500 are expected to be NIL.

Data Accuracy System - Achievements

DAS achievements will be featured in each newsletter. In this issue, let's look at data correction as an implication of DAS with respect to type of use with collision deductible amount, reported on occasional operator.

Collision deductible amount was being reported incorrectly as zero. To mitigate this, companies fixed the system to report the correct collision deductible amount on future transactions. The DAS tool was used to create an anomaly for the zero deductible on type of use 05, 06. Once the company has fixed their system, IBC then worked with the companies to fix the historical data. E.g:

Type of use 05, Collision deductible

Deductible	$0	$250	$500	$1,000	Total
Before Fix	333	256	326	355	1,270
After Fix	0	256	326	688	1,270

Tips

1. When one claim occurs on many vehicles, e.g. a bulk rated fleet, it must be reported as a separate claim on each vehicle that was damaged.
2. Farmers Discount must be reported as a type of business 2, on both premium and claims records.

Data Accuracy System - Enhancements

GISA is pleased to announce the implementation of an enhancement to DAS for Automobile Statistical Plan (ASP) and Commercial Liability Statistical Plan (CLSP) data anomalies, effective June 27th, 2016.

An additional column has been introduced in the user interface to display the priority of a given anomaly. The priority setting will be predicated on the impact of the anomaly to the corresponding data on GISA statistical exhibit products.

It should be noted that all anomalies prior to June 27/2016, as well as new issues will have been initially assigned a priority of "3", until GISA gives IBC direction on which rules should be a priority 1 or 2.

Priority 1 – High priority
Priority 2 – Medium priority
Priority 3 – Low priority

All organizations are encouraged to work collaboratively with our Statistical Service Provider, IBC, to ensure that the data submitted to GISA remains at the highest level of quality.

For more information, please contact your assigned Data Quality Analyst at GISA's Statistical Service Provider, IBC.