



To: All Automobile Statistical Plan Reporting Companies

Date: June 19, 2019

Bulletin: GISA 2019-02

### Newfoundland and Labrador Automobile Insurance Reform

Effective January 1, 2020, Newfoundland and Labrador (NL) is amending the data collection codes to accommodate the introduction of Direct Compensation Property Damage (DCPD) coverage, as part of the spring 2019 Bill 3 reforms to the *Insurance Act*.

Bill 3 amendments are available at:

<https://www.assembly.nl.ca/HouseBusiness/Bills/ga48session4/bill1903.htm>

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

#### 1. New NL Coverages for Policy Effective Dates on or after January 1, 2020

For transactions with Policy Effective Dates (not Endorsement Dates) on or after January 1, 2020, companies will be required to report in the ASP field positions listed below, new Third Party Liability (TPL) and DCPD coverage codes, premium and deductible amounts in dollars (\$). These codes and field positions are identical to the current Ontario, Nova Scotia, New Brunswick and Prince Edward Island ASP requirements.

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

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

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

The introduction of the new NL TPL and DCPD coverage reporting requires that the following changes be made to the current ASP TPL requirements for transactions with Policy Effective Dates on or after January 1, 2020:

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

## 3. New NL Kind of Loss Codes for Accident Dates on or after January 1, 2020

For Claim transactions with Accident Dates on or after January 1, 2020 the reporting of the following new TPL and DCPD Kind of Loss codes are identical to those reported for Ontario, Nova Scotia, New Brunswick and Prince Edward Island will be required.

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

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

The introduction of the new NL Kind of Loss codes requires that the following TPL Bodily Injury and Property Damage Kind of Loss codes will no longer be valid for Claim transactions with Accident Dates on or after January 1, 2020:

- Bodily Injury by passengers in the insured automobile (Kind of Loss code '01'),
- Bodily Injury by any other third party (Kind of Loss code '02'), and
- Property Damage (Kind of Loss code '09').

## 5. Reporting of New NL Kind of Loss codes with Accident Dates prior to January 1, 2020

TPL or DCPD Claim transactions with Accident Dates on or after January 1<sup>st</sup>, 2020, but with Policy Effective Dates prior to January 1, 2020 must be reported with:

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

## 6. New NL Winter Tire Discount Indicator for Policy Effective Dates on or after January 1<sup>st</sup>, 2020

NL has also amended Subsection 60(1) of the Act to require that insurers offer a discount to policyholders for the use of winter tires. The winter tire discount must be made available for contracts issued or renewed on or after January 1, 2020, for all eligible private passenger automobile policies.

Pursuant to the above, companies are required to report the following data element on both premium and loss transactions reported with policy effective dates on or after January 1, 2020. The reporting on the ASP records are identical to those currently reported for Ontario.

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

Companies are also required to report the following data element on both premium and loss transactions reported with policy effective dates on or after January 1, 2020. The reporting of this field on the ASP records are not required for Ontario.

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

## 7. Advance Premiums

The NL Automobile Insurance Reform ASP changes are scheduled to be implemented on November 1, 2019 to accommodate advance renewals for Policy Effective Dates on or after January 1, 2020.

## 8. Documentation Updates

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

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