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## Ontario Commercial Liability Reporting Tips

The General Insurance Statistical Agency (GISA) would like to clarify the correct reporting of various fields under the Commercial Liability Statistical Plan (CLSP) that will help to generate accurate exhibits.

### Deductible Amount

For both the Umbrella Liability and Excess Liability coverages, report the underlying policy limit(s) in the Deductible Amount field.

### Deductible Type

#### *Umbrella Liability Coverage/Policy Form:*

A Deductible Type of “Per Occurrence” refers to “per accident” which differs from “per claimant”. This applies to all policies whether written on a claims-made or occurrence basis and includes Umbrella policies where the umbrella is in excess of only one underlying limit or where multiple underlying limits are the same.

Report Deductible Type and Deductible Amount based on the table below:

	Deductible Type	Deductible Amount
Single underlying limit or multiple underlying limits of the same value	2	Actual amount of the underlying limit value
Multiple underlying limits containing different values	4	9999999999

#### *Excess Liability Coverage/Policy Form:*

Only Deductible Type = 2 is used on these policies.

## **Use of Transaction Type = 1**

Transaction Type = 1 must only be used for the reporting of **new or renewal** policies. Multiple transactions cannot be reported for the same Policy ID, policy term, Industry Classification Code and Coverage/Policy Form Code. This inflates the number of policies that you have reported to GISA.

### *Example:*

If you have reported 3 records, each with Transaction Type = 1, each containing the identical Policy ID, policy term, Industry Classification Code, and Coverage/Policy Form Code, but with 3 different premiums, statistically you have reported 3 policies for the insured.

## **Multiple Locations**

Multiple locations written with the same Coverage Code and Exposure Base must be reported as one transaction with the aggregated amounts for Policy Limit, Exposure and Premium Amounts.

### **Example:**

A new/renewal policy with several locations of a business, using same Exposure Base and Type, each with separate Policy Limits and separate Exposure Amounts, are to be reported as:

- Transaction Type = 1
- Aggregate Policy limit = total limit exposure of the policy
- Aggregate Exposure Amount = total amount of the Base Units and Type applicable
- Aggregate Premium = total amounts for all locations

If you have any questions or concerns regarding the above, please do not hesitate to contact your Data Quality Analyst.

GISA