

# Catalogue of Statistical Information

Revised August 2018



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## Introduction

Effective April 1, 2006, the General Insurance Statistical Agency (GISA) was appointed as the statistical agent to provide governance, accountability and oversight of mandated statistical information for the following regulatory jurisdictions.

- Alberta
- New Brunswick
- Newfoundland & Labrador
- Northwest Territories
- Nova Scotia
- Nunavut
- Ontario
- Prince Edward Island
- Yukon

GISA's service agreement with the Insurance Bureau of Canada's Data Services Division (IBC) ensures timely data collection, and provides quality assurance, compilation and summarization of the statistical information. GISA in conjunction with IBC reinforces our position as the primary source for statistical information for Automobile Insurance, Ontario Commercial Liability and Financial Information.

### GENERAL INFORMATION ABOUT THE CATALOGUE

GISA'S Catalogue Information Guide has answers to frequently asked questions. A Glossary of Terms for statistical plan data is also provided to assist users who may not be familiar with insurance industry terminology.

Each exhibit in the catalogue is available electronically, portable document format (pdf) or comma separated values (csv) on an all industry aggregated basis. Most exhibit orders will include both formats. Individual company or group exhibits are available only to the company/group submitting the data.

Additional documentation is available at [www.gisa.ca](http://www.gisa.ca). IBC provides additional tools and training to insurers via <https://infosource.ibc.ca>.

### STATISTICAL PLAN EXHIBITS

The Automobile Statistical Plan (ASP) and the Ontario Commercial Liability Statistical Plan (CLSP) are presented on a calendar-accident year basis for the period from January to December. All exhibits, with the exception of the loss development, show five years of historical information that may include exposure, premium, loss amount, claim count and other metrics.

Exhibits in pdf are a subset of the csv data file. The csv file will have additional information that is not shown in the pdf. Users should also order products [AUTO0302-CW](#) and [LIAB0302-ON](#) to properly use the data in the csv files.

Users must use informed judgement when using GISA exhibits. Loss development and unallocated loss adjustment expense factors are based on industry aggregates and may not be applicable for an individual company. Further expert analysis is required if GISA data is used for pricing/ratemaking.

## INTRODUCTION

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### FACTORS FOR STATISTICAL PLAN EXHIBITS

#### AUTOMOBILE

Loss development, distribution of large incurred losses, size of loss and the Alberta Grid Level automobile exhibits are not factored. All other automobile exhibits are factored with the application of loss development, unallocated loss adjustment expense (ULAE) and health levy factors. The Automobile Exhibit Introduction ([AUTO1003](#)) lists the exhibits that are factored.

#### COMMERCIAL LIABILITY

The Ontario Commercial Liability Statistical Plan Exhibits are not factored. The results are presented as reported.

GISA does not calculate or apply trend factors that project forward the experience of prior accident years to the level of experience expected for future rating periods. Similarly, no factors are applied to account for agency, underwriting and general overhead expenses.

### FINANCIAL INFORMATION

In 2012 GISA started collecting Financial Information on the Automobile Insurance Industry for each of the nine jurisdictions. Information collected is on an April to March fiscal year basis. The Financial Information reports provide insight into the financial health of the industry for each jurisdiction.

Financial Information exhibits are only available in portable document format (pdf).

### OUTPUT MEDIA

#### *ASP and CLSP Industry Exhibits and Financial Information Reports*

Registered industry users and representatives from participating reporting companies can access all of the Automobile Statistical Plan (ASP) and the Commercial Liability Statistical Plan (CLSP) published industry exhibits (in PDF format) and related data files (in ASCII/CSV format) through the online GISA eLibrary via the GISA portal.

Non-industry users receive information in electronic format via email or CD-ROM for ASP and CLSP, and email for the Financial Information Report.

**Printed copies of the ASP, CLSP and FI industry exhibits are not produced – electronic only.**

## INTRODUCTION

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**PLEASE NOTE: ASP and CLSP product numbers have transitioned to the new Exhibit Production System (EPS). To avoid confusion, since 2016, the old product numbers are no longer included in the catalogue.**

CD-ROMs contain MS-DOS files in a fixed-length ASCII format. These files contain summarized records of data elements and corresponding values, which vary by product, in a defined fixed-position layout. You can import the files into software analysis tools (e.g. APL, SAS, LOTUS and EXCEL databases) for your own analysis.

If you would like to receive a statistical exhibit via e-mail, you may wish to consult with your own system administrator prior to placing your order. You must be able to receive e-mail attachments in text and Word format and you will also want to ensure there is no restriction on the size of attachments you can open. The electronic file will be sent to you in a compressed format as is done with information provided on CD-ROM. The “position record layout” will be e-mailed to you along with the electronic file. If you require any further information, please contact GISA at [gisa@fscs.gov.on.ca](mailto:gisa@fscs.gov.on.ca).

### ORDERING INFORMATION

To place an order, complete the Order Form on the GISA website at [www.gisa.ca](http://www.gisa.ca). All orders are subject to GST, or HST where applicable (New Brunswick, Newfoundland and Labrador, Nova Scotia and Ontario). The invoice, when applicable, for the exhibit will be sent to you by mail.

Companies do not have to fill out the product order form to receive the ASP and CLSP industry exhibits, as well as the Financial Information Report but will require a user ID to access the eLibrary. The GISA User ID Request Form as well as further information on the GISA eLibrary and publication of the ASP and CLSP industry exhibits and the Financial Information Report are available at [www.gisa.ca](http://www.gisa.ca).

The prices listed in this catalogue for ASP and CLSP exhibits and the Financial Information Report apply only for electronic files on CD-ROM or via e-mail. Access to the eLibrary and the reports contained on the eLibrary are free.

Should you have any questions concerning this catalogue, please contact GISA at [gisa@fscs.gov.on.ca](mailto:gisa@fscs.gov.on.ca).

### DISCLAIMER

GISA reserves all rights to the respective published materials. Materials are for internal use only and are not for resale. Any reference to the materials must acknowledge the source as GISA.

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# Catalogue Information Guide

## Need information on which Automobile Exhibits are published?

THE AUTOMOBILE EXHIBIT INTRODUCTION (AUTO1003 SERIES) gives a brief explanation and outline of the contents of our automobile exhibits.

## Need an overview of premiums and claims by province?

THE ACTUAL LOSS RATIO EXHIBIT (AUTO1010 SERIES) provides an overview of results such as total premiums, total number of claims, average premium, and frequency of claims by coverage type and by province for various classes of vehicles – e.g., private passenger, commercial and motorcycles.

## Need information on multiple claim events such as hailstorms and floods?

THE AUTOMOBILE CATASTROPHE REPORT (AUTO6001 SERIES) provides the total number of automobile insurance claims and amounts paid by insurance companies for various natural disasters.

## Need information by rate class and driving record?

THE CLASSIFICATION EXHIBIT (AUTO1501-02 SERIES) provides automobile insurance results by rate class and driving record.

## Need premium and claims results by Statistical Territory?

THE TERRITORIAL EXHIBIT (AUTO3001-02 SERIES) provides an overview of results such as total premiums, total number of claims, average premium, and frequency of claims by coverage type and by statistical territory. The definitions of the statistical territories are available from the GISA Automobile Statistical Plan Manual.

## Need information by age and gender of drivers?

THE DRIVER/VEHICLE CLASSIFICATION EXHIBITS (AUTO2501-07 SERIES) give automobile insurance results by age and gender of driver as well as other variables such as driver training and years licensed.

# Catalogue Information Guide

## ONTARIO COMMERCIAL LIABILITY STATISTICAL PLAN EXHIBITS

### Need information on which Commercial Liability Exhibits are published?

THE COMMERCIAL LIABILITY EXHIBIT INTRODUCTION (LIAB0301) gives a brief explanation and outline of the contents of our commercial liability exhibits.

### Need an overview of liability premiums and claims by province?

THE ANALYSIS BY COVERAGE/POLICY FORM EXHIBIT (LIAB1001) provides an overview of results – e.g., total premiums, total number of claims and average size of claims – by province for various coverage types such as Pollution, Directors & Officers and Product Liability, etc.

### Need information on major types of industries?

THE ANALYSIS BY MAJOR CLASS (LIAB1501) provides results by major SECTORS such as manufacturing, mining, utilities, etc.

### Need additional information on specific types of industries?

THE ANALYSIS BY INDUSTRY CODE (LIAB2501) provides detail of the industries that make up a sector (major class). For example, one can compare the experience of coal mining with metal mining for major class mining.

### Need information by type of expense?

THE ANALYSIS BY TYPE OF EXPENSE (LIAB4001) provides results by type of expense such as legal and claims adjustment expenses.

### Need information on large claims?

THE DISTRIBUTION OF LARGE INCURRED LOSSES (LIAB2001-2101) provides information on the number of commercial liability claims over various amounts and amounts incurred on these claims.

# Catalogue Information Guide

## FINANCIAL INFORMATION REPORTS

### Need information for private passenger automobile profit & loss?

THE FINANCIAL INFORMATION (AUTO9501) series of Reports provides an overview of the profitability of the industry. Investments income, net income and return on equity are some of the key measures.

### Need information on industry expenses for private passenger automobile?

THE FINANCIAL INFORMATION (AUTO9502) series of Reports provides a breakdown of industry expenses. Some of the expenses exhibited include direct and ceded commissions, taxes and acquisition costs.



## Automobile Exhibits

### REPORTING OF AUTOMOBILE STATISTICS

The reporting of automobile statistics to General Insurance Statistical Agency (GISA) is compulsory for all insurers in the following provinces.

- Alberta
- New Brunswick
- Newfoundland & Labrador
- Northwest Territories
- Nova Scotia
- Nunavut
- Ontario
- Prince Edward Island
- Yukon

In Québec, Groupement des assureurs automobiles (GAA) is the appointed statistical agent, and produces a series of exhibits for that province.

GISA automobile exhibits are generally referred to as the “Green Book”. The automobile policy in each province, its coverages and most endorsements are standardized by regulation. Each insurer in the same jurisdiction is providing the same basic coverage.

### THE EXHIBITS

Automobile exhibits are presented on a calendar-accident year basis from January 1 to December 31. The exposure base is car-years, the number of vehicles insured for a period of 12-months. A vehicle insured for 6-months is  $\frac{1}{2}$  a car-year.

Most exhibits present the last five years of experience, the exceptions are the loss development exhibits. Industry aggregate exhibits are available for purchase on GISA’s website <https://www.gisa.ca/Home/ExhibitsOrder>.

Registered industry users and representatives from participating reporting companies can access exhibits directly through the portal <http://portal.ibc.ca/>. Industry, individual company and company groups are available for the user’s participating company.

### FACTORS

Most automobile exhibits are factored, except for Loss Development, Distribution of Large Incurred Losses, Size of Loss Distribution and Alberta Grid Level. The Automobile Exhibit Introduction (**AUTO1003 series**) provides details on the factors that have been applied.

**Note: Users must use informed judgement when using GISA exhibits. Loss development and unallocated loss adjustment expense factors are based on industry aggregates and may not be applicable for an individual company. Further expert analysis is required if GISA data is used for pricing/ratemaking.**

## AUTOMOBILE EXHIBITS

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### PRODUCT

### **AUTOMOBILE EXHIBIT INTRODUCTION (AUTO1003 SERIES)**

### DESCRIPTION

The introduction, packaged as a separate product, provides a brief explanation and outline of the contents of the automobile exhibits as well as the various factors applied to the data. This module should be used in conjunction with all the automobile exhibits. Included are:

- A description of the contents and format of the CD-ROM or e-mail files;
- An explanation of policy year, accident year and calendar year statistics;
- Notes on the use of the data;
- A summary of data missing from the exhibits;
- A description of data exhibited and of the exhibit column headings;
- A description of loss development factors and unallocated loss adjustment expense factors applied; and
- A list of the classifications and coverages shown including their related coding in the statistical plan.

### BENEFITS

This product is essential for all users of statistical exhibits in order to fully understand the contents of the exhibits.

### AVAILABILITY

July

#### **Product AUTO1003 Series**

AUTO1003-AB	Alberta	A descriptions of exhibits and factors applied.
AUTO1003-ON	Ontario	Note: The information in this exhibit is also
AUTO1003-ATL	Atlantic Provinces	included in the AUTO1010 series of exhibits
AUTO1003-TER	Territories	

**Each exhibit is available on CD-ROM or by E-mail and includes a pdf and csv data file (\$70 each) unless otherwise noted.**

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## AUTOMOBILE EXHIBITS

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### PRODUCT

### **ACTUAL LOSS RATIO (AUTO1005-1101 SERIES)**

#### DESCRIPTION

These exhibits provide an analysis of the earned loss ratios (as a percentage of earned premium), claim frequencies, average costs per claim and claim costs per earned vehicle by province for all classes of vehicles.

#### BENEFITS

This information can:

- assist actuaries in the development of provincial and rate class differentials; and
- assist underwriters, marketers, claims and financial personnel looking at their market share and comparing the experience of their own company against that of the industry.

#### AVAILABILITY

May/June – Private Passenger Only (all regions)

July/August – Private Passenger, Commercial Vehicles, Motorcycles and ATVs (all regions)

July/August – All Other Vehicles (all regions)

**\*Note:** When ordering please consider that AUTO1003 and AUTO1005 are components in the **AUTO1010 series** for Private Passenger/Commercial/Motorcycle products.

#### **Product AUTO1005 Series**

AUTO1005-AB	Alberta	Private passenger automobile only.
AUTO1005-ON	Ontario	The Atlantic provinces are presented individually.
AUTO1005-ATL	Atlantic Provinces	

#### **Product AUTO1010 Series**

AUTO1010-AB	Alberta	Private passenger, commercial vehicles, all-terrain vehicles and motorcycles.
AUTO1010-ON	Ontario	
AUTO1010-ATL	Atlantic Provinces	
AUTO1010-TER	Territories	The Atlantic provinces and Territories are presented individually.
AUTO1010-CW	Countrywide	

#### **Product AUTO1101 Series**

AUTO1101-AB	Alberta	All Other vehicle types such as interurban, public vehicles etc.
AUTO1101-ON	Ontario	
AUTO1101-ATL	Atlantic Provinces	The Atlantic provinces and Territories are presented individually.
AUTO1101-TER	Territories	

**Each exhibit is available on CD-ROM or by E-mail and includes a pdf and csv data file (\$70 each) unless otherwise noted.**

## AUTOMOBILE EXHIBITS

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### PRODUCT

#### **GRID LEVEL EXHIBIT FOR ALBERTA (AUTO1201-AB)**

### DESCRIPTION

This exhibit provides an analysis of the earned loss ratios (as a percentage of earned premium), claim frequencies, average costs per claim and claim costs per earned vehicle by GRID LEVEL for the Province of Alberta. The Grid Level information is available for Private Passenger Automobile for Third Party Liability and Accident Benefits coverages.

This exhibit is on an UNFACTORED BASIS, i.e. No Loss Development, Unallocated Loss Adjustment or Health Levy factors have been applied.

### AVAILABILITY

August/September

#### **Product AUTO1201-AB**

AUTO1201-AB      Alberta

**Each exhibit is available on CD-ROM or by E-mail and includes a pdf and csv data file (\$70 each) unless otherwise noted.**

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### PRODUCT

#### **AUTOMOBILE CATASTROPHE REPORT (AUTO6001 SERIES)**

### DESCRIPTION

This exhibit analyzes the effect of individual natural disaster catastrophic occurrences. Events selected are multiple-claim occurrences causing severe increases in the loss experience of all lines of business. Regional disparities are taken into account in the selection process.

### BENEFITS

This information can assist actuaries to:

- adjust the experience in other exhibits to eliminate, in whole or in part, the effect of such past occurrences;
- estimate appropriate loadings in rates for potential future catastrophic occurrences; and
- evaluate potential catastrophic exposure.

### AVAILABILITY

August/September

#### **Product AUTO6001 Series**

AUTO6001-AB      Alberta

AUTO6001-ON      Ontario

AUTO6001-ATL      Atlantic Provinces      The Atlantic provinces are presented individually.

**Each exhibit is available on CD-ROM or by E-mail and includes a pdf and csv data file (\$70 each) unless otherwise noted.**

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## AUTOMOBILE EXHIBITS

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### PRODUCT

### CLASSIFICATION INCLUDING THIRD PARTY LIABILITY LARGE LOSSES(AUTO1501-02 SERIES)

#### DESCRIPTION

These exhibits provide an analysis of the latest three accident years of earned loss ratios, claim frequencies, average costs per claim and claim costs per earned vehicle for Third Party Liability, Accident Benefits and Collision coverages. Incurred/earned statistics are presented at the classification and driving record level, split by urban and rural territories for Private Passenger and Commercial classes. Also included is the Distribution by Classification and Driving Record of Third Party Liability Losses greater than \$200,000.

#### BENEFITS

This information can:

- assist actuaries in the development of classification and driving record differentials;
- assist underwriters to determine risk and exposure by classification; and
- assist marketers and claims personnel looking at their market share and comparing the experience of their own company to that of the industry.

#### AVAILABILITY

August/October

#### Product AUTO1501 Series

AUTO1501-AB	Alberta	Private passenger automobile classification exhibits.
AUTO1501-ON	Ontario	
AUTO1501-NB	New Brunswick	
AUTO1501-NL	Newfoundland & Labrador	
AUTO1501-NS	Nova Scotia	
AUTO1501-PE	Prince Edward Island	
AUTO1501-TER	NWT, Nunavut, Yukon	

#### Product AUTO1502 Series

AUTO1502-AB	Alberta	Private passenger automobile large loses by classification and driving record. The AUTO1501 & AUTO1502 Series are available as a package.
AUTO1502-ON	Ontario	
AUTO1502-NB	New Brunswick	
AUTO1502-NL	Newfoundland & Labrador	
AUTO1502-NS	Nova Scotia	
AUTO1502-PE	Prince Edward Island	
AUTO1502-TER	NWT, Nunavut, Yukon	

**Each exhibit is available on CD-ROM or by E-mail and includes a pdf and csv data file (\$70 each) unless otherwise noted.**

## AUTOMOBILE EXHIBITS

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### PRODUCT

### DRIVER/VEHICLE CLASSIFICATION (AUTO2501-07 SERIES)

### DESCRIPTION

These exhibits provide an analysis of the latest three accident years of earned loss ratios, claim frequencies, average costs per claim and claim costs per earned vehicle using various driver/vehicle classification variables. Incurred/earned statistics for principal operator experience are presented for Third Party Liability, Collision and, in Ontario, Accident Benefits coverage for private passenger automobiles excluding farmers.

### BENEFITS

This information can assist actuaries to:

- confirm or refute the statistical justification for the use of rating variables such as age and gender; and
- estimate differentials for these two, as well as various other variables, should they be given uniform definition and applied across all other classification strata.

### AVAILABILITY

January–February of the following year

**Note: Starting with the 2017 Accident Year Exhibits, the Driver/Vehicle Exhibits will no longer be part of the regular EPS in all jurisdictions except the Province of Ontario. The exhibits will only be available as a special request.**

#### Product AUTO2501 Series

AUTO2501-AB	Alberta	Principal Operator Number of Years licensed, Gender and Age range.
AUTO2501-ON	Ontario	
AUTO2501-ATL	Atlantic	
AUTO2501-NB	New Brunswick	

#### Product AUTO2502 Series

AUTO2502-AB	Alberta	Principal Operator Number of Years licensed, Gender, Age range and Driver Training
AUTO2502-ON	Ontario	
AUTO2502-ATL	Atlantic	
AUTO2502-NB	New Brunswick	

#### Product AUTO2503 Series

AUTO2503-AB	Alberta	Principal Operator – Urban or Rural, Vehicle Use and Gender
AUTO2503-ON	Ontario	
AUTO2503-ATL	Atlantic	
AUTO2503-NB	New Brunswick	

#### Product AUTO2504 Series

AUTO2504-AB	Alberta	Principal Operator – Number of Claims in the past 6 years, years licensed and Driver Training
AUTO2504-ON	Ontario	
AUTO2504-ATL	Atlantic	
AUTO2504-NB	New Brunswick	

#### Product AUTO2505 Series

AUTO2505-AB	Alberta	Principal Operator – Urban or Rural, Number of Claims in the past 6 years, years licensed and Driver Training
AUTO2505-ON	Ontario	
AUTO2505-ATL	Atlantic	
AUTO2505-NB	New Brunswick	

## AUTOMOBILE EXHIBITS

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### Product AUTO2506 Series

AUTO2506-AB	Alberta	Principal Operator – Number of Other Operators, Urban or Rural and Type of Use.
AUTO2506-ON	Ontario	
AUTO2506-ATL	<b>Not Available</b>	
AUTO2506-NB	New Brunswick	

### Product AUTO2507 Series

AUTO2507-AB	Alberta	Principal Operator – Number of Other Operators, Urban or Rural and Vehicle Use.
AUTO2507-ON	Ontario	
AUTO2507-ATL	Atlantic	
AUTO2507-NB	New Brunswick	

**Each Ontario exhibit is available on CD-ROM or by E-mail and includes a pdf and csv data file (\$70 each) unless otherwise noted.**

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## PRODUCT

### LOSS DEVELOPMENT EXHIBITS (AUTO7001-7503 SERIES)

#### DESCRIPTION

These exhibits present the historical accident year loss development, reported at the end of successive six-month periods for the last fifteen years. The report shows:

- incurred number of claims, incurred claim amounts, incurred frequency, incurred cost per claim, incurred cost per vehicle, incurred loss ratio, number of claims age-to-age factors and loss amounts age-to-age factors;
- paid claim amounts, paid loss cost per vehicle, paid loss amount age-to-age factors; and
- outstanding loss per vehicle and ratio of outstanding losses to incurred losses.

Figures are shown by province/region, coverage and sub-coverage for private passenger, commercial and motorcycles. A separate section is included showing written/earned premium and exposure over the same period. No factors are applied in this exhibit.

Data file contains expenses, incurred and paid losses as well as a breakdown by actual kind of loss. For the Atlantic region, breakdowns are shown by province. The corresponding premium and exposure file is also included. No factors are applied in this exhibit.

### Product AUTO7001

AUTO7001-AB	Alberta	<b>Private passenger automobile.</b>
AUTO7001-ON	Ontario	Exhibits are at the yearend for the prior calendar year.
AUTO7001-ATL	Atlantic Provinces	Alberta, Ontario & Atlantic exhibits are available in April/May. Exhibits for the Territories and countrywide are usually available in June.
AUTO7001-TER	NWT, Nunavut, Yukon	
AUTO7001-CW	Countrywide	

### Product AUTO7002

AUTO7002-AB	Alberta	<b>Commercial Automobile</b>
AUTO7002-ON	Ontario	Exhibits are at the yearend for the prior calendar year. Alberta, Ontario & Atlantic exhibits are available in May/June. Exhibits for the Territories and countrywide are usually available in June.
AUTO7002-ATL	Atlantic Provinces	
AUTO7002-TER	NWT, Nunavut, Yukon	
AUTO7002-CW	Countrywide	

## AUTOMOBILE EXHIBITS

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### Product AUTO7003

AUTO7003-AB	Alberta	<b>Motorcycles and All-terrain vehicles</b> Exhibits are at the yearend for the prior calendar year. Alberta, Ontario & Atlantic exhibits are available in June/July. Exhibits for the Territories and countrywide are usually available in July.
AUTO7003-ON	Ontario	
AUTO7003-ATL	Atlantic Provinces	
AUTO7003-TER	NWT, Nunavut, Yukon	
AUTO7003-CW	Countrywide	

### Product AUTO7501

AUTO7501-AB	Alberta	<b>Private passenger automobile.</b> Exhibits are at the midyear for the current calendar year. Exhibits are available in November.
AUTO7501-ON	Ontario	
AUTO7501-ATL	Atlantic Provinces	

### Product AUTO7502

AUTO7502-AB	Alberta	<b>Commercial Automobile</b> Exhibits are at the midyear for the current calendar year. Exhibits are available in November.
AUTO7502-ON	Ontario	
AUTO7502-ATL	Atlantic Provinces	

### Product AUTO7503

AUTO7503-AB	Alberta	<b>Motorcycles and All-terrain vehicles</b> Exhibits are at the midyear for the current calendar year. Exhibits are available in November.
AUTO7503-ON	Ontario	
AUTO7503-ATL	Atlantic Provinces	

**Each exhibit is available on CD-ROM or by E-mail and includes a pdf and csv data file (\$70 each) unless otherwise noted.**

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## AUTOMOBILE EXHIBITS

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### PRODUCT

### **LOSS DEVELOPMENT – ONTARIO SUPPLEMENTARY (AUTO7011-7513 SERIES)**

### DESCRIPTION

These exhibits present the historical accident year development for Liability, Accident Benefits and Uninsured Automobile coverages, reported at the end of successive six-month periods, under the Ontario Motorist Protection Plan (OMPP – effective June 22, 1990), Bill 164 (effective January 1, 1994) and Bill 59 (effective November 1, 1996). Claim counts and amounts are shown by coverage and kind of loss. No factors are applied in this exhibit.

### BENEFITS

This information can assist actuaries to:

- develop estimates of Incurred But Not Reported (IBNR) amounts and payout patterns for actuarial valuations and rate filings;
- develop rates for alternative automobile insurance products; and
- gain an overview of recent trends in experience.

### AVAILABILITY

May-July – Year-end report, as of December 31 of the previous year

November-December – Mid-year report, as of June 30 of the current year

#### **Product AUTO7011 – AUTO7013 (pdf only)**

AUTO7011-ON	Ontario	Private passenger automobile – available May
AUTO7012-ON	Ontario	Commercial Automobile – available June
AUTO7013-ON	Ontario	Motorcycles & All-terrain vehicles – available July

Note: When ordering please consider that the above are components in AUTO7001-ON and AUTO7002/7003 respectively.

#### **Product AUTO7511 & AUTO7513 (pdf only)**

AUTO7511-ON	Ontario	Private Passenger – available November
AUTO7512-ON	Ontario	Commercial Automobile-available December
AUTO7513-ON	Ontario	Motorcycles & ATV- available December

Note: When ordering please consider that the above are components in AUTO7501-ON and AUTO7502/7503 respectively.

## AUTOMOBILE EXHIBITS

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### PRODUCT

### **AUTOMOBILE SELECTED LOSS DEVELOPMENT FACTORS REPORT (AUTO0001 - AUTO0006 SERIES)**

### DESCRIPTION

This report presents the selected age-to-ultimate (or cumulative) accident year development factors at the end of successive six-month periods as well as at the end of successive full-year periods for incurred number of claims and incurred losses for the last twenty years.

Figures are shown on a provincial basis by coverage and sub-coverage.

Factors are calculated on a sub-coverage level for Third Party Liability and Accident Benefits, and on a total coverage level for other coverages, by half-year and full year for the last twenty years.

### BENEFITS

This information can assist actuaries, underwriters, marketers and claims personnel to:

- develop estimates of Incurred but not reported (IBNR) amounts and payout patterns for actuarial valuations and rate filings.

### AVAILABILITY

July (year-end report, as of December 31 of the previous year)

November (mid-year report, as of June 30 of the same year)

#### **Product AUTO001 (Only by request and pdf only)**

AUTO0001-AB	Alberta	Private passenger, commercial, motorcycles and
AUTO0001-ON	Ontario	all-terrain vehicles selected loss development
AUTO0001-ATL	Atlantic	factors applied to year-end exhibits.

#### **Product AUTO0002 (Only by request and pdf only)**

AUTO0002-AB	Alberta	Private passenger excluding farmers selected loss
AUTO0002-ON	Ontario	development factors applied to year-end exhibits.
AUTO0002-ATL	Atlantic	

#### **Product AUTO003 (Only by request and pdf only)**

AUTO0003-AB	Alberta	Commercial automobile selected loss
AUTO0003-ON	Ontario	development factors applied to year-end exhibits.
AUTO0003-ATL	Atlantic	

#### **Product AUTO0004, AUTO0005 & AUTO0006 (Only by request and pdf only)**

AUTO0004-ON	Ontario	Motorcycles loss development factors, year-end
AUTO0005-ON	Ontario	Private passenger mid-year BI loss development
AUTO0006-ON	Ontario	Private passenger mid-year AB loss development

## AUTOMOBILE EXHIBITS

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### PRODUCT

### SIZE OF LOSS DISTRIBUTION (AUTO5001-02 SERIES)

#### DESCRIPTION

This multi-part exhibit shows urban and rural distributions of claims by pure loss amount and by incurred expenses for the five latest accident years for private passenger automobiles and commercial vehicles. The exhibit consists of the following reports:

- For all regions: Size of Loss Distribution by Major Coverage and Deductible, with claim counts tabulated at the coverage level.
- For Ontario: Size of Loss Distribution for Liability by Sub-coverage, with claim counts tabulated at the sub-coverage level.
- For Ontario: Size of Loss Distribution for Accident Benefits by Kind of Loss, with claim counts tabulated at the kind of loss level.
- For Alberta and the Atlantic Provinces: Size of Loss Distribution for Third Party Liability by Kind of Loss, with claim counts tabulated at the kind of loss level of bodily injury and property damage.

#### BENEFITS

This information can assist actuaries to:

- estimate increased limit factors;
- estimate expense factors for various sizes of loss; and
- estimate expected sizes of future losses on the current product mix.

#### AVAILABILITY

October-December

#### Product AUTO5001

AUTO5001-AB	Alberta	Private passenger automobile size of loss distributions.
AUTO5001-ON	Ontario	Available October/December for year-end exhibits.
AUTO5001-ATL	Atlantic	

#### Product AUTO5002

AUTO5002-AB	Alberta	Commercial automobile size of loss distributions.
AUTO5002-ON	Ontario	Available October/December for year-end exhibits.
AUTO5002-ATL	Atlantic	

**Each exhibit is available on CD-ROM or by E-mail and includes a pdf and csv data file (\$70 each) unless otherwise noted.**

## AUTOMOBILE EXHIBITS

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### PRODUCT

### TERRITORIAL INCLUDING THIRD PARTY LIABILITY LARGE LOSSES (AUTO3001-02 SERIES)

### DESCRIPTION

For the major classes of business, incurred/earned statistics are presented by statistical territory for each province/region offered. The statistics provide an analysis of earned loss ratios, claim frequencies, average costs per claim and claim costs per earned vehicle for private passenger and commercial classes. Also included is the Distribution by Territory of Third Party Liability Losses greater than \$200,000.

### BENEFITS

This information can:

- assist actuaries in the development of territorial differentials; and
- assist underwriters, marketers and claims personnel looking at their market share on a territorial basis and comparing the experience of their own company against that of the industry.

### AVAILABILITY

July-August

#### Product AUTO3001

AUTO3001-AB	Alberta	Private passenger automobile territorial exhibits including large losses.
AUTO3001-ON	Ontario	
AUTO3001-NL	Newfoundland & Labrador	
AUTO3001-NS	Nova Scotia	

#### Product AUTO3002

AUTO3002-AB	Alberta	Commercial automobile territorial exhibits including large losses.
AUTO3002-ON	Ontario	
AUTO3002-NL	Newfoundland & Labrador	
AUTO3002-NS	Nova Scotia	

**Each exhibit is available on CD-ROM or by E-mail and includes a pdf and csv data file (\$70 each) unless otherwise noted.**

## AUTOMOBILE EXHIBITS

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### PRODUCT

#### **NEW RATING TERRITORIES EXHIBIT FOR NEW BRUNSWICK INCLUDING DISTRIBUTION OF LARGE INCURRED LOSSES (AUTO3003-NB)**

### DESCRIPTION

For private passenger and commercial classes, incurred/earned statistics are presented by the 11 new statistical and rating territories for the province of New Brunswick. The statistics provide an analysis of earned loss ratios, claim frequencies, average costs per claim and claim costs per earned vehicle. Also included is the Distribution of Third Party Liability Losses greater than \$200,000 by the 11 new territories.

### BENEFITS

This information can:

- assist actuaries in the development of territorial differentials

### AVAILABILITY

October - December

#### **Product AUTO3003-NB**

AUTO3003-NB      New Brunswick                      New Brunswick 11 rating territories.

**Each exhibit is available on CD-ROM or by E-mail and includes a pdf and csv data file (\$70 each) unless otherwise noted.**

## Commercial Liability

### REPORTING OF COMMERCIAL LIABILITY STATISTICS

Commercial Liability experience is reported and exhibited on a calendar-accident year basis. The reporting of Commercial Liability experience to General Insurance Statistical Agency (GISA) is mandatory in the province of Ontario and is subject to regulation by the Financial Services Commission of Ontario (FSCO).

Commercial Liability experience is presented in a series of exhibits generally referred to as the "Blue Book."

Registered industry users and representatives from participating reporting companies can access all of the Commercial Liability Statistical Plan (CLSP) published industry exhibits (in PDF format) and related data files (in ASCII/CSV format) through the GISA Exhibit online eLibrary via the GISA portal. (Printed copies of the CLSP industry exhibits are no longer provided.)

### COMMERCIAL LIABILITY EXHIBIT INTRODUCTION (LIAB0301)

#### DESCRIPTION

The introduction provides an outline of the Commercial Liability exhibits, its contents and description of the headings.

#### BENEFITS

This product is essential for all users of statistical exhibits in order to fully understand the contents of the exhibits.

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#### PRODUCT

### **ANALYSIS BY COVERAGE/POLICY FORM (LIAB1001)** **ANALYSIS BY MAJOR CLASS (LIAB1501)**

#### DESCRIPTION

These two reports provide an analysis of earned loss ratios and average costs per claim by coverage/policy form and major class for the Province of Ontario. Incurred/earned statistics are presented by major classification at the provincial level.

#### BENEFITS

This information can:

- assist actuaries in the development of policy form differentials; and
- assist underwriters, marketers and claims personnel looking at their market share and comparing the experience of their own company against that of the industry.

<b>Product</b>	<b>Availability</b>	
<b>LIAB1001</b>	June	Policy Form & Coverage (includes Introduction)
<b>LIAB1501</b>	June	Major Class

**Each exhibit is available on CD-ROM or by E-mail & includes a pdf and csv data file (\$45 each).**

## COMMERCIAL LIABILITY

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### PRODUCT

#### **DISTRIBUTION OF LARGE INCURRED LOSSES (LIAB2001 - 2101)**

##### DESCRIPTION

These reports are intended to supplement the regular exhibits whenever possible. All individual losses exceeding \$200,000, \$500,000 and \$1,000,000 are included. These reports are produced by coverage/policy form within major class and by industry code.

##### BENEFITS

This information can assist actuaries to:

- properly analyze the exhibits by taking account of unusual or catastrophic type events; and
- determine safety or catastrophic risk loadings.

<b>Product</b>	<b>Availability</b>	
<b>LIAB2001</b>	June	Large losses by policy form/coverage & major class
<b>LIAB2101</b>	October	Large losses by Industry code

**[Each exhibit is available on CD-ROM or by E-mail & includes a pdf and csv data file \(\\$45 each\).](#)**

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### PRODUCT

#### **ANALYSIS BY INDUSTRY CODE (LIAB2501)**

##### DESCRIPTION

Incurred/earned statistics are presented by industry code. The statistics provide an analysis of earned loss ratios and average costs per claim by industry code.

##### BENEFITS

This information can assist:

- actuaries in the development of industry code differentials; and
- underwriters, marketers and claims personnel looking at their market share and comparing the experience of their own company against that of the industry.

<b>Product</b>	<b>Availability</b>	
<b>LIAB2501</b>	Sept/Oct	Analysis by Industry code

**[Each exhibit is available on CD-ROM or by E-mail & includes a pdf and csv data file \(\\$45 each\).](#)**

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### PRODUCT

#### **ANALYSIS BY POLICY LIMIT (LIAB3001)**

##### DESCRIPTION

This exhibit presents the distribution of policies by coverage/policy form and policy limit range. The statistics provide an analysis of earned loss ratios and average costs per claim. The report shows all provinces combined.

##### BENEFITS

This information can assist actuaries to:

- detect trends in shifting limit distributions.

<b>Product</b>	<b>Availability</b>	
<b>LIAB3001</b>	October	Analysis by Industry code

**[Each exhibit is available on CD-ROM or by E-mail & includes a pdf and csv data file \(\\$45 each\).](#)**

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PRODUCT

**ANALYSIS BY CLAIM LOCATION (LIAB3501)**

DESCRIPTION

This exhibit presents a provincial distribution of claim experience at the coverage level based on claim location.

BENEFITS

This information can assist actuaries to:

- analyze the relative loss results in jurisdictions other than where the policy was written.

Product	Availability	
LIAB3501	November	Analysis by Claim Location

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**Each exhibit is available on CD-ROM or by E-mail & includes a pdf and csv data file (\$45 each).**

PRODUCT

**ANALYSIS BY POLICY LIMIT (LIAB3001)**

DESCRIPTION

This exhibit presents the distribution of policies by coverage/policy form and policy limit range. The statistics provide an analysis of earned loss ratios and average costs per claim. The report shows all provinces combined.

BENEFITS

This information can assist actuaries to:

- detect trends in shifting limit distributions.

Product	Availability	
LIAB3001	October	Analysis by Policy Limit

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**Each exhibit is available on CD-ROM or by E-mail & includes a pdf and csv data file (\$45 each).**

PRODUCT

**LOSS DEVELOPMENT (LIAB4501)**

DESCRIPTION

This exhibit presents the historical accident year development, reported at the end of successive twelve-month periods, of claim counts and loss amounts by coverage and kind of loss on an incurred basis.

BENEFITS

This information can assist actuaries to:

- develop estimates of Incurred But Not Reported (IBNR) amounts and payout patterns for actuarial valuations and rate filings; and
- develop rates for alternative commercial liability insurance products.

Product	Availability	
LIAB4501	June - August	Loss Development

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**Each exhibit is available on CD-ROM or by E-mail & includes a pdf and csv data file (\$45 each).**



## COMMERCIAL LIABILITY

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### PRODUCT

#### ANALYSIS BY TYPE OF EXPENSE (LIAB4001)

### DESCRIPTION

This two-part exhibit presents a distribution of type of expense by kind of loss using paid losses only.

The exhibit is subdivided into two sections:

- Analysis by Type of Expense and Coverage/Policy Form; and
- Analysis by Type of Expense and Major Class.

The report shows all provinces combined. The CD-ROM or e-mail shows all reported provinces. Two graphical comparisons are presented:

- paid expenses to paid loss ratio by kind of loss for the latest five accident years; and
- paid expenses to paid loss ratio for each type of expense by kind of loss for the latest five accident years combined.

### BENEFITS

This information can:

- assist actuaries to evaluate current and future expense ratios;
- assist actuaries and claims personnel in setting loss and expense reserves; and
- assist finance personnel in comparing their company's expense ratio to that of the industry.

Product	Availability	
LIAB4001	December	Expense by policy form/coverage & major class

[Each exhibit is available on CD-ROM or by E-mail & includes a pdf and csv data file \(\\$45 each\).](#)

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### PRODUCT

#### SIZE OF LOSS DISTRIBUTION (LIAB5001-02)

### DESCRIPTION

This two-part exhibit provides a detailed breakdown by incurred pure loss amount and expense information by size of loss within coverage/policy form.

The exhibit is presented in two parts showing:

- the claim count for claims generated at a kind of loss level; and
- the occurrence count for claims generated at a coverage level.

### BENEFITS

This information can assist actuaries to:

- estimate increased limit factors;
- estimate expense factors for various sizes on the current product mix; and
- estimate expected sizes of future losses on the current product mix.

Product	Availability	
LIAB5001	November	Size of Loss by policy form/coverage & major class
LIAB5002	November	Size of Loss by major class

[Each exhibit is available on CD-ROM or by E-mail & includes a pdf and csv data file \(\\$45 each\).](#)

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## Financial Information

### REPORTING OF FINANCIAL INFORMATION

Financial information is reported and exhibited on a calendar year basis. It is collected from automobile insurers in Alberta, Ontario, New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland & Labrador, Yukon, Nunavut and the Northwest Territories.

The Industry Profit and Loss and Industry Expense Reports presents the industry-level information for private passenger automobile business for the prior calendar year by jurisdiction.

GISA has collected and published Automobile Insurance Industry Financial Information beginning in 2012. The reliability of the information is expected to improve over time, as GISA fine-tunes the processes and requirements for the collection and reporting of the financial information in subsequent years. Users are advised to use this information with caution due to various allocation methods applied by insurers. Please refer to the list of 'General Disclaimers' and 'Notes to Users' in the complete report.

### PRODUCT

## INDUSTRY PROFIT AND LOSS & INDUSTRY EXPENSE REPORTS (AUTO9501-9502 FOR ENGLISH)

### DESCRIPTION

The Industry Profit and Loss and Industry Expense Reports present the industry-level information for private passenger automobile business for the prior calendar year by jurisdiction

### BENEFITS

The financial information collected by GISA is an attempt to establish a general allocation approach for equity, investment income and expenses in order to estimate the financial performance and results for each jurisdiction. Please note that GISA does not endorse any particular approach to calculating financial performance.

### Product AUTO9501 (available only in pdf)

AUTO9501-AB	Alberta	
AUTO9501-ON	Ontario	
AUTO9501-ATL	Atlantic	
AUTO9501-NB	New Brunswick	Private passenger automobile profit and loss by jurisdiction, region and countrywide.
AUTO9501-NL	Newfoundland & Labrador	
AUTO9501-NS	Nova Scotia	Available in September/October for the previous calendar year.
AUTO9501-PE	Prince Edward Island	
AUTO9501-TER	Territories	
AUTO9501-NT	Northwest Territories	
AUTO9501-NU	Nunavut	
AUTO9501-YK	Yukon	
AUTO9501-CW	Countrywide	

**Each exhibit is available only in pdf file on CD-ROM or by E-mail (\$70 each).**

## FINANCIAL INFORMATION

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**Product AUTO9502 (available only in pdf)**

AUTO9502-AB	Alberta	
AUTO9502-ON	Ontario	
<b>AUTO9502-ATL</b>	<b>Atlantic</b>	
AUTO9502-NB	New Brunswick	Private passenger automobile Industry Expenses by jurisdiction, region and countrywide. Available in September/October for the previous calendar year.
AUTO9502-NL	Newfoundland & Labrador	
AUTO9502-NS	Nova Scotia	
AUTO9502-PE	Prince Edward Island	
<b>AUTO9502-TER</b>	<b>Territories</b>	
AUTO9502-NT	Northwest Territories	
AUTO9502-NU	Nunavut	
AUTO9502-YK	Yukon	
<b>AUTO9502-CW</b>	<b>Countrywide</b>	

**Each exhibit is available only in pdf file on CD-ROM or by E-mail (\$70 each).**

# Glossary of Terms for Statistical Plan

The following glossary provides definitions of some of the terminology used in the product descriptions throughout the catalogue. This is provided to assist individuals who may not be familiar with everyday insurance language.

other type of injury to a person.

work or used for pleasure only.

**CATASTROPHIC OCCURRENCE**

An event that has resulted in multiple insurance claims, such as an ice storm, earthquake or hail storm.

**COLLISION COVERAGE**

The portion of your automobile insurance policy that pays for the cost of repairing your vehicle if it is damaged in an accident that is your fault.

**ACCIDENT BENEFITS**

The automobile insurance coverage that pays for personal injuries to the individuals covered by the insurance policy.

**CLAIM COST**

The average cost to an insurance company for every risk they insure. For example, in automobile insurance, this would be the total amount paid out in claims divided by the total number of vehicles insured.

**COMPREHENSIVE COVERAGE**

The portion of your automobile insurance policy that pays for the cost of damages or replacement of your vehicle as a result of such events as fire, vandalism and theft.

**ACCIDENT YEAR**

All statistical exhibits listed in this catalogue are presented on an accident-year basis. To use an example, this means that the 2015 Calendar Accident Year includes all premium transactions that took effect between January 1 and December 31, 2015 and claims on all accidents that occurred between January 1 and December 31, 2015.

**CLAIM FREQUENCY**

The number of claims divided by the number of risks insured. For example, in automobile insurance, if 10 claims occurred and there were 100 vehicles insured, the claims frequency would be stated as 10 per 100 insured vehicles.

**DEDUCTIBLE**

The amount that an insured person or business has agreed to pay in the event of a claim. For example, if you have a \$500 deductible for your Collision coverage on your automobile insurance policy and you were at fault in an accident which caused \$2,000 damage to your vehicle, you would be responsible for paying the first \$500.

**AVERAGE COST PER CLAIM**

The average cost per claim is simply the total amount paid out for all claims divided by the total number of claims to obtain an average, sometimes referred to as the claims severity.

**CLASSIFICATION**

Classification is simply a way to group similar types of risks together. In the automobile insurance statistical exhibits, the Classification Exhibits present the results of different classes of drivers. These classes are derived from criteria such as age, gender and whether the vehicle is used to commute to

**DIRECT COMPENSATION COVERAGE**

The portion of your automobile insurance policy that pays for the cost of repairing your vehicle if it is damaged in an accident that is not entirely your fault.

**BODILY INJURY**

This could be an injury to a person from an automobile accident or a fall, sickness as a result of pollution, or any

## GLOSSARY

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### DRIVING RECORD

In the Classification Exhibits, the driving record is the number of years that the driver has been driving without an at-fault claim. For example, if you had a collision for which you were at fault during the last year, your driving record would be 0. If you had been driving for 6 years without having an at-fault claim, then your driving record would be 6.

### EARNED EXPOSURES

Exposures are a measure of what is being insured. For example, an insured vehicle is an exposure.

The term earned means that the exposures were in fact at risk of a loss in the period in question. For example, if a vehicle is insured as of July 1, 2015, then during the 2015 Accident Year, this would represent an exposure of 1/2 to the insurance company.

### EARNED LOSS RATIO

The loss ratio is the ratio of claims to premiums. For example, if, for a line of business during a given period, the total amount of losses and loss adjustment expenses is \$9 million and the total premium collected during that period is \$10 million, then the loss ratio is said to be 90 (90% of premiums).

### EARNED PREMIUM

The premium is the sum of money paid to the insurance company for protection against certain risks. The term earned means that the premiums were in fact for an exposure at risk of a loss in the period in question. For example, if a vehicle is insured as of July 1, 2015 for the sum of \$1,000, then during the 2015 Accident Year, the earned premium would be \$500. The other \$500 would be earned in 2016.

### EARNED VEHICLES

Sometimes, the term earned vehicles will be used instead of earned exposures for automobile insurance. The definitions, however, are the same.

### IBNR

This abbreviation stands for Incurred But Not Reported. It simply means that some claims are still expected although they have not yet been reported to the insurance company. At the end of the year, for example, the insurance company will require a reasonable estimate of the total claims they will be required to pay for the year that has just passed. They will require an estimate of the claims that are expected, but have not yet been reported (IBNR).

### INCURRED

#### CLAIMS/LOSSES

The term incurred refers to the total of payments made on claims plus the amount still expected to be paid on those claims at the end of a given period. For example, suppose a claim occurs in September 2015 and an initial payment of \$10,000 for damages is made in October. If, at the end of December, the company still estimates that they will have to make an additional payment of \$5,000 on this claim, then, at the end of December, the 2015 paid losses are \$10,000, the outstanding losses are \$5,000 and the incurred losses are \$15,000.

### INDUSTRY CODE

This term is used in some of the Commercial Liability Exhibits to describe specific types of commercial industries. Some of these include Metal Mining, Hog Farms, Armored Cars and Tanneries.

### LOSS ADJUSTMENT EXPENSES

The expenses directly related to the settlement of a claim, such as an adjuster's fees and legal costs.

## GLOSSARY

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### LOSS DEVELOPMENT

When an accident occurs, the total damage may not be readily known, so an estimate of the cost is provided. As the years progress and claim payments are made, the damages become better known and estimates are adjusted. This is called the loss development. For some types of claims, such as severe injuries, this process may take several years before the claim is considered closed and no more payments are expected. Actuaries use past data from similar types of claims to calculate loss development factors to apply to new claims. By applying these factors, they can make a reasonable estimate of what the final damages will be.

### MAJOR CLASS

This term is used in some of the Commercial Liability Exhibits to describe major commercial industries. Some of these include Mining, Farming, Transportation and Warehousing.

### OUTSTANDING CLAIMS/LOSSES

Please see Incurred Claims/Losses.

### PAID CLAIMS/LOSSES

Please see Incurred Claims/Losses.

### POLICY FORMS

This term is often defined as coverage or type of policy. For example, in Commercial Liability, Employers' Liability, Pollution Liability and Directors' and Officers' Liability are all considered policy forms or coverages.

### POLICY LIMIT

The maximum amount of damages that is covered by an insurance policy.

### PRIVATE PASSENGER VEHICLE

A vehicle not used as a commercial vehicle. For example, if a small van is used as a family vehicle, it is considered a private passenger vehicle. However, if this same van is used as a full-time delivery vehicle, it is considered a commercial vehicle.

### PROPERTY DAMAGE

Damages done to property, which could include a vehicle, a house or a commercial building.

### THIRD PARTY LIABILITY

The portion of your policy that covers damages to others, including their property, for which you are responsible.

# Notes

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