



Automobile Statistical Plan Manual Including Facility Association Underwriting Information Plan

Data Reporting Requirements

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REVISION HISTORY

Date	Version Number	Comments
April, 2026	V4.2	<p>Version 4.2 of the Automobile Statistical Plan Manual incorporates updates primarily related to the Alberta Automobile Reforms</p> <ol style="list-style-type: none"> 1. Add new field definitions 2. Revise Accident Benefits Catastrophic Impairment Indicator 3. Revise Accident Benefits Coverage Code 4. Add Accident Benefits HC&RE Coverage Code 5. Add Accident Benefits PI Coverage Code 6. Add Accident Benefits Income Replacement and other monetary benefits Coverage Code 7. Add Accident Benefits Death Benefits and related expenses Coverage Code 8. Add Accident Benefits Income Level Payout Reporting 9. Add Accident Benefits Income Top Up Reporting 10. Add Accident Benefits Long Term Claim Status 11. Add Accident Benefits Other Top Up Amount Reporting 12. Add Accident Benefits Permanent Impairment Indicator 13. Add Accident Benefits Permanent Impairment Rating 14. Add Accident Benefits Program of Care Utilization 15. Add Accident Benefits Tort Bar Exception 16. Revise Kind of Loss Code 17. Revised Premium Amount 18. Retire Grid Indicator 19. Retire Principal Operator Grid Level 20. Revise Uninsured Automobile Coverage Code 21. Revise Type of Use 22. Revise Record Layout Appendix B (Premium) 23. Revise Record Layout Appendix C (Claims)
February, 2026	V 4.1	<p>Version 4.1 of the Automobile Statistical Plan Manual incorporates a number of changes</p> <ol style="list-style-type: none"> 1. Revised definitions for Type of Use codes '18' and '19' to include Gender X 2. Revised field sizes for the following Premium Amount fields: <ol style="list-style-type: none"> a. Accident Benefits M, R & AC b. Optional Accident Benefits V c. Optional Accident Benefits R d. Optional Accident Benefits CI e. Optional Accident Benefits C f. Optional Accident Benefits H&HM g. Optional Accident Benefits IR h. Optional Accident Benefits NE i. Optional Accident Benefits EE j. Optional Accident Benefits DC k. Optional Accident Benefits D l. Optional Accident Benefits F m. Optional Accident Benefits I 3. Revised Premium Record Layout to include space for future use in field positions 943 - 950

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September, 2025	V4.0	<p>Version 4.0 of the Automobile Statistical Plan Manual incorporates updates primarily related to the Ontario Accident Benefits Reform.</p> <ul style="list-style-type: none"> 24. Revise Accident Benefits Coverage Code 25. Revise Accident Benefits Optional Coverage Indicators <ul style="list-style-type: none"> a. Attendant Care (AC) b. Caregiver, Housekeeping and Home Maintenance (C, H&HM) c. Catastrophic Impairment (CI) d. Dependent Care (DC) e. Death and Funeral (D&F) f. Indexation (I) g. Income Replacement (IR) h. Medical and Rehabilitation (M&R) i. Medical, Rehabilitation and Attendant Care (M&R and AC) 26. Added Accident Benefits M, R & AC Coverage Code 27. Added Accident Benefits M, R & AC Limit 28. Added Optional Accident Benefits C Sub-coverage Code 29. Added Optional Accident Benefits C Weekly Limit 30. Added Optional Accident Benefits CI Sub-coverage Code 31. Added Optional Accident Benefits CI Limit 32. Added Optional Accident Benefits DC Sub-coverage Code 33. Added Optional Accident Benefits DC 1st Dependant Weekly Limit 34. Added Optional Accident Benefits DC Additional Dependant Weekly Limit 35. Added Optional Accident Benefits D Sub-coverage Code 36. Added Optional Accident Benefits D Spouse Limit 37. Added Optional Accident Benefits D Dependant Limit 38. Added Optional Accident Benefits EE Sub-coverage Code 39. Added Optional Accident Benefits EE Limit 40. Added Optional Accident Benefits F Sub-coverage Code 41. Added Optional Accident Benefits F Limit 42. Added Optional Accident Benefits H&HM Sub-coverage Code 43. Added Optional Accident Benefits H&HM Weekly Limit 44. Added Optional Accident Benefits IR Sub-coverage Code 45. Added Optional Accident Benefits IR Weekly Limit 46. Added Optional Accident Benefits I Sub-coverage Code 47. Added Optional Accident Benefits NE Sub-coverage Code 48. Added Optional Accident Benefits NE Weekly Limit 49. Added Optional Accident Benefits R, Sub-coverage Code 50. Added Optional Accident Benefits R Limit 51. Added Optional Accident Benefits V,Sub-coverage Code 52. Added Optional Accident Benefits V Limit 53. Revised Premium Amount <ul style="list-style-type: none"> a. Added Accident Benefits M, R & AC Premium b. Added Optional Accident Benefits V Premium c. Added Optional Accident Benefits R Premium d. Added Optional Accident Benefits CI Premium e. Added Optional Accident Benefits C Premium f. Added Optional Accident Benefits H&HM Premium g. Added Optional Accident Benefits IR Premium h. Added Optional Accident Benefits NE Premium i. Added Optional Accident Benefits EE Premium j. Added Optional Accident Benefits DC Premium k. Added Optional Accident Benefits D Premium

Date	Version Number	Comments
		<ul style="list-style-type: none"> l. Added Optional Accident Benefits F Premium m. Added Optional; Accident Benefits I Premium 54. Revised Rated Operator Gender 55. Revised Record Format Version Number 56. Revised Transaction Type 57. Revised Type of Use 58. Revised Appendix B Premium Record Layout 59. Revised Appendix C Claim Record Layout
March, 2025	V3.94	Version 3.94 of the Automobile Statistical Plan Manual incorporates updates relating to the transition to the new GISA Portal
October, 2023	V3.93	Version 3.93 of the Automobile Statistical Plan Manual incorporates updates relating to the transition to a new statistical service provider
October, 2022	V3.92	<p>Version 3.92 of the Automobile Statistical Plan Manual incorporates a number of changes:</p> <ul style="list-style-type: none"> 1. Revised definition for Claim Coverage Code 2. Revised code for Alberta DCPD Deductible Amount 3. Revised definition for Kind of Loss 4. Revised definition, references and hyperlinks for Type A Convictions 5. Revised definition, references and hyperlinks for Type B Convictions 6. Revised definition, references and hyperlinks for Type C Convictions 7. Appendix A Company Identification updates to reflect company name changes
April, 2021	V3.91	<p>Version 3.91 of the Automobile Statistical Plan Manual incorporates a number of changes as a result of the Alberta Automobile Insurance Reform and the initiative to track Ride Sharing/Hailing/Contract Deliveries:</p> <ul style="list-style-type: none"> 1. Revised definition for Statistical Territory 2. Revised definition for Vehicle Location Postal Code 3. Added start date to DCPD coverage code '12' in Alberta 4. Added start date to DCPD Deductible Amount in Alberta 5. Added applicable start and stop dates to Third Party Liability and Kind of Loss codes in Alberta 6. Added start date to Third Party Liability BI coverage code '10' in Alberta 7. Added stop date to Third Party Liability PD coverage code '62' in Alberta 8. Added start date to Third Party Liability PD coverage code '11' in Alberta 9. Revised description for Type of Uses for Ride Sharing/Hailing 10. Added start dates for DCPD Vehicle Rate Group and Vehicle Rate Group Types in Alberta 11. Added a New Winter Tire Discount for all remaining GISA jurisdictions

Date	Version Number	Comments
		<ul style="list-style-type: none"> 12. Added start date Winter Tire Discount Indicator for all remaining GISA jurisdictions 13. Added applicable start date to All Perils and Comprehensive for a new Kind of Loss code in all jurisdictions 1. Appendix A Company Identification updated to reflect company name changes
July, 2019	V3.9	<p>Version 3.9 of the Automobile Statistical Plan Manual incorporates a number of changes as a result of Newfoundland and Labrador 2019 Automobile Insurance Reform:</p> <ul style="list-style-type: none"> 1. Added start date to DCPD coverage code '12' in Newfoundland and Labrador 2. Added start date to DCPD Deductible Amount in Newfoundland and Labrador 3. Added applicable start and stop dates to Third Party Liability Kind of Loss codes in Newfoundland and Labrador 4. Added start date to Third Party Liability BI coverage code '10' in Newfoundland and Labrador 5. Added stop date to Third Party Liability code '62' in Newfoundland and Labrador 6. Added start date to Third Party Liability PD coverage code '11' in Newfoundland and Labrador 7. Added start dates for DCPD Vehicle Rate Group and Vehicle Rate Group Type in Newfoundland and Labrador 8. Revised description for Vehicle Use 9. Added start date to Winter Tire Discount Indicator for Newfoundland and Labrador 10. Added a New Winter Tire Discount in Newfoundland and Labrador 1. Appendices B and C updated to reflect the new field
November, 2018	V3.8	<p>Version 3.8 of the Automobile Statistical Plan Manual incorporates a number of changes:</p> <ul style="list-style-type: none"> 1. Claim Deductible Amount - new definition with examples 2. Group Marketing Indicator - Edit created to confirm insurer is an approved company for Group Marketing (ON) 3. Number of Other Operators - remove reference to spouse or same sex partner 4. Number of Claims - clarification of definition with examples 5. Number of Years Claims Free - clarification of definition with examples 6. Operator - clarification of definition 7. Trailer - clarification and pictures added 8. Type of Business '8' and '9' - replaced with Type of Business '1' 9. Type of Business '3' - broader definition, allowing risks from Type of Business '4' to move to a '3' 10. Type of Use '01' - allows 5 km one way to work 11. Type of Use '03' - maximum 25% business (excluding NL) <p>Appendix A Company Identification updated to reflect company name changes</p>

Date	Version Number	Comments
February, 2018	V3.7	<p>Version 3.7 of the Automobile Statistical Plan Manual incorporates a number of changes:</p> <ol style="list-style-type: none"> 2. Underwriting Information Tracking System (UITS) renamed to Underwriting Information Plan (UIP) 3. Updated Copyright statement <p>Minor formatting changes</p>
January, 2017	V3.6	<p>Version 3.6 of the Automobile Statistical Plan Manual incorporates a number of changes resulting from Data Rationalization Initiative:</p> <ol style="list-style-type: none"> 2. Added a stop date to Annual Driving Distance "T" code 3. Added a stop date to Business Use Percentage "T" code 4. Added a stop date to Commuting Distance "T" code 5. Added a stop date to Rated Operator Marital Status "T" code 6. Added a stop date to Type of Use "T1 and T2" codes 7. Updated the description for Type of Use code 09
December, 2015	V3.5	<p>Version 3.5 of the Automobile Statistical Plan Manual incorporates a number of changes as a result of Ontario 2016 Automobile Insurance reform:</p> <ol style="list-style-type: none"> 1. Added a stop date to Accident Benefits Optional Coverage - AC 2. Added Accident Benefits Optional Coverage - CI 3. Added a stop date to Accident Benefits Optional Coverage - M&R 4. Added Accident Benefits Optional Coverage - M&R and AC 5. Appendix A Company Identification updated to reflect company name changes 6. Appendix B Premium Record Layout updated to reflect new field 7. Appendix C Claim Record Layout updated to reflect new field
September, 2015	V3.4	<p>Version 3.4 of the Automobile Statistical Plan Manual incorporates a number of changes as a result of Ontario 2016 Automobile Insurance reform:</p> <ol style="list-style-type: none"> 1. Added Winter Tire Discount Indicator 2. Appendix A Company Identification updated to reflect company name changes 3. Appendix B Premium Record Layout updated to reflect new field 4. Appendix C Claim Record Layout updated to reflect new field
July, 2015	V3.3	<p>No changes to the Automobile Statistical Plan Manual. The changes were applied to the Edit Rules Documentation (ERD). Please see ERD manual for further details.</p>

Date	Version Number	Comments
April, 2015	V3.2	<p>Version 3.2 of the Automobile Statistical Plan Manual incorporates a change that affects Facility Association Servicing Carrier insurers in the reporting of All Perils Coverage code in Newfoundland and Labrador:</p> <p>Added a stop date to All Perils Coverage code 40 in Newfoundland and Labrador</p>
March, 2015	V3.1	<p>Version 3.1 of the Automobile Statistical Plan Manual incorporates a number of changes as a result of Prince Edward Island 2015 Automobile Insurance reform:</p> <ol style="list-style-type: none"> 1. Added a stop date to Third Party Liability code 62 in Prince Edward Island 2. Added a start date to Third Party Liability BI coverage code 10 in Prince Edward Island 3. Added a start date to Third Party Liability PD coverage code 11 in Prince Edward Island 4. Added a start date to DCPD coverage codes 12, 19 in Prince Edward Island 5. Added a start date to DCPD Deductible Amount in Prince Edward Island 6. Added a stop date to Third Party Liability old kind of loss codes for coverage code 62 in Prince Edward Island 7. Added a start date to Third Party Liability new kind of loss codes in Prince Edward Island 8. Added a start date for DCPD Vehicle Rate Group and Rate Group Type for Prince Edward Island <p>Appendix A Company Identification updated to reflect new companies</p>
August, 2014	V3.0	<p>Version 3.0 of the Automobile Statistical Plan Manual incorporates this change:</p> <p>Appendix A Company Identification updated to reflect new fields</p>
June, 2013	V2.4	<p>Version 2.4 of the Automobile Statistical Plan Manual incorporates a couple of changes:</p> <ol style="list-style-type: none"> 1. Changes made to Accident Benefits Rate Group <p>Added two commercial vehicle Type of Use classes T1 and T2 with a start date of January 1, 2014</p>

Date	Version Number	Comments
January, 2013	V2.3	<p>Version 2.3 of the Automobile Statistical Plan Manual incorporates a number of changes as a result of Data Rationalization Automobile Insurance initiative:</p> <ol style="list-style-type: none"> 1. Added codes to signify the presence of: <ol style="list-style-type: none"> a) Annual Driving Distance b) Business Use Percentage c) Commuting Distance One-Way d) Multi-Car Discount Indicator e) Multi-Line Discount Indicator f) Rated Operator Marital Status g) Renewal Discount Indicator 2. Added a start date of January 1, 2014 for Type of Use: 41, 42, 49, 62, 63, and 64 3. Added a start date of January 1, 2014 for Vehicle Rate Group and Vehicle Rate Group Type 4. Added a stop date of January 1, 2014 for Type of Business 0 (zero) 5. Added a stop date of January 1, 2014 for Type of Use 47 and 51 6. Added a stop date of January 1, 2014 for FA Driver Remedial Training Code 7. Index of field definitions updated to reflect the new fields <p>Appendices B and C updated to reflect the new fields</p>
September, 2012	V2.2	<p>Version 2.2 of the Automobile Statistical Plan Manual incorporates a number of changes as a result of Nova Scotia 2012 Automobile Insurance reform:</p> <ol style="list-style-type: none"> 1. Added a stop date to Third Party Liability code 62 in Nova Scotia 2. Added a start date to Third Party Liability BI coverage code 10 in Nova Scotia 3. Added a start date to Third Party Liability PD coverage code 11 in Nova Scotia 4. Added a start date to DCPD coverage codes 12, 19 in Nova Scotia 5. Added a start date to DCPD Deductible Amount in Nova Scotia 6. Added a stop date to Third Party Liability old kind of loss codes for coverage code 62 in Nova Scotia 7. Added a start date to Third Party Liability new kind of loss codes in Nova Scotia
June, 2012	V2.1.2	Appendix A updated to reflect new fields
February, 2012	V2.1	Added a stop date to Accident Benefits Coverage Code 79 in Nova Scotia

Date	Version Number	Comments
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) Dependent 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
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. Expanded the definition of Registrant Identification Number ("RIN") to include Master Number used in Atlantic Provinces. 2. Added notation to Excluded Driver, indicating that this only applies to Accident Benefits claims 3. Remove reference to "Confiscation or Single Interest coverage" from Accident Benefits Driving Record. 4. Change description for Kind of Loss code 37 to "Accident occurring outside Alberta and Ontario and payments in excess of provincial benefits." 5. Remove reference to "Confiscation or Single Interest coverage" from Third Party Liability Driving Record. 6. Add NB, NL, NS and PE to Mandatory Coverage Indicator with start date of Jan. 1, 2010 7. Add Policy Effective Date (Day) for all provinces other than Ontario with a start date of Jan. 1, 2010 8. Add Endorsement / Cancellation Date (Day) for all provinces other than Ontario with a start date of Jan. 1, 2010 9. Add Policy Expiry Date (Day) for all provinces other than Ontario with a start date of Jan. 1, 2010 10. Add NB, NL, NS and PE to reporting of Registrant Identification Number with a start date of July. 1, 2010 <p>Add NB, NL, NS and PE to reporting of Vehicle Indicator 900-999 for "RINs"</p>
June, 2008	V1.4	<p>Version 1.4 of the Automobile Statistical Data Reporting Requirements incorporates this change:</p> <p>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)</p>

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April, 2008	V1.3	<p>Version 1.3 of the Automobile Statistical Data Reporting Requirements incorporates a number of changes:</p> <ol style="list-style-type: none"> 1. Kind of Loss Code 37 added as still being valid in Ontario 2. Kind of Loss Code 39 stopped as of Jan. 1, 1997 in Ontario 3. Exposure is also applicable to Drivers' policies and Lessors' contingent policies 4. Clarified definition of Claim Count – Reserves 5. Trailer Indicator is also applicable to Non-owned and Lessors' contingent policies 6. Clarified description for Transaction Types 1, 2, J and K related to re-instated policies 7. Type of Business – Code 0 is not applicable for the Facility Association on policies with Policy Effective dates on and after April 1, 2006 8. Transaction Type – new codes 4 and M have been implemented 9. RIN may be reported as NOT APPLICABLE for attached trailers and for Third Party Excess liability insurance coverage
October, 2007	V1.2	<p>Version 1.2 of the Automobile Statistical Data Reporting Requirements 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. Added a paragraph defining the scope of the Underwriting Information Plan (UIP) 4. Added a footnote to Third Party Policy Identification (UIP) signifying that the format is only applicable to policies effective on and after Jan. 1, 2008 5. Changed the old format of Third Party Policy Identification (UIP) from 11 characters to 14 6. Added that Grid Indicator is not required for Attached Trailer or Third Party Excess Liability Coverage 7. 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 <p>Not required for Confiscation and Single Interest coverages</p>
April, 2007	V1.1	<p>Version 1.1 of the Automobile Statistical Data Reporting Requirements 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

Date	Version Number	Comments
		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 Identification Number – Policy Effective start date should be 19960701 Vehicle Model Year – Other Personal Use vehicles apply to Motorcycles, ATVs and Snow vehicles only
December, 2006	V1.0	Initial Release

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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 IBM 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.ca.

All correspondence and matters pertaining to the Plan should be directed to info@gisassp.com.

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.

Underwriting Information Plan

The Automobile Statistical Plan manual includes the additional Underwriting Information Plan (hereinafter referred to as “UIP”) requirements mandated through Facility Association’s Plan of Operation. The applicable instructions can be found in Facility Association Plan of Operation – Article V Participation ratios and sharing par. 2. (b):

“In order to facilitate proper identification of eligible risks and proper rating of risks each member is required to participate in any underwriting information plan operated on behalf of the automobile insurance industry by the GISA SSP or other contracted entity in any jurisdiction in which such member operates and to report to the GISA SSP or such other contracted entity all information as required by such system.”

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 IBM (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 [Chapter 2 "Data Quality"](#).)

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](#)") 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.

Policyholder

Information related to the policyholder, such as:

- Policyholder Name
- Policyholder Address
- 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
- Policyholder
- 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.

Claim Participant

This segment is used to identify parties involved in the claim, including:

- First Party Accident Driver Name
- Third Party Accident Driver Name
- Etc.

Vehicle Rate Group Reporting

As of January 1st, 2014 these data elements are mandatory to be reported in all jurisdictions.

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 special requirements of the Underwriting Information Plan (UIP) are also included in the Plan in order to create one comprehensive manual for insurers. These requirements are explicitly indicated as UIP requirements and are NOT mandated by GISA.

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).

UIP Transaction Type (UIP)

*Premiums
Claims*

This field is used to identify the specific type of UIP data included in the transaction.

Processing Date (UIP)

*Premiums
Claims*

This field contains the date the transaction was processed within the insurer's system and allows for appropriate sequencing of business transactions by the Service Provider.

Sequence Number (UIP)

*Premiums
Claims*

This field is used to identify the specific sequencing of transactions when there are multiple business transactions with the same Processing Date.

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.

Policyholder (UIP)

The fields contained within this segment are required for UIP and contain information that identifies the policyholder.

Policyholder Name (UIP)

*Premiums
Claims*

The Policyholder Name may be reported in either a structured or unstructured format. When using the structured format, enter the appropriate information into the following fields: [Policyholder Surname \(UIP\)](#), [Policyholder First Name \(UIP\)](#), and [Policyholder Middle Name/Initial \(UIP\)](#).

When reporting the Policyholder Name in an unstructured format, the full name is entered in this field.

Note:

- If the policy names both a leasing company and a lessee, report the lessee as the policyholder.
- If the policy is in the names of two or more individuals, one individual is to be selected and reported as the policyholder.

Policyholder Surname (UIP)

*Premiums
Claims*

If the Policyholder Name is reported in a structured format, enter the surname of the policyholder (named insured) in this field.

Policyholder First Name (UIP)

*Premiums
Claims*

If the Policyholder Name is reported in a structured format, enter the first name of the policyholder (named insured) in this field.

Policyholder Middle Name/Initial (UIP)

*Premiums
Claims*

If the Policyholder Name is reported in a structured format, enter the middle name/initial of the policyholder (named insured) in this field.

Policyholder Mailing Address (UIP)

Premiums

The Policyholder Mailing Address may be reported in either a structured or unstructured format. When following the structured format, enter the appropriate information into the following fields: [Policyholder Mailing Address \(UIP\)](#), [Policyholder City \(UIP\)](#) and [Policyholder Province \(UIP\)](#).

When reporting the Policyholder Mailing Address in an unstructured format, the entire mailing address is entered in this field.

Policyholder Street Address (UIP)

Premiums

If the Policyholder Mailing Address is reported in a structured format, enter the number, the street name and, if applicable, the unit number of the policyholder's mailing address separated by blanks or commas.

Policyholder City (UIP)

Premiums

If the Policyholder Mailing Address is reported in a structured format, enter the name of the city of the policyholder's mailing address.

Policyholder Province (UIP)

Premiums

If the Policyholder Mailing Address is reported in a structured format, enter the standard Canada Post two-character code representing the province of the policyholder's mailing address.

Policyholder Postal Code (UIP)

Premiums

Enter the postal code of the policyholder's mailing address.

Vehicle

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

Commuting Distance One-Way

*Premiums
Claims*

For individually rated private passenger vehicles report the actual value for one-way commuting distance in kilometers.

Annual Driving Distance

*Premiums
Claims*

For individually rated private passenger vehicles report the actual value for annual driving distance in kilometers.

Business Use Percentage

*Premiums
Claims*

For individually rated private passenger vehicles report the actual value for business use percentage.

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. If the vehicle is garaged or primarily used in a province that is different from the jurisdiction of the policy, report the statistical territory that is used to determine the premium.

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. If the vehicle is garaged or primarily used in a province that is different from the jurisdiction of the policy, report the FSA within the statistical territory that is used to determine the premium.

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 basis, gross receipts, payroll basis, fronted business, self-insured retention, aggregated occurrence deductible, experience rated fleets or bulk rated
- miscellaneous automobiles

Trailer Indicator

Premiums Claims

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

A non-motorized trailer which can only be moved from one place to another when being towed by a motorized vehicle. The Type of Use to be reported for the trailer is the same Type of Use as reported for the vehicle towing the trailer.

- Vehicle is a private passenger Type of Use 02, the trailer is also a Type of Use 02



- Commercial vehicle is a Type of Use 35, the trailer is also a Type of Use 35

Camper Trailer

A non-motorized trailer with sleeping facilities which can only be moved from one place to another when being towed by a motorized vehicle. The Type of Use to be reported for the camper trailer is 65. A slide-in truck camper would also be rated as Type of Use 65.

Type of Use 65

Report the Trailer Indicator as a "Y"

Vehicle code blank or Txxx, where the 'x' represents a numerical value



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, report the Number of Other Operators used in calculating the rating for the vehicle.

If the rated operator is a separately rated occasional operator, report the Number of Other Occasional Operators used in the calculating the rating for the occasional operator premium.

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.

Vehicle Indicator (UIP)

Premiums

Enter the vehicle number assigned to the vehicle or vehicles listed on the policy. The number assigned to each vehicle at policy inception must be reported on all subsequent transactions.

First Party Vehicle Indicator (UIP)

Claims

Enter the vehicle indicator corresponding to the vehicle reported on the premium record.

Vehicle Identification Number – VIN (UIP)

Premiums

Report the vehicle identification number (VIN) as assigned by the vehicle manufacturer and located on the vehicle ownership certificate.

First Party Vehicle Identification Number - VIN (UIP)*Claims*

Report the vehicle identification number of the first party vehicle involved in the accident, as assigned by the vehicle manufacturer. This number is located on the vehicle ownership certificate.

Registrant Identification Number – RIN (UIP)*Premiums*

The registrant identification number (RIN) is issued by Ontario Ministry of Transportation and is used to identify multiple vehicles registered to the same owner. Where the vehicles being reported are registered to various named insureds with different RINs, vehicles must be reported separately with their respective RINs. Additional Vehicle Indicators must be reported correspondingly. For example, if five, or more, RINs are insured under one policy, each RIN must be uniquely identified for Vehicle Indicators “999”, “900”, “901”, “902” and “903”, etc.

Policy Vehicle Status (UIP)*Premiums*

Enter the status of the particular vehicle on the policy after the current transaction. In some circumstances an entire policy will be cancelled, resulting in all of the vehicles becoming uninsured under the policy. In other circumstances an event may take place that results in the discontinuation of coverage for a particular vehicle on the policy without affecting the insured status of the remaining vehicles on the policy.

Mandatory Coverage Indicator (UIP)*Premiums*

Enter an indicator denoting whether the current status of the vehicle on the policy includes mandatory coverage. For the purpose of reporting under this Plan, a vehicle will be deemed to have mandatory coverage if Third Party Liability – Bodily Injury coverage is in force.

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*

For individually rated private passenger vehicles report the code that identifies the rate group type used in rating the DCPD premium.

DCPD Rate Group*Premiums*

For individually rated private passenger vehicles report the rate group corresponding to the rate group type used in rating the DCPD premium.

Accident Benefits Rate Group Type*Premiums*

For individually rated private passenger vehicles report the code that identifies the rate group type used in rating the Accident Benefits premium.

Accident Benefits Rate Group*Premiums*

For individually rated private passenger vehicles report the rate group, corresponding to the Rate Group Type, used in rating the Accident Benefits premium, if any.

Collision/All Perils Rate Group Type*Premiums*

For individually rated private passenger vehicles report the code that identifies the rate group type used in rating the Collision or the All Perils premium.

Collision/All Perils Rate Group*Premiums*

For individually rated private passenger vehicles report the rate group, corresponding to the Rate Group Type, used in rating the Collision or the All Perils premium.

Comprehensive/Specified Perils Rate Group Type*Premiums*

For individually rated private passenger vehicles report the code that identifies the rate group type used in rating the Comprehensive or Specified Perils premium.

Comprehensive/Specified Perils Rate Group*Premiums*

For individually rated private passenger vehicles report the rate group, corresponding to the Rate Group Type, used in rating the Comprehensive or Specified Perils premium.

Multi-Car Discount Indicator*Premiums
Claims*

For individually rated private passenger vehicles report whether a multi-car discount has been applied to the vehicle.

Multi-Line Discount Indicator

*Premiums
Claims*

For individually rated private passenger vehicles report whether a multi-line discount has been applied to the vehicle.

Renewal Discount Indicator

*Premiums
Claims*

For individually rated private passenger vehicles report whether a renewal discount has been applied to the vehicle.

Winter Tire Discount

*Premiums
Claims*

Enter the actual percentage of the winter tire discount applied to the overall policy. The percentage is to be rounded to the nearest tenth of a percent with the exception of discounts less than 0.05% which should be rounded up. For example, if a 7.45% winter tire discount is offered, 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 winter tire discount.

Winter Tire Discount Indicator

*Premiums
Claims*

For individually rated private passenger vehicles report whether a winter tire discount has been applied to the vehicle.

Claim Coverage Rate Group Type

Claims

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

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

Operator

The rated operator information reflects the data applicable to the reported risk. If the transaction being reported is of an Occasional Operator, the rated operator information reflects the Occasional Operator, otherwise, it reflects the Principal Operator.

For the purpose of coding Number of Claims and Number of Years Claims Free, a claim means a claim, which was either closed and indemnity payment or remain open, where the operator at the time of the occurrence was deemed to be partly or fully at fault.

Rated Operator Marital Status

*Premium
Claims*

Report the Marital Status of the Rated Operator.

Number of Claims

*Premiums
Claims*

Report the appropriate code representing the applicable claims experience in the last six years of private passenger vehicle, moped or on-road motorcycle vehicle operation, without any regard to any Accident Forgiveness endorsement or similar policy provision.

If the information being reported reflects a Principal Operator:

Report the appropriate code reflecting the combined Number of Claims in the last six years of all operators on the policy to whom the rate applies, excluding any separately Occasional Operator.

Example:

Number of Vehicles	Number of Drivers	Experience	Report as:
1	1	Driver A: 1 claim 4 years ago	1
1	2	Driver A: 1 claim 4 years ago Driver B: 1 claim 2 years ago	2
1	3	Driver A: 3 claims last 6 years Driver B: 4 claims last 6 years Driver C: 3 claims last 6 years	9 (maximum)
2	2	Driver A: 2 claims last 6 years	2
		Driver B: 1 claim last 6 years	1

If the information being reported reflects an Occasional Operator:

Report the appropriate code reflecting the combined Number of Claims in the last six years of all Occasional Operators on the policy to whom the separate rate applies.

Example:

Number of Vehicles	Number of Occasional Operators	Experience	Report as:
1	1	Driver O1: 1 claim last 6 years	1
1	2	Driver O1: 1 claim last 6 years Driver O2: 1 claim last 6 years	2
1	1	Driver O1: 1 claim last 6 years	1
	1	Driver O2: 2 claims last 6 years	2
2	1	Driver O1 ¹ : 1 claim last 6 years	1
	1	Driver O2 ² : 1 claim last 6 years	1

1. Assigned to vehicle 1

2. Assigned to vehicle 2

Number of Years Claims Free

*Premiums
Claims*

Report the Number of Years of Claims Free private passenger vehicle, moped or on-road motorcycle vehicle operation without regard to any Accident Forgiveness endorsement or similar policy provision.

If the information being reported reflects a Principal Operator:

Report the Number of Years Claims Free operation of the operator with the least number of years of claims free experience of all operators on the policy to whom the rate applies, excluding any separately rated Occasional Operator(s).

Example:

Number of Vehicles	Number of Drivers	Experience	Report as:
1	1	Driver A: 1 claim 3.5 years ago	3
1	2	Driver A: 1 claim 3.5 years ago Driver B: no claims, 30 years licensed	3
2	2	Driver A: 1 claim 3.5 years ago	3
		Driver B: no claims, 30 years licensed	30

If the information being reported reflects an Occasional Operator:

Report the Number of Years Claims Free operation of the operator with the least number of years claims free experience of all occasional operators on the policy to whom the separate rate applies.

Example:

Number of Vehicles	Number of Occasional Operators	Experience	Report as:
1	2	Driver O1: 1 claim 6 months ago Driver O2: no claims, 5 years licensed	0
1	1	Driver O1: 1 claim 6 months ago	0
	1	Driver O2: no claims, 5 years licensed	5

[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 (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*

For all jurisdictions, including Facility Association, enter the number of this type of convictions the rated operator has had within the last three years:

Major - "Convictions for any of the following offences under an Act governing highway traffic or Automobile Insurance Act or Ontario's Compulsory Automobile Insurance Act (CAIA), other than the Criminal Code (Canada) whether committed within or outside Canada".

A comprehensive list of specific offences and guidance can be found in:

1. Facility Association Manual of Rules and Rates - Rule 136 - Accident and Conviction Surcharges [for each Jurisdiction](#);
2. Alberta's [Grid Guidance Schedule 4 - Surcharges for Driving Convictions and At-Fault Claims](#); or
3. Alberta's [Technical Guidance](#).

Number of Type 'B' Convictions

*Premiums
Claims*

For all jurisdictions, including Facility Association, enter the number of this type of convictions the rated operator has had within the last three years:

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

A comprehensive list of specific offences and guidance can be found in:

1. Facility Association Manual of Rules and Rates - Rule 136 - Accident and Conviction Surcharges [for each Jurisdiction](#);
2. Alberta's [Grid Guidance Schedule 4 - Surcharges for Driving Convictions and At-Fault Claims](#); or
3. Alberta's [Technical Guidance](#).

Number of Type 'C' Convictions

*Premiums
Claims*

For all jurisdictions, including Facility Association, enter the number of this type of convictions the rated operator has had within the last three years:

Serious (Criminal Code) - "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 and guidance can be found in:

1. Facility Association Manual of Rules and Rates - Rule 136 - Accident and Conviction Surcharges [for each Jurisdiction](#);
2. Alberta's [Grid Guidance Schedule 4 - Surcharges for Driving Convictions and At-Fault Claims](#); or
3. Alberta's [Technical Guidance](#).

Operator Grid Level

*Premiums
Claims*

Enter the appropriate Operator Grid Level applicable to the risk.

Principal Operator Name (UIP)

Premiums

The Principal Operator Name may be reported in either a structured or unstructured format. When following the structured format, enter the appropriate information in the following fields: Principal Operator Surname (UIP), Principal Operator First Name (UIP), and Principal Operator Middle Name/Initial (UIP).

When reporting the Principal Operator Name in an unstructured format, the full name is entered in this field.

Principal Operator Surname (UIP)*Premiums*

When reporting the Principal Operator Name in a structured format, enter the surname or company name of the principal operator assigned to the vehicle.

Principal Operator First Name (UIP)*Premiums*

When reporting the Principal Operator Name in a structured format, enter the first name of the principal operator assigned to the vehicle.

Principal Operator Middle Name/Initial (UIP)*Premiums*

When reporting the Principal Operator Name in a structured format, enter the middle name or initial of the principal operator assigned to the vehicle.

Principal Operator Driver License Number (UIP)*Premiums*

Enter the principal operator's full driver's license number as defined by the Highway Traffic Act of the appropriate jurisdiction.

Principal Operator Driver License Number Jurisdiction (UIP)*Premiums*

Enter the Canada Post two-letter designated code of the jurisdiction that issued the principal operator's driver license.

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 28](#).

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 28](#).

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 28.

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 Dependent 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.

Accident Benefits Optional Coverage - M&R and AC

*Premiums
Claims*

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

Accident Benefits Optional Coverage - CI

*Premiums
Claims*

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

Accident Benefits M, R & AC Coverage Code

Premiums

Report the applicable coverage code used in rating the Accident Benefits Medical, Rehabilitation and Attendant Care premium.

Accident Benefits M, R & AC Limit Amount

Premiums

Report the limit amount used in rating the Accident Benefits Medical, Rehabilitation and Attendant Care premium.

Accident Benefits M, R & AC Premium

Premiums

The premium for Accident Benefits Medical, Rehabilitation and Attendant Care coverage associated with the transaction.

Optional Accident Benefits V Sub-coverage Code

Premiums

Report the applicable coverage code used in rating the Optional Accident Benefits Expenses for Visitors premium.

Optional Accident Benefits V Limit Amount

*Premiums
Claims*

Report the limit amount used in rating the Optional Accident Benefits Expenses for Visitors premium.

Optional Accident Benefits V Premium

Premiums

The premium for Optional Accident Benefits Expenses for Visitors sub-coverage associated with the transaction.

Optional Accident Benefits R Sub-coverage Code

Premiums

Report the applicable coverage code used in rating the Accident Benefits Replacement of clothing, hearing aids, glasses and other devices premium.

Optional Accident Benefits R Limit Amount

*Premiums
Claims*

Report the limit amount used in rating the Accident Benefits Replacement of clothing, hearing aids, glasses and other devices premium.

Optional Accident Benefits R Premium

Premiums

The premium for Accident Benefits Replacement of clothing, hearing aids, glasses and other devices sub-coverage associated with the transaction.

Optional Accident Benefits CI Sub-coverage Code

Premiums

Report the applicable coverage code used in rating the Optional Accident Benefits Catastrophic Impairment premium.

Optional Accident Benefits CI Limit Amount

*Premiums
Claims*

Report the limit amount used in rating the Optional Accident Benefits Catastrophic Impairment premium.

Optional Accident Benefits CI Premium

Premiums

The premium for Optional Accident Benefits Catastrophic Impairment sub-coverage associated with the transaction.

Optional Accident Benefits C Sub-coverage Code

Premiums

Report the applicable coverage code used in rating the Optional Accident Benefits Caregiver premium.

Optional Accident Benefits C Weekly Limit Amount

*Premiums
Claims*

Report the weekly limit amount used in rating the Optional Accident Benefits Caregiver premium.

Optional Accident Benefits C Premium

Premiums

The premium for Optional Accident Benefits Caregiver sub-coverage associated with the transaction.

Optional Accident Benefits H&HM Sub-coverage Code

Premiums

Report the applicable coverage code used in rating the Optional Accident Benefits Housekeeping and Home Maintenance premium.

Optional Accident Benefits H&HM Weekly Limit Amount

*Premiums
Claims*

Report the weekly limit amount used in rating the Optional Accident Benefits Housekeeping and Home Maintenance premium.

Optional Accident Benefits H&HM Premium

Premiums

The premium for Optional Accident Benefits Housekeeping and Home Maintenance sub-coverage associated with the transaction.

Optional Accident Benefits IR Sub-coverage Code

Premiums

Report the applicable coverage code used in rating the Optional Accident Benefits Income Replacement premium.

Optional Accident Benefits IR Weekly Limit Amount

*Premiums
Claims*

Report the weekly limit amount used in rating the Optional Accident Benefits Income Replacement premium.

Optional Accident Benefits IR Premium

Premiums

The premium for Optional Accident Benefits Income Replacement sub-coverage associated with the transaction.

Optional Accident Benefits NE Sub-coverage Code

Premiums

Report the applicable coverage code used in rating the Optional Accident Benefits Non Earner premium.

Optional Accident Benefits NE Weekly Limit Amount

*Premiums
Claims*

Report the weekly limit amount used in rating the Optional Accident Benefits Non Earner premium.

Optional Accident Benefits NE Premium

Premiums

The premium for Optional Accident Benefits Non Earner sub-coverage associated with the transaction.

Optional Accident Benefits EE Sub-coverage Code

Premiums

Report the applicable coverage code used in rating the Optional Accident Benefits Loss of Educational Expense premium.

Optional Accident Benefits EE Limit Amount

*Premiums
Claims*

Report the limit amount used in rating the Optional Accident Benefits Loss of Educational Expense premium.

Optional Accident Benefits EE Premium

Premiums

The premium for Optional Accident Benefits Loss of Educational Expense sub-coverage associated with the transaction.

Optional Accident Benefits DC Sub-coverage Code

Premiums

Report the applicable coverage code used in rating the Optional Accident Benefits Dependent Care premium.

Optional Accident Benefits DC Weekly Limit Amount

*Premiums
Claims*

Report the weekly limit amount used in rating the Optional Accident Benefits Dependent Care premium.

Optional Accident Benefits DC Premium

Premiums

The premium for Optional Accident Benefits Dependent Care sub-coverage associated with the transaction.

Optional Accident Benefits D Sub-coverage Code

Premiums

Report the applicable coverage code used in rating the Optional Accident Benefits Death premium.

Optional Accident Benefits D Spouse Limit Amount

*Premiums
Claims*

Report the limit amount used in rating the Optional Accident Benefits Death of Spouse premium.

Optional Accident Benefits D Dependent Limit Amount

*Premiums
Claims*

Report the limit amount used in rating the Optional Accident Benefits Death of Dependent premium.

Optional Accident Benefits D Premium

Premiums

The premium for Optional Accident Benefits Death sub-coverage associated with the transaction.

Optional Accident Benefits F Sub-coverage Code*Premiums*

Report the applicable coverage code used in rating the Optional Accident Benefits Funeral Expense premium.

Optional Accident Benefits F Limit Amount*Premiums
Claims*

Report the limit amount used in rating the Optional Accident Benefits Funeral Expense premium.

Optional Accident Benefits F Premium*Premiums*

The premium for Optional Accident Benefits Funeral Expense sub-coverage associated with the transaction.

Optional Accident Benefits I Sub-coverage Code*Premiums*

Report the applicable coverage code used in rating the Optional Accident Benefits Indexation premium.

Optional Accident Benefits I Premium*Premiums*

The premium for Optional Accident Benefits Indexation sub-coverage associated with the transaction.

Accident Benefits Healthcare and Related Benefits (HC&RE) Coverage Code*Premiums*

Report the applicable coverage code used in rating the Accident Benefits Healthcare and Related Benefits premium.

Accident Benefits Healthcare and Related Benefits (HC&RE) Premium*Premiums*

The premium for Accident Benefits Healthcare and Related Benefits associated with the transaction.

Accident Benefits Permanent Impairment Benefits (PI) Coverage Code*Premiums*

Report the applicable coverage code used in rating the Accident Benefits Permanent Impairment Benefits premium.

Accident Benefits Permanent Impairment Benefits (PI) Premium*Premiums*

The premium for Accident Benefits Permanent Impairment Benefits associated with the transaction.

Accident Benefits Income replacement and other monetary benefits (IR&OM) Coverage Code*Premiums*

Report the applicable coverage code used in rating the Accident Benefits Income replacement and other monetary benefits premium.

Accident Benefits Income replacement and other monetary benefits (IR&OM) Premium*Premiums*

The premium for Accident Benefits Income replacement and other monetary benefits associated with the transaction.

Accident Benefits Death benefits and related expenses (D&RE) Coverage Code*Premiums*

Report the applicable coverage code used in rating the Accident Benefits Death benefits and related expenses premium.

Accident Benefits Death benefits and related expenses (D&RE) Premium*Premiums*

The premium for Accident Benefits Death benefits and related expenses associated with the transaction.

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.

A non-standard deductible is any other one - i.e. any deductible which cannot be expressed as a fixed dollar amount which may be different whether one is rating the risk or adjusting the 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 claimants’s driving experiences.

Example:

Insured has a \$500 Collision deductible.

A Collision claim occurs. The \$500 Collision deductible with Coverage Code '39' is reported on the premium record.

If the insured has a disappearing deductible, Coverage Code '39' must be reported on the claims record and the deductible amount is the amount used in adjusting the claim.

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 minor injuries.

Accident Benefits Income Level Payout Reporting*Claims*

Report a code value signifying the insured's income level used to determine the claim payout.

Accident Benefits Income Top Up Amount Reporting*Premiums
Claims*

Report a code value signifying if the income top up amount was purchased and available on the claim.

Accident Benefits Long Term Claim Status*Claims*

Report a code signifying the long term status of the claim.

Accident Benefits Other Top Up Amount Reporting*Premiums
Claims*

Report a code signifying if any top up amount was purchased and available on the claim for any other benefits.

Accident Benefits Permanent Impairment Indicator*Claims*

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

Accident Benefits Permanent Impairment Rating*Claims*

Report a code signifying the rating level of the permanent injuries sustained.

Accident Benefits Programs of Care Utilization*Claims*

Report a code signifying the programs of care taken on this claim.

Accident Benefits Tort Bar Exception Reporting*Claims*

Report a code signifying if the claim is subject to Tort Bar Exception due to legal action in progress.

Claim Participant (UIP)

Fields within this segment are related to identifying claim participants and certain characteristics related to the insured loss; they are exclusively for UIP use.

First Party Accident Driver Name (UIP)

Claims

The First Party Accident Driver Name may be reported in either a structured or unstructured format. When following the structured format, enter the appropriate information in the following fields: First Party Accident Driver Surname (UIP), First Party Accident Driver First Name (UIP), and First Party Accident Driver Middle Name/Initial (UIP).

When reporting First Party Accident Driver Name using an unstructured format, the full name is entered in this field.

First Party Accident Driver Surname (UIP)

Claims

If First Party Accident Driver Name is reported in a structured format, enter the surname of the driver.

First Party Accident Driver First Name (UIP)

Claims

If First Party Accident Driver Name is reported in a structured format, enter the first name of the driver.

First Party Accident Driver Middle Name/Initial (UIP)

Claims

If the First Party Accident Driver Name is reported in a structured format, enter the middle name/initial of the driver.

First Party Accident Driver License Number (UIP)

Claims

Enter the full driver's license number of the first party accident driver. (Note that "driver's license" refers to a license issued to drive a motor vehicle on a highway, as defined by the Highway Traffic Act of each jurisdiction.)

Refer to the Field Codes Section of this Plan when dealing with special circumstances, including situations where the first party accident driver does not hold a driver's license.

First Party Accident Driver License Number Jurisdiction (UIP)

Claims

Report the code denoting the jurisdiction that issued the first party accident driver's license.

First Party Degree at Fault (UIP)

Claims

Enter the degree to which the person named in First Party Accident Driver was at fault.

Third Party Accident Driver Name (UIP)

Claims

Third Party Accident Driver Name may be reported in either a structured or unstructured format. When following the structured format, enter the information in the following fields: Third Party Accident Driver

Surname (UIP), Third Party Accident Driver First Name (UIP) and Third Party Accident Driver Middle Name / Initial (UIP).

When reporting the third party accident driver's name in an unstructured format, the full name is entered in this field.

Third Party Accident Driver Surname (UIP)

Claims

If the name of the third party driver involved in the accident is reported in a structured format, enter the surname of the third party accident driver in this field.

Third Party Accident Driver First Name (UIP)*Claims*

If the name of the third party driver involved in the accident is reported in a structured format, enter the first name of the third party accident driver in this field.

Third Party Accident Driver Middle Name / Initial (UIP)*Claims*

If the name of the third party driver involved in the accident is reported in a structured format, enter the middle name/initial of the third party accident driver in this field.

Third Party Accident Driver License Number (UIP)*Claims*

Enter the full driver's license number of the person named under Third Party Accident Driver. (Note that "driver's license" refers to a license issued to drive a motor vehicle on a highway, as defined by the Highway Traffic Act of each jurisdiction.)

Refer to the Field Codes section of this Plan when dealing with special circumstances, including situations where the third party accident driver does not hold a driver's license.

Third Party Accident Driver License Number Jurisdiction (UIP)*Claims*

Report the code denoting the jurisdiction that issued the license to the third party accident driver.

Third Party Insuring Company Identification (UIP)*Claims*

Enter the company identification code to indicate the third party accident driver's insurance company.

Third Party Policy Identification (UIP)*Claims*

Enter the policy identification to identify the third party accident driver's policy.

Third Party Vehicle Utilization Type (UIP)*Claims*

Enter the code denoting the type of vehicle driven by the third party accident driver.

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 an earnings basis, gross receipts, payroll basis, fronted business, self-insured retention, aggregated occurrence deductible, experience rated fleets or bulk rated for each Type of Use must be reported as Type of Business 3.
- **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								✓					
		Jan. 1, 2027			✓										
One claimant with catastrophic impairment	1	Jan. 1, 2011							✓						
		Jan. 1, 2027			✓										
Two or more claimants with catastrophic impairment	2	Jan. 1, 2011							✓						
		Jan. 1, 2027			✓										
Attached Trailer	Blank	Jan. 1, 2011							✓						
		Jan. 1, 2027			✓										

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	Apr. 1, 2012		✓				✓						
Refer to new Accident Benefits coverage and Optional Accident Benefits Sub-coverages	Blank	Jul. 1, 2026								✓					
Refer to new Accident Benefits coverages		Jan. 1, 2027				✓									
Basic coverage with excluded driver endorsement, excluding uninsured automobile	73	Jan. 1, 1997	Jul. 1, 2026							✓					

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Basic coverage without excluded driver endorsement, excluding uninsured automobile	74	Jan. 1, 1997	Jul. 1, 2026							✓				
Enhanced coverage with excluded driver endorsement, excluding uninsured automobile	75	Jan. 1, 1997	Jul. 1, 2026							✓				
Enhanced coverage without excluded driver endorsement, excluding uninsured automobile	76	Jan. 1, 1997	Jul. 1, 2026							✓				
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 Healthcare and Related Expenses (HC&RE) Coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	618-619	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 Healthcare and Related Expenses (HC&RE)	7C	Jan. 1 2027			✓										

Accident Benefits M, R & AC Coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	601 – 602	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				
Medical, Rehabilitation and Attendant Care with excluded driver endorsement, excluding uninsured automobile	7A	Jul. 1, 2026															
Medical, Rehabilitation and Attendant Care without excluded driver endorsement, excluding uninsured automobile	7B									✓							

Accident Benefits M, R & AC Limit Amount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	8	603 - 610	561-568

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 limit amount (WHOLE DOLLARS)	Value	Jul. 1, 2026								✓					

Accident Benefits Permanent Impairment (PI) Coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	699-700	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 Permanent Impairment (PI)	7D	Jan. 1 2027			✓										

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									✓				

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
5 years' experience, without claims	5													
5 or more years' experience without claims (Facility Association only)														
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 Death benefits and related expenses (D&RE) Coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	931-932	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 Death benefits and related expenses	7F	Jan. 1 2027			✓									

Accident Benefits Income Level Payout Reporting

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	6	N/A	680-685

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		
Insured income level (whole dollars; income used to calculate the 90% insurer is responsible for)	000001-999999	Jan. 1, 2027			✓										

Accident Benefits Income Replacement and other monetary benefits (IR&OM) Coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	780-781	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 Income Replacement and other monetary benefits	7E	Jan. 1 2027			✓										

Accident Benefits Income Top Up Amount Reporting

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	6	960-965	686-691

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	
Standard Level	000000	Jan. 1, 2027												
Insured income level (whole dollars; income used to calculate the 90% insurer is responsible for)	000001-999999			✓										

Accident Benefits Long Term Claim Status

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	N/A	693

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		
Claim is ongoing or is closed with no additional payments scheduled	0	Jan. 1, 2027													
Claim has been settled except for defined life-time benefit payments. No change in compensation is expected except for inflation adjustment of benefits	1			✓											

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 Other Top Up Amount Reporting

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	966	692

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		
Standard Level	0	Jan. 1, 2027													
Policyholder has a top-up amount on at least one benefit other than income replacement	1														

Accident Benefits Permanent Impairment Indicator

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	N/A	675

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 permanent impairment	0	Jan. 1, 2027			✓										
One claimant with permanent impairment	1	Jan. 1, 2027			✓										
Two or more claimants with permanent impairment	2	Jan. 1, 2027			✓										

Accident Benefits Permanent Impairment Rating

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	3	N/A	676-678

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		
Permanent impairment rating (%) as defined by regulation or legislation	000-100	Jan. 1, 2027			✓										

Accident Benefits Programs of Care Utilization

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	N/A	694

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		
Not applicable	0	Jan. 1, 2027													
A program of care was not used for this claim	1														
A program of care was used for this claim	2		✓												
A program of care was used for this claim, but the injury was not resolved and required approval of a treatment plan	3														

Accident Benefits Tort Bar Exception

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	N/A	679

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 legal action taken	0	Jan. 1, 2027													
Legal action taken due to conviction under the Criminal Code of Canada	1			✓											
Legal action taken due to conviction under the Alberta Traffic Safety Act	2														

Accident Benefits Optional Coverage (buy up) - 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	Jun. 1, 2016							✓					
Optional - \$72,000 non-Catastrophic	1	Jan. 1, 2011	Jun. 1, 2016							✓					
Optional - \$1,100,000 for Medical and Rehabilitation and \$1,072,000 for Attendant Care	2	Jan. 1, 2011	Jun. 1, 2016							✓					
Attached Trailer	Blank	Jan. 1, 2011	Jun. 1, 2016							✓					

Accident Benefits Optional Coverage (buy up) - 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	Jul. 1, 2026							✓				
Optional - (non-Catastrophic) - Housekeeping and Home maintenance up to \$100 per week, Caregiver benefits up to \$250 per week plus \$50 per dependent	1	Jan. 1, 2011	Jul. 1, 2026							✓				
Attached Trailer	Blank	Jan. 1, 2011	Jul. 1, 2026							✓				

Accident Benefits Optional Coverage (buy up) - CI

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	600	266

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 and Attendant Care - basic coverage for Catastrophic Impairment	0	Jun. 1, 2016	Jul. 1, 2026							✓				
Optional - Medical & Rehabilitation and Attendant Care - additional \$1,000,000 for Catastrophic Impairment	1	Jun. 1, 2016	Jul. 1, 2026							✓				
Attached Trailer	Blank	Jun. 1, 2016	Jul. 1, 2026							✓				

Accident Benefits Optional Coverage (buy up) - 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	
Dependent Care - no basic coverage	0	Jan. 1, 2011	Jul. 1, 2026							✓				
Optional - \$75 per week for the first dependent and \$25 for every additional dependent, up to \$150 per week	1	Jan. 1, 2011	Jul. 1, 2026							✓				
Attached Trailer	Blank	Jan. 1, 2011	Jul. 1, 2026							✓				

Accident Benefits Optional Coverage (buy up) - 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	Jul. 1, 2026							✓				
Optional - \$50,000 eligible spouse; \$20,000 each dependent; maximum \$8,000 funeral expenses	1	Jan. 1, 2011	Jul. 1, 2026							✓				
Attached Trailer	Blank	Jan. 1, 2011	Jul. 1, 2026							✓				

Accident Benefits Optional Coverage (buy up) - 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	Jul. 1, 2026							✓					
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	Jul. 1, 2026							✓					
Attached Trailer	Blank	Jan. 1, 2011	Jul. 1, 2026							✓					

Accident Benefits Optional Coverage (buy up) - 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	Jul. 1, 2026							✓				
Optional - Maximum \$600 per week to 70% of gross income	1	Jan. 1, 2011	Jul. 1, 2026							✓				
Optional - Maximum \$800 per week to 70% of gross income	2	Jan. 1, 2011	Jul. 1, 2026							✓				
Optional - Maximum \$1,000 per week to 70% of gross income	3	Jan. 1, 2011	Jul. 1, 2026							✓				
Attached Trailer	Blank	Jan. 1, 2011	Jul. 1, 2026							✓				

Accident Benefits Optional Coverage (buy up) - 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	Jun. 1, 2016							✓					
Optional - \$100,000 non-Catastrophic	1	Jan. 1, 2011	Jun. 1, 2016							✓					
Optional - \$1,100,000 for Medical and Rehabilitation and \$1,072,000 for Attendant Care	2	Jan. 1, 2011	Jun. 1, 2016							✓					
Attached Trailer	Blank	Jan. 1, 2011	Jun. 1, 2016							✓					

Accident Benefits Optional Coverage (buy up) - M&R and AC

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	599	265

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 and Attendant Care combined - basic coverage \$65,000	0	Jun. 1, 2016	Jul. 1, 2026							✓				
Optional - \$130,000 for Medical and Rehabilitation and Attendant Care combined	1	Jun. 1, 2016	Jul. 1, 2026							✓				
Optional - \$1,000,000 for Medical and Rehabilitation and Attendant Care combined	2	Jun. 1, 2016	Jul. 1, 2026							✓				
Attached Trailer	Blank	Jun. 1, 2016	Jul. 1, 2026							✓				

Optional Accident Benefits C Sub-coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	709– 710	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			
Optional Accident Benefits Caregiver - Catastrophic only	7J	Jul. 1, 2026														
Optional Accident Benefits Caregiver - An Impairment (CAT or non-CAT)	7K								✓							

Optional Accident Benefits C Weekly Limit Amount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	8	711- 718	593 - 600

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 limit amount (WHOLE DOLLARS)	Value	Jul. 1, 2026								✓				

Optional Accident Benefits CI Sub-coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	682 – 683	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		
Optional Accident Benefits Catastrophic Impairment	7I	Jul. 1, 2026								✓					

Optional Accident Benefits CI Limit Amount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	8	684 - 691	585 - 592

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 limit amount (WHOLE DOLLARS)	Value	Jul. 1, 2026								✓				

Optional Accident Benefits DC Sub-coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	844 – 845	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	
Optional Accident Benefits Dependent Care	7Q	Jul. 1, 2026								✓				

Optional Accident Benefits DC 1st Dependent Weekly Limit Amount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	8	846 - 853	633 - 640

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 limit amount (WHOLE DOLLARS)	Value	Jul. 1, 2026								✓					

Optional Accident Benefits DC Additional Dependent Weekly Limit Amount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	8	854 - 861	641 - 648

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 limit amount (WHOLE DOLLARS)	Value	Jul. 1, 2026								✓				

Optional Accident Benefits D Sub-coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	879 – 880	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	
Optional Accident Benefits Death Benefit	7R	Jul. 1, 2026								✓				

Optional Accident Benefits D Spouse Limit Amount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	8	881 - 888	649 – 656

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 limit amount (WHOLE DOLLARS)	Value	Jul. 1, 2026								✓					

Optional Accident Benefits D Dependent Limit Amount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	8	889 - 896	657 - 664

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 limit amount (WHOLE DOLLARS)	Value	Jul. 1, 2026								✓				

Optional Accident Benefits EE Sub-coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	817 – 818	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		
Optional Accident Benefits Lost Education Expense	7P	Jul. 1, 2026								✓					

Optional Accident Benefits EE Limit Amount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	8	819 -826	625- 632

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 limit amount (WHOLE DOLLARS)	Value	Jul. 1, 2026								✓				

Optional Accident Benefits F Sub-coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	914 – 915	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	
Optional Accident Benefits Funeral Expense	7S	Jul. 1, 2026								✓				

Optional Accident Benefits F Limit Amount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	8	916 - 923	665 - 672

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 limit amount (WHOLE DOLLARS)	Value	Jul. 1, 2026								✓				

Optional Accident Benefits H&HM Sub-coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	736– 737	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			
Optional Accident Benefits Housekeeping and Home Maintenance - Catastrophic only	7L	Jul. 1, 2026														
Optional Accident Benefits Housekeeping and Home Maintenance - An Impairment (CAT or non-CAT)	7M								✓							

Optional Accident Benefits H&HM Weekly Limit Amount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	8	738 - 745	601 - 608

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 limit amount (WHOLE DOLLARS)	Value	Jul. 1, 2026								✓				

Optional Accident Benefits IR Sub-coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	763 – 764	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		
Optional Accident Benefits Income Replacement (maximum 70% gross)	7N	Jul. 1, 2026								✓					

Optional Accident Benefits IR Weekly Limit Amount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	8	765 -772	609- 616

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 limit amount (WHOLE DOLLARS)	Value	Jul. 1, 2026								✓				

Optional Accident Benefits I Sub-coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	941 – 942	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	
Optional Accident Benefits I	7T	Jul. 1, 2026								✓				

Optional Accident Benefits NE Sub-coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	790 – 791	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	
Optional Accident Benefits Non-Earner	70	Jul. 1, 2026								✓				

Optional Accident Benefits NE Weekly Limit Amount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	8	792 -799	617- 624

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 limit amount (WHOLE DOLLARS)	Value	Jul. 1, 2026								✓					

Optional Accident Benefits R Sub-coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	655 – 656	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	
Replacement of Personal Items	7H	Jul. 1, 2026								✓				

Optional Accident Benefits R Limit Amount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	8	657 - 664	577 - 584

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 limit amount (WHOLE DOLLARS) Code 99999999 to indicate coverage for an unlimited amount	Value	Jul. 1, 2026									✓					

Optional Accident Benefits V Sub-coverage Code

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	628 – 629	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	
Optional Accident Benefits Expenses for Visitors	7G	Jul. 1, 2026								✓				

Optional Accident Benefits V Limit Amount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	8	630 -637	569- 576

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 limit amount (WHOLE DOLLARS) Code 99999999 to indicate coverage for an unlimited amount	Value	Jul. 1, 2026									✓					

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		✓											
		Jan. 1, 2008	May 1, 2015				✓ ¹								
All perils coverage with disappearing or other non-standard deductible	49 ²	Jan. 1, 2008		✓											
Full coverage	40 ²		Jan. 1, 1997						✓						
\$25 deductible	41 ²		Jan. 1, 1997						✓						
\$50 deductible	42 ²		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	43 ²		Jan. 1, 1997						✓				
\$200 deductible	44 ²		Jan. 1, 1997						✓				
\$250 deductible	45		Jan. 1, 1997						✓				
\$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 ²		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓
\$25 deductible	41 ²		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓
\$50 deductible	42 ²		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓
\$100 deductible	43 ²		Jan. 1, 2008		✓	✓	✓	✓		✓	✓	✓	✓
\$200 deductible	44 ²		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 ²	Jan. 1, 1997	Jan. 1, 2008						✓				
\$25 deductible	411 ²	Jan. 1, 1997	Jan. 1, 2008						✓				
\$50 deductible	412 ²	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	413 ²	Jan. 1, 1997	Jan. 1, 2008							✓				
\$200 deductible	414 ²	Jan. 1, 1997	Jan. 1, 2008							✓				
\$250 deductible	415	Jan. 1, 1997	Jan. 1, 2008							✓				
\$300 deductible	420	Jan. 1, 1997	Jan. 1, 2008							✓				
\$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. Facility Association ONLY

2. Not Valid for Facility Association

Annual Driving Distance

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Right	Zero	6	253-258	155-160

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	
Annual Driving Distance in kilometers	000000-999999	Jan. 1, 2014		✓										
Annual Driving Distance information is temporarily unknown	T ¹	Jan. 1, 2014	Jul. 1, 2017	✓										
Attached Trailer or Third Party Excess Liability coverage	Blank	Jan. 1, 2014		✓										

1. This value has to be reported left justified followed by blanks.

Business Use Percentage

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Right	Zero	3	259-261	161-163

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	
Indicate percentage of business use without decimals (e.g. 050 means 50%)	000-100	Jan. 1, 2014		✓										
Business use percentage is temporarily unknown	T ¹	Jan. 1, 2014	Jul. 1, 2017	✓										
Attached Trailer or Third Party Excess Liability coverage	Blank	Jan. 1, 2014		✓										

1. This value has to be reported left justified followed by blanks.

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				✓											
Accident Benefits M, R & AC Coverage Code										✓					
Accident Benefits HC&RE 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	
Accident Benefits PI Coverage Code					✓									
Accident Benefits IR&OM Coverage Code					✓									
Accident Benefits D&RE Coverage Code					✓									
Collision Coverage Code				✓										
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							✓					

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
\$50 deductible	32 ¹		Jan. 1, 1997						✓				
\$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						✓				

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
\$50 deductible	312 ¹	Jan. 1, 1997	Jan. 1, 2008							✓				
\$100 deductible	313 ¹	Jan. 1, 1997	Jan. 1, 2008							✓				
\$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

Commuting Distance One-Way

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Right	Zero	3	250-252	152-154

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-way commuting distance in kilometers	000-999	Jan. 1, 2014		✓											
One-way commuting distance temporarily unknown	T ¹	Jan. 1, 2014	Jul. 1, 2017	✓											
Attached Trailer or Third Party Excess Liability coverage	Blank	Jan. 1, 2014		✓											

1. This value has to be reported left justified followed by blanks.

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					✓							
		Apr. 1, 2013						✓						
		Oct. 1, 2015									✓			
		Jan. 1, 2021						✓						
		Jan. 1, 2022						✓						

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 with non-standard deductibles including disappearing deductibles	19 ¹	Jan. 1, 2008				✓			✓				
		Apr. 1, 2013				✓							
		Oct. 1, 2015							✓				
		Jan. 1, 2021				✓							
		Jan. 1, 2022				✓							

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				✓			✓					
	zero	Apr. 1, 2013						✓						
	zero	Oct. 1, 2015								✓				
	value	Jan. 1, 2021				✓								
	value	Jan. 1, 2022			✓									

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 (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	Jan. 1, 2014							✓				
Licensed < 36 months with driver training within the last year	1	Feb. 1, 1998	Jan. 1, 2014							✓				
Licensed < 36 months and 1 – 2 years since driver training	2	Feb. 1, 1998	Jan. 1, 2014							✓				
Licensed < 36 months with remedial driver training	3	Feb. 1, 1998	Jan. 1, 2014							✓				
Licensed ≥ 36 months with no remedial driver training	4	Feb. 1, 1998	Jan. 1, 2014							✓				

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Licensed \geq 36 months with remedial driver training	5	Feb. 1, 1998	Jan. 1, 2014							✓				

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			O	O	O	O	✓	O	O	O	O	
		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 Accident Driver First Name (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	15	N/A	379 – 393

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		
Enter first name of Accident Driver		Jul. 1, 1996		✓											
No driver involved in accident	NOT APPLICABLE	Jul. 1, 1996		✓											
Accident Driver name is unknown	NOT AVAILABLE	Jul. 1, 1996		✓											

First Party Accident Driver License Number (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	20	N/A	409 – 428

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	
Driver's license number ¹		Jul. 1, 1996		✓										
First Party Accident Driver's license is under suspension	UNDER SUSPENSION	Jul. 1, 1996		✓										
First Party Accident Driver fails to provide driver's license number	UNDER INVESTIGATION	Jul. 1, 1996		✓										
Search for license number unsuccessful	UNSUCCESSFUL	Jul. 1, 1996		✓										

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
First Party Accident Driver does not hold a driver's license or holds a special license/permit	UNLICENSED	Jul.1, 1996		✓										
No driver involved in accident	NOT APPLICABLE	Jul. 1, 1996		✓										

1. As defined and issued by each province under the jurisdiction of the Highway Traffic Act

First Party Accident Driver License Number Jurisdiction (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	2	N/A	429 – 430

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	Province	Code	Accident START date	Accident STOP date	Applicable Jurisdictions											
					All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
Enter the standard 2-character province code representing the jurisdiction that issued the accident driver's license	Alberta	AB	Jul. 1, 1996		✓											
	British Columbia	BC	Jul. 1, 1996		✓											
	Manitoba	MB	Jul. 1, 1996		✓											
	New Brunswick	NB	Jul. 1, 1996		✓											

Description	Province	Code	Accident START date	Accident STOP date	Applicable Jurisdictions									
					All	AB	NB	NL	NS	ON	PE	NT	NU	YK
	Newfoundland and Labrador	NF, NL	Jul. 1, 1996		✓									
	Nova Scotia	NS	Jul. 1, 1996		✓									
	Northwest Territories	NT	Jul. 1, 1996		✓									
	Nunavut	NN, NU	April 1, 1999		✓									
	Ontario	ON	Jul. 1, 1996		✓									
	Prince Edward Island	PE	Jul. 1, 1996		✓									
	Quebec	QC, PQ	Jul. 1, 1996		✓									
	Saskatchewan	SK	Jul. 1, 1996		✓									
	Yukon	YK, YT, YU	Jul. 1, 1996		✓									
Not a Canadian jurisdiction	United States	US	Jul. 1, 1996		✓									
	Other Countries	OT, AU	Jul. 1, 1996		✓									
First Party Accident Driver's license is under suspension	NA		Jul. 1, 1996		✓									
First Party Accident Driver fails to provide driver's license Number	NA		Jul. 1, 1996		✓									

Description	Province	Code	Accident START date	Accident STOP date	Applicable Jurisdictions										
					All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Search for license number unsuccessful	NA		Jul. 1, 1996		✓										
No driver involved in accident	NA		Jul. 1, 1996		✓										

First Party Accident Driver Middle Name/Initial (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	15	N/A	394 – 408

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		
Enter middle name or initial of Accident Driver		Jul. 1, 1996		✓											
No middle name or initial	NOT APPLICABLE	Jul. 1, 1996		✓											
No driver involved in accident	NOT APPLICABLE	Jul. 1, 1996		✓											
Accident Driver name unknown	NOT AVAILABLE	Jul. 1, 1996		✓											

First Party Accident Driver Name (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	60	N/A	349 – 408

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	
Unstructured format	## followed by full name	Jul. 1, 1996		✓										
Unstructured format; No driver involved in accident	## followed by NOT APPLICABLE	Jul. 1, 1996		✓										
Unstructured format; First Party Accident Driver name is unknown	## followed by NOT AVAILABLE	Jul. 1, 1996		✓										

First Party Accident Driver Surname (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	30	N/A	349 – 378

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		
Enter surname of Accident Driver		Jul. 1, 1996		✓											
No driver involved in accident	NOT APPLICABLE	Jul. 1, 1996		✓											
Accident Driver name is unknown	NOT AVAILABLE	Jul. 1, 1996		✓											

First Party Degree at Fault (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	3	N/A	431 – 433

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		
Enter degree of fault of First Party Accident Driver as a percentage (e.g. 075 means 75 percent)	value	Jul. 1, 1996		✓											

First Party Vehicle Identification Number - VIN (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	20	N/A	191 – 210

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 full vehicle identification number of the first party vehicle involved in the accident		Jul. 1, 1996		✓											
No first party vehicle involved in the accident	NF	Jul. 1, 1996		✓											

First Party Vehicle Indicator (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	3	N/A	188 – 190

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 Indicator of the vehicle involved in the accident, as reported on the premium record	001-999	Jul. 1, 1996		✓											
No first party vehicle involved in the accident	000	Jul. 1, 1996		✓											

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	Jan. 1, 2027		✓									
The compulsory insurance premium has not been capped at Grid-rate	N	Oct. 1, 2004	Jan. 1, 2027		✓									
Attached Trailer or Third Party Excess Liability Coverage	Blank	Oct. 1, 2004	Jan. 1, 2027		✓									

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												✓	✓	✓
			Jun. 22, 1990							✓					
			Jan. 1, 2005			✓									
			Apr. 1, 2013					✓							
			Oct. 1, 2015							✓					
			Jan. 1, 2021					✓							
Bodily Injury by any other third party													✓	✓	✓

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
	02		Jun. 22, 1990							✓				
			Jan. 1, 2005			✓								
			Apr. 1, 2013					✓						
			Oct. 1, 2015							✓				
			Jan. 1, 2021				✓							
			Jan. 1, 2022			✓								
Property Damage	09										✓	✓	✓	
			Jun. 22, 1990						✓					
			Jan. 1, 2005			✓								
			Apr. 1, 2013					✓						
			Oct. 1, 2015							✓				
			Jan. 1, 2021				✓							
	Jan. 1, 2022			✓										
Bodily Injury, OUTSIDE PROVINCE, by passenger in the insured automobile	03	Jan. 1, 2005	Jan. 1, 2008			✓								
		Jun. 22, 1990	Jul. 1, 1994						✓					
		Apr. 1, 2013	Apr. 1, 2014					✓						
		Oct. 1, 2015	Oct. 1, 2016							✓				
		Jan. 1, 2021	Jan. 1, 2022				✓							
		Jan. 1, 2022	Jan. 1, 2023			✓								
Bodily Injury, OUTSIDE PROVINCE, by any other third party.	04	Jan. 1, 2005	Jan. 1, 2008			✓								
		Jun. 22, 1990	Jul. 1, 1994						✓					
		Apr. 1, 2013	Apr. 1, 2014					✓						
		Oct. 1, 2015	Oct. 1, 2016							✓				

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
		Jan. 1, 2021	Jan. 1, 2022				✓						
		Jan. 1, 2022	Jan. 1, 2023		✓								
Bodily Injury, WITHIN PROVINCE, by passengers in the insured automobile	05	Jan. 1, 2005	Jan. 1, 2008			✓							
		Jun. 22, 1990	Jul. 1, 1994					✓					
		Apr. 1, 2013	Apr. 1, 2014					✓					
		Oct. 1, 2015	Oct. 1, 2016						✓				
		Jan. 1, 2021	Jan. 1, 2022				✓						
		Jan. 1, 2022	Jan. 1, 2023		✓								
Bodily Injury, WITHIN PROVINCE, by any other third party	06	Jan. 1, 2005	Jan. 1, 2008			✓							
		Jun. 22, 1990	Jul. 1, 1994						✓				
		Apr. 1, 2013	Apr. 1, 2014					✓					
		Oct. 1, 2015	Oct. 1, 2016							✓			
		Jan. 1, 2021	Jan. 1, 2022				✓						
		Jan. 1, 2022	Jan. 1, 2023		✓								
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						✓				
		Apr. 1, 2013	Apr. 1, 2014					✓					
		Oct. 1, 2015	Oct. 1, 2016							✓			
		Jan. 1, 2021	Jan. 1, 2022				✓						
		Jan. 1, 2022	Jan. 1, 2023		✓								
Property Damage to insured vehicle,		Jan. 1, 2005	Jan. 1, 2008			✓							

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
constituting a total loss when OEF 43/ NBEF 43R or 19A is applicable	12	Jun. 22, 1990	Jul. 1, 1994						✓				
		Apr. 1, 2013	Apr. 1, 2014					✓					
		Oct. 1, 2015	Oct. 1, 2016							✓			
		Jan. 1, 2021	Jan. 1, 2022				✓						
		Jan. 1, 2022	Jan. 1, 2023		✓								
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						✓				
		Apr. 1, 2013	Apr. 1, 2014					✓					
		Oct. 1, 2015	Oct. 1, 2016							✓			
		Jan. 1, 2021	Jan. 1, 2022				✓						
		Jan. 1, 2022	Jan. 1, 2023		✓								
Other Property Damage to insured vehicle	16	Jan. 1, 2005	Jan. 1, 2008			✓							
		Jun. 22, 1990	Jul. 1, 1994						✓				
		Apr. 1, 2013	Apr. 1, 2014					✓					
		Oct. 1, 2015	Oct. 1, 2016							✓			
		Jan. 1, 2021	Jan. 1, 2022				✓						
		Jan. 1, 2022	Jan. 1, 2023		✓								
Property Damage to contents owned by the insured	17	Jan. 1, 2005	Jan. 1, 2008			✓							
		Jun. 22, 1990	Jul. 1, 1994						✓				
		Apr. 1, 2013	Apr. 1, 2014					✓					
		Oct. 1, 2015	Oct. 1, 2016							✓			
		Jan. 1, 2021	Jan. 1, 2022				✓						
		Jan. 1, 2022	Jan. 1, 2023		✓								

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Loss of use	18	Jan. 1, 2005	Jan. 1, 2008			✓							
		Jun. 22, 1990	Jul. 1, 1994						✓				
		Apr. 1, 2013	Apr. 1, 2014					✓					
		Oct. 1, 2015	Oct. 1, 2016							✓			
		Jan. 1, 2021	Jan. 1, 2022				✓						
		Jan. 1, 2022	Jan. 1, 2023		✓								
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						✓				
		Apr. 1, 2013	Apr. 1, 2014					✓					
		Oct. 1, 2015	Oct. 1, 2016							✓			
		Jan. 1, 2021	Jan. 1, 2022				✓						
		Jan. 1, 2022	Jan. 1, 2023		✓								
Third Party Liability – Bodily Injury only Coverage													
Bodily Injury, OUTSIDE PROVINCE, by passengers in the insured automobile.	03	Jul. 1, 1994							✓				
		Jan. 1, 2008			✓								
		Apr. 1, 2013					✓						
		Oct. 1, 2015								✓			
		Jan. 1, 2021				✓							
		Jan. 1, 2022			✓								
Losses in excess of provincial benefits where policyholder has the right to sue for them, as outlined in the regulations	031	Jan. 1, 2027			✓								
Bodily Injury, OUTSIDE PROVINCE, by any other third party		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	
	04	Apr. 1, 2013							✓					
		Oct. 1, 2015								✓				
		Jan. 1, 2021				✓								
		Jan. 1, 2022			✓									
Bodily Injury, WITHIN PROVINCE, by passengers in the insured automobile.	05	Jul. 1, 1994								✓				
		Jan. 1, 2008			✓									
		Apr. 1, 2013					✓							
		Oct. 1, 2015								✓				
		Jan. 1, 2021				✓								
		Jan. 1, 2022	Jan. 1, 2027		✓									
Tort Bar Exceptions	051	Jan. 1, 2027			✓									
Bodily Injury, WITHIN PROVINCE, by any other third party	06	Jul. 1, 1994								✓				
		Jan. 1, 2008			✓									
		Apr. 1, 2013					✓							
		Oct. 1, 2015								✓				
		Jan. 1, 2021				✓								
		Jan. 1, 2022	Jan. 1, 2027		✓									
Loss Transfer provision (applies to the company making the loss transfer indemnification payment to the insurer paying the accident benefits)	07	Jul. 1, 1994								✓				
		Jan. 1, 2027			✓									

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
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			✓								
		Apr. 1, 2013					✓						
		Oct. 1, 2015							✓				
		Jan. 1, 2021				✓							
		Jan. 1, 2022			✓								
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			✓								
		Apr. 1, 2013					✓						
		Oct. 1, 2015							✓				
		Jan. 1, 2021				✓							
		Jan. 1, 2022			✓								
Damage to contents, not owned by the insured but under his care, custody or control	14	Jul. 1, 1994							✓				
		Jan. 1, 2008			✓								
		Apr. 1, 2013					✓						
		Oct. 1, 2015							✓				
		Jan. 1, 2021				✓							
		Jan. 1, 2022			✓								
Other Property Damage to insured vehicle		Jul. 1, 1994							✓				
		Jan. 1, 2008			✓								
		Apr. 1, 2013					✓						

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
	16	Oct. 1, 2015									✓			
		Jan. 1, 2021				✓								
		Jan. 1, 2022				✓								
Property Damage to contents owned by the insured	17	Jul. 1, 1994							✓					
		Jan. 1, 2008				✓								
		Apr. 1, 2013					✓							
		Oct. 1, 2015								✓				
		Jan. 1, 2021					✓							
		Jan. 1, 2022					✓							
Loss of use	18	Jul. 1, 1994							✓					
		Jan. 1, 2008				✓								
		Apr. 1, 2013					✓							
		Oct. 1, 2015								✓				
		Jan. 1, 2021					✓							
		Jan. 1, 2022					✓							
Damage to trailers, not owned by the insured, but under his care, custody or control	19	Jul. 1, 1994							✓					
		Jan. 1, 2008				✓								
		Apr. 1, 2013					✓							
		Oct. 1, 2015								✓				
		Jan. 1, 2021					✓							
		Jan. 1, 2022					✓							
Accident Benefits Coverage														
Funeral services	30					✓	✓	✓		✓	✓	✓	✓	

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
			Jan. 1, 2027		✓									
Medical expenses	31					✓	✓	✓		✓	✓	✓	✓	
			Jan. 1, 2027		✓									
Death benefits	32					✓	✓	✓		✓	✓	✓	✓	
			Jan. 1, 2027		✓									
Disability income benefits	34					✓	✓	✓		✓	✓	✓	✓	
			Jan. 1, 2027		✓									
Accidents occurring outside Alberta or Ontario and payments in excess of provincial benefits	37				✓				✓					
Uninsured and unidentified motorist benefits	39										✓	✓	✓	
			Jan. 1, 2028 (applies to claims made against Accident Benefit coverage 78)		✓									
Funeral benefits	40	Jun. 22, 1990							✓					
Funeral and interment expenses • As prescribed in section 43 of Bill 47	400	Jan. 1, 2027			✓									
Grief counselling expenses • As prescribed in section 44 of Bill 47	401	Jan. 1, 2027			✓									
Medical, excluding rehabilitation and extended care	41	Jun. 22, 1990							✓					
Healthcare and related expenses • As prescribed in section 10 of Bill 47	410	Jan. 1, 2027			✓									
Daily living assistance expenses • As prescribed in section 13 of Bill 47 (Healthcare & related expenses)	411	Jan. 1, 2027			✓									

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Expenses for care of other persons <ul style="list-style-type: none"> As prescribed in section 14 of Bill 47 (Healthcare & related expenses) 	412	Jan. 1, 2027			✓									
Expenses respecting family enterprise (help to hire someone else to replace you in a family business, i.e., part time bookkeeping for spouse's small business) <ul style="list-style-type: none"> As prescribed in section 15 of Bill 47 (Healthcare & related expenses) 	413	Jan. 1, 2027			✓									
Other Expenses. <ul style="list-style-type: none"> As prescribed in section 16 of Bill 47 (Healthcare & related expenses) 	414	Jan. 1, 2027			✓									
Lump sum indemnity for a permanent impairment. <ul style="list-style-type: none"> As prescribed in section 36-38 of Bill 47 (Permanent impairment) 	415	Jan. 1, 2027			✓									
Death benefits	42	Jun. 22, 1990							✓					
Death benefit for spouse or partner <ul style="list-style-type: none"> As prescribed in section 39 of Bill 47 	421	Jan. 1, 2027			✓									
Death benefit for dependent <ul style="list-style-type: none"> As prescribed in section 40-41 of Bill 47 	422	Jan. 1, 2027			✓									
Death benefit for non-dependent child or parent <ul style="list-style-type: none"> As prescribed in section 42 of Bill 47 	423	Jan. 1, 2027			✓									
Rehabilitation – renovations	43	Jun. 22, 1990							✓					
Rehabilitation. <ul style="list-style-type: none"> As prescribed in section 11 of Bill 47 (Healthcare & related expenses) 	430	Jan. 1, 2027			✓									
Rehabilitation – other than renovations	45	Jun. 22, 1990							✓					
Loss Transfer recovery – funeral benefits	60	Jun. 22, 1990							✓					
Loss Transfer Recovery – Funeral and interment expenses	600	Jan. 1, 2027			✓									

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Loss Transfer Recovery – Grief counselling expenses	601	Jan. 1, 2027			✓									
Loss Transfer recovery – medical, excluding rehabilitation and extended care	61	Jun. 22, 1990							✓					
Loss Transfer Recovery – Healthcare and related expenses <ul style="list-style-type: none"> As prescribed in section 10 of Bill 47 	610	Jan. 1, 2027			✓									
Loss Transfer Recovery – Daily living assistance expenses <ul style="list-style-type: none"> As prescribed in section 13 of Bill 47 (Healthcare & related expenses) 	611	Jan. 1, 2027			✓									
Loss Transfer Recovery – Expenses for care of other persons <ul style="list-style-type: none"> As prescribed in section 14 of Bill 47 (Healthcare & related expenses) 	612	Jan. 1, 2027			✓									
Loss Transfer Recovery – Expenses respecting family enterprise (help to hire someone else to replace you in a family business, i.e., part time bookkeeping for spouse's small business) <ul style="list-style-type: none"> As prescribed in section 15 of Bill 47 (Healthcare & related expenses) 	613	Jan. 1, 2027			✓									
Loss Transfer Recovery – Other Expenses. <ul style="list-style-type: none"> As prescribed in section 16 of Bill 47 (Healthcare & related expenses) 	614	Jan. 1, 2027			✓									
Loss Transfer Recovery – Lump sum indemnity for a permanent impairment. <ul style="list-style-type: none"> As prescribed in section 36-38 of Bill 47 (Permanent impairment) 	615	Jan. 1, 2027			✓									
Loss Transfer recovery – death benefits	62	Jun. 22, 1990							✓					
Loss Transfer Recovery - Death benefit for spouse or partner <ul style="list-style-type: none"> As prescribed in section 39 of Bill 47 	621	Jan. 1, 2027			✓									

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Loss Transfer Recovery - Death benefit for dependent • As prescribed in section 40-41 of Bill 47	622	Jan. 1, 2027			✓									
Loss Transfer Recovery - Death benefit for non-dependent child or parent • As prescribed in section 42 of Bill 47	623	Jan. 1, 2027			✓									
Loss Transfer recovery – rehabilitation renovations	63	Jun. 22, 1990							✓					
Loss Transfer Recovery - Rehabilitation. • As prescribed in section 11 of Bill 47 (Healthcare & related expenses)	630	Jan. 1, 2027			✓									
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							✓					
Full-time earners Income Replacement • As prescribed in section 18 and 19 of Bill 47	801	Jan. 1, 2027			✓									
Self-employed earners Income Replacement • As prescribed in section 18 and 19 of Bill 47	802	Jan. 1, 2027			✓									
Temporary and Part-time earners Income Replacement • As prescribed in section 20 of Bill 47	803	Jan. 1, 2027			✓									

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Student disability income benefits	81	Jan. 1, 1994							✓				
Student entitled to income replacement benefits <ul style="list-style-type: none"> As prescribed in section 23, 24, 25, and 26 of Bill 47 	810	Jan. 1, 2027			✓								
Minor entitled to income replacement benefits <ul style="list-style-type: none"> As prescribed in sections 28, 29, 30 and 31 of Bill 47 	811	Jan. 1, 2027			✓								
Lump sum indemnity for each of school year not completed (kindergarten to Grade 12) <ul style="list-style-type: none"> As prescribed in section 27 of Bill 47 	812	Jan. 1, 2027			✓								
Lump sum indemnity for each school year not completed (Post-secondary) <ul style="list-style-type: none"> As prescribed in section 22 of Bill 47 	813	Jan. 1, 2027			✓								
All others – non earner disability income benefits	82	Jan. 1, 1994							✓				
Non-earners <ul style="list-style-type: none"> As prescribed in section 21 of Bill 47 	820	Jan. 1, 2027			✓								
Retirement income benefits <ul style="list-style-type: none"> As prescribed in section 34 of Bill 47 	821	Jan. 1, 2027			✓								
Caregiver benefit <ul style="list-style-type: none"> As prescribed in section 32 of Bill 47 	822	Jan. 1, 2027			✓								
Visitation expenses benefits	83	Jan. 1, 1994							✓				
Transportation, lodging, other expenses. <ul style="list-style-type: none"> As prescribed in section 12 of Bill 47 (Healthcare & Related Expenses) 	830	Jan. 1, 2027			✓								
Dependent care expenses benefits	84	Jan. 1, 1994							✓				
Housekeeping and home maintenance expenses benefits	85	Jan. 1, 1994							✓				

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Costs of examinations	86	Jan. 1, 1994							✓				
All other including replacement of clothing, hearing aids, glasses and other devices	87	Jan. 1, 1994							✓				
Loss Transfer recovery – employed/deemed employed disability income benefits	90	Jan. 1, 1994							✓				
Loss Transfer Recovery - Full-time earners	901	Jan. 1, 2027			✓								
Loss Transfer Recovery - Self-employed earners	902	Jan. 1, 2027			✓								
Loss Transfer Recovery - Temporary and Part-time earners	903	Jan. 1, 2027			✓								
Loss Transfer recovery – student disability income benefits	91	Jan. 1, 1994							✓				
Loss Transfer Recovery - Student entitled to income replacement benefits	910	Jan. 1, 2027			✓								
Loss Transfer Recovery - Minor entitled to income replacement benefits	911	Jan. 1, 2027			✓								
Loss Transfer recovery – all others – non earner disability income benefits	92	Jan. 1, 1994							✓				
Loss Transfer Recovery - Non-earners	920	Jan. 1, 2027			✓								
Loss Transfer Recovery - Retirement income benefits	921	Jan. 1, 2027			✓								
Loss Transfer Recovery - Caregiver benefit	922	Jan. 1, 2027			✓								
Loss Transfer recovery – visitation expenses benefits	93	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 - Transportation, lodging, other expenses	930	Jan. 1, 2027			✓									
Loss Transfer recovery – dependent 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						✓					
Dependent 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						✓					
Loss Transfer Recovery – long term care	66	Jun. 22, 1990	Jan. 1, 1994						✓					
Loss Transfer Recovery – dependent care income benefits	68	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 – 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						✓					
			Jan. 1, 2027 (applies to claims made against Bill 47 AB coverages 7C to 7F)				✓							
Uninsured Automobile – Bodily Injury	36	Jul. 1, 1994							✓					
Uninsured Automobile – Property Damage	38	Jul. 1, 1994							✓					

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
All Perils 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		✓									
Impact with animal(s)	2A	Jan. 1, 2022		✓									
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		✓									

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Hail	29	Jan. 1, 2008		✓										
Impact with animal(s)	2A	Jan. 1, 2022		✓										
Theft Claim	22		Jan. 1, 2008	✓										
Specified Perils Coverage														
Fire claim	21			✓										
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	✓										

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
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		✓									
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			✓											

Mandatory Coverage Indicator (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	336	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	
Mandatory Third Party Liability (BI) coverage exists on the policy as a result of this transaction	Y	Jan. 1, 1998								✓				
		Jan. 1, 2010			✓	✓	✓		✓					
Mandatory Third Party Liability (BI) coverage does not exist on the policy as a result of this transaction	N	Jan. 1, 1998								✓				
		Jan. 1, 2010			✓	✓	✓		✓					

Multi-Car Discount Indicator

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	352	215

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		
Multi-car discount has been applied	Y	Jan. 1, 2014		✓											
Multi-car discount has not been applied	N	Jan. 1, 2014		✓											
Multi-car discount is not offered	X	Jan. 1, 2014		✓											
Attached Trailer or Third Party Excess Liability coverage	Blank	Jan. 1, 2014		✓											

Multi-Line Discount Indicator

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	353	216

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		
Multi-line discount has been applied	Y	Jan. 1, 2014		✓											
Multi-line discount has not been applied	N	Jan. 1, 2014		✓											
Multi-line discount is not offered	X	Jan. 1, 2014		✓											
Attached Trailer or Third Party Excess Liability coverage	Blank	Jan. 1, 2014		✓											

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
✓	✓	O	O	✓	✓	O	O	✓	✓	O	O		

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		Jul. 1, 2019	✓											
One other operator (neither spouse nor same-sex partner)	1		Jul. 1, 2019	✓											
One other operator ¹	1	Jul. 1, 2019		✓											
Two other operators	2			✓											
Three other operators	3			✓											
Four other operators	4			✓											

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Five, or more other operators	5			✓										
No other operators	6			✓										
Attached Trailers or Third Party Excess Liability Coverage	Blank			✓										

1. There is no longer a distinction between one other operator (spouse/non-spouse).

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			✓ 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	
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 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			✓ 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	
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 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			✓ 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	
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	Jan. 1, 2027		✓									
Attached Trailer or Third Party Excess Liability Coverage	Blank	Jul. 1, 2005	Jan. 1, 2027		✓									

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	Blank			✓										
Attached Trailer or Third Party Excess Liability Coverage				✓										

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			0	0	0	0	✓	0	0	0	0	
		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			○	○	○	○	✓	○	○	○	○	
		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			✓										

Policy Vehicle Status (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	334 – 335	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		
Cancelled for non-payment	11	Jul. 1, 1996		✓											
Cancelled due to policy renewal not taken	12	Jul. 1, 1996		✓											
Cancelled based on underwriting	13	Jul. 1, 1996		✓											
Cancelled for material misrepresentation	14	Jul. 1, 1996		✓											
Cancelled at insured's request	15	Jul. 1, 1996		✓											
Cancelled for any other reason	20	Jul. 1, 1996		✓											
Temporary suspension and reinstatement of temporary suspension	21	Jul. 1, 1996		✓											

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Reinstated following cancellation	80	Jul. 1, 1996		✓										
All other	90	Jul. 1, 1996		✓										

Policyholder City (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	30	204 – 233	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		
Enter the name of the city of the named insured's (policyholder's) mailing address	Jul. 1, 1996		✓											

Policyholder First Name (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	15	134 – 148	114 – 128

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	
Enter first name of the named insured (Policyholder)	Jul. 1, 1996		✓										

Policyholder Middle Name/Initial (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	15	149 – 163	129 – 143

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 middle name or initial of named insured (policyholder)	value	Jul. 1, 1996		✓										
No middle name or initial	NOT APPLICABLE	Jul. 1, 1996		✓										

Policyholder Mailing Address (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	72	164 – 235	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		
Unstructured format number, street name, unit number, (if applicable), city, and province separated by commas	## followed by full Mailing Address	Jul. 1, 1996		✓											

Policyholder Name (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	60	104 – 163	84 – 143

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		
Unstructured format	## followed by full name	Jul. 1, 1996		✓											
Unstructured format Named insured is a company	## followed by full name of Company	Jul. 1, 1996		✓											

Policyholder Postal Code (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	6	236 – 241	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 6-character postal code of the named insured's (policyholder's) mailing address	value	Jul. 1, 1996		✓										
Named insured's (policyholder's) mailing address is not in Canada	X0X0X0	Jul. 1, 1996		✓										

Policyholder Province (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	234 – 235	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	Province	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
					All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Enter the standard 2-character province code representing the jurisdiction of the named insured's (policyholder's) mailing address	Alberta	AB	Jul. 1, 1996		✓									
	British Columbia	BC	Jul. 1, 1996		✓									
	Manitoba	MB	Jul. 1, 1996		✓									
	New Brunswick	NB	Jul. 1, 1996		✓									
	Newfoundland and Labrador	NF, NL	Jul. 1, 1996		✓									
	Nova Scotia	NS	Jul. 1, 1996		✓									
	Northwest Territories	NT	Jul. 1, 1996		✓									
	Nunavut	NN, NU	Apr. 1, 1999		✓									
	Ontario	ON	Jul. 1, 1996		✓									
	Prince Edward Island	PE	Jul. 1, 1996		✓									
	Quebec	QC, PQ	Jul. 1, 1996		✓									
	Saskatchewan	SK	Jul. 1, 1996		✓									
	Yukon	YK, YT, YU	Jul. 1, 1996		✓									
Not a Canadian jurisdiction	United States	US	Jul. 1, 1996		✓									
	Other Countries	OT, AU	Jul. 1, 1996		✓									

Policyholder Street Address (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	40	164 – 203	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		
Enter the number, the street name and, if applicable, the unit number separated by blanks or commas, of the named insured's (policyholder's) mailing address	Jul. 1, 1996		✓											

Policyholder Surname (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	30	104 – 133	84 – 113

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 Surname of the named insured (policyholder)	value	Jul. 1, 1996		✓										
Named insured is a company	Refer to "Policyholder Name (UIP)" (unstructured)	Jul. 1, 1996		✓										

Premium Amount

Field Format	Coverage	Field Alignment	Fill Character	Field Size	Field Positions	
					Premium	Claim
Num	Accident Benefits	Right	zero	6	553 – 558	N/A
Num	Collision/All Perils Premium	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
Num	Accident Benefits M, R & AC	Right	zero	7	611 - 617	N/A
Num	Accident Benefits Healthcare and Related Expenses (HC&RE)	Right	zero	7	620 - 626	N/A
Num	Optional Accident Benefits V	Right	zero	7	638 – 644	N/A
Num	Optional Accident Benefits R	Right	zero	7	665 – 671	N/A
Num	Optional Accident Benefits CI	Right	zero	7	692 – 698	N/A
Num	Accident Benefits Permanent Impairment Benefits (PI)	Right	zero	7	701 - 707	N/A
Num	Optional Accident Benefits C	Right	zero	7	719 - 725	N/A
Num	Optional Accident Benefits H&HM	Right	zero	7	746 – 752	N/A
Num	Optional Accident Benefits IR	Right	zero	7	773 – 779	N/A
Num	Accident Benefits Income replacement and other monetary benefits (IR&OM)	Right	zero	7	782 - 788	N/A
Num	Optional Accident Benefits NE	Right	zero	7	800 - 806	N/A

Field Format	Coverage	Field Alignment	Fill Character	Field Size	Field Positions	
					Premium	Claim
Num	Optional Accident Benefits EE	Right	zero	7	827 - 833	N/A
Num	Optional Accident Benefits DC	Right	zero	7	862 - 868	N/A
Num	Optional Accident Benefits D	Right	zero	7	897 - 903	N/A
Num	Optional Accident Benefits F	Right	zero	7	924 - 930	N/A
Num	Accident Benefits Death benefits and related expenses (D&RE)	Right	zero	7	933 - 939	N/A
Num	Optional Accident Benefits I	Right	zero	7	951 - 957	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.

Principal Operator First Name (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	15	415 – 429	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 first name of the principal operator	value	Jul. 1, 1996		✓											
Named insured is a company	NOT APPLICABLE	Jul. 1, 1996		✓											
Attached Trailer, Garage or Miscellaneous Policy AND the principal operator's name is unavailable	NOT APPLICABLE	Jul. 1, 1996		✓											

Principal Operator Driver License Number (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	20	445 – 464	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	
Driver's license number ¹	value	Jul. 1, 1996		✓										
Attached Trailer, Garage or Miscellaneous Policy AND the principal operator's driver's license is unavailable	NOT APPLICABLE	Jul. 1, 1996		✓										
Principal operator does not hold a standard driver's license or holds a special license/permit	NOT APPLICABLE	Jul. 1, 1996		✓										
Named insured is a company	COMPANY	Jul. 1, 1996		✓										

1. As defined and issued by each province under the jurisdiction of the Highway Traffic Act

Principal Operator Driver License Number Jurisdiction (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	465 – 466	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	Province	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions											
					All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
Enter the standard 2-character province code representing the jurisdiction that issues the accident driver's license	Alberta	AB	Jul. 1, 1996		✓											
	British Columbia	BC	Jul. 1, 1996		✓											
	Manitoba	MB	Jul. 1, 1996		✓											
	New Brunswick	NB	Jul. 1, 1996		✓											

Description	Province	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
					All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
	Newfoundland and Labrador	NF, NL	Jul. 1, 1996		✓										
	Nova Scotia	NS	Jul. 1, 1996		✓										
	Northwest Territories	NT	Jul. 1, 1996		✓										
	Nunavut	NN, NU	Apr. 1, 1999		✓										
	Ontario	ON	Jul. 1, 1996		✓										
	Prince Edward Island	PE	Jul. 1, 1996		✓										
	Quebec	QC, PQ	Jul. 1, 1996		✓										
	Saskatchewan	SK	Jul. 1, 1996		✓										
	Yukon	YK, YT, YU	Jul. 1, 1996		✓										
Not a Canadian jurisdiction	United States	US	Jul. 1, 1996		✓										
	Other Countries	OT, AU	Jul. 1, 1996		✓										
Attached Trailer, Garage or Miscellaneous Policy AND the principal operator's driver's license is unavailable	NA		Jul. 1, 1996		✓										

Description	Province	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
					All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Principal operator does not hold a standard driver's license or holds a special license/permit	NA		Jul. 1, 1996		✓										
Named insured is a company	NA		Jul. 1, 1996		✓										

Principal Operator Middle Name/Initial (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	15	430 – 444	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 middle name or initial of principal operator	value	Jul. 1, 1996		✓											
No middle name or initial	NOT APPLICABLE	Jul. 1, 1996		✓											
Named insured is a company	NOT APPLICABLE	Jul. 1, 1996		✓											
Attached Trailer, Garage or Miscellaneous Policy AND the principal operator's name is unavailable	NOT APPLICABLE	Jul. 1, 1996		✓											

Principal Operator Name (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	60	385 – 444	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		
Unstructured format	## followed by full name	Jul. 1, 1996		✓											
Unstructured format; Named insured is a company	## followed by COMPANY	Jul. 1, 1996		✓											
Unstructured format; Attached Trailer, Garage or Miscellaneous Policy AND the principal operator's driver's license is unavailable	## followed by NOT APPLICABLE	Jul. 1, 1996		✓											

Principal Operator Surname (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	30	385 – 414	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 Surname of principal operator	value	Jul. 1, 1996		✓											
Named insured is a company	COMPANY	Jul. 1, 1996		✓											
Attached Trailer, Garage or Miscellaneous Policy AND the principal operator's name is unavailable	NOT APPLICABLE	Jul. 1, 1996		✓											

Processing Date (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Date	N/A	N/A	8	18 – 25	18 – 25

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		
Processing date	CCYYMMDD	Jul. 1, 1996		✓											

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			✓											
X	3	Jul. 1, 2026		✓											
Attached trailer or Third Party Excess Liability Coverage	Blank			✓											

Rated Operator Marital Status

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	359	231

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		
Rated Operator is married	M	Jan. 1, 2014		✓											
Rated Operator is not married	N	Jan. 1, 2014		✓											
The marital status of the Rated Operator is temporarily unknown	T	Jan. 1, 2014	Jul. 1, 2017	✓											
Attached Trailer or Third Party Excess Liability coverage	Blank	Jan. 1, 2014		✓											

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			✓											
July 1, 2026 record format version (1000 Position Format)	002			✓											

Registrant Identification Number – RIN (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	20	314 – 333	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	✓	✓	✓	✓	✓	✓	✓	✓

1. RIN is not required for fleet rated on a per car basis if the applicable VIN has been reported

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Government assigned RIN ² or Master Number ³		Oct. 1, 2001								✓				
		Jul. 1, 2010			✓	✓	✓		✓					
Driver license number ⁴	NOT APPLICABLE	Oct. 1, 2001							✓					
Non-owned vehicles, or other Miscellaneous policies where RIN is not available		Oct. 1, 2001						✓						
		Jul. 1, 2010			✓	✓	✓		✓					

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Attached Trailers where RIN is not available	NOT APPLICABLE	Oct. 1, 2001								✓				
		Jul. 1, 2010				✓	✓	✓		✓				
Third Party Excess Liability Insurance coverage where RIN is not available	NOT APPLICABLE	Oct. 1, 2001								✓				
		Jul. 1, 2010				✓	✓	✓		✓				

2. RIN validated according to Ontario MTO standards
 3. Government Issued Number
 4. Driver License Number validated according to Ontario standards

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								✓				

Renewal Discount Indicator

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	354	217

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		
Renewal Discount has been applied	Y	Jan. 1, 2014		✓											
Renewal Discount has not been applied	N	Jan. 1, 2014		✓											
Renewal Discount is not offered	X	Jan. 1, 2014		✓											
Attached Trailer or Third Party Excess Liability coverage	Blank	Jan. 1, 2014		✓											

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								✓				

Sequence Number (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	6	26 – 31	26 – 31

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	
Sequence Number	Jul. 1, 1996		✓										

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							✓					

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
\$25 deductible	21 ¹		Jan. 1, 1997						✓					
\$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						✓					

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
\$50 deductible	212 ¹	Jan. 1, 1997	Jan. 1, 2008							✓				
\$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 (including UIP)	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				✓									

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Northern District That portion of the Province lying north of latitude 55 degrees North, which includes the Peace River Block	105				✓									
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: Rothsay, 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							✓						

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
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, Reserve Mines, River Ryan, Scotchtown, Sydney Mines, Sydney River, Victoria, Victoria Mines	502								✓					
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									✓				

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

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
<p>Oshawa, Aurora, Newmarket, Orangeville Districts, including cities and towns of: Oshawa, Ajax, Newcastle, Newmarket, Orangeville, Pickering, Whitby and Whitchurch-Stouffville</p> <p>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.</p> <p>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.</p> <p>The part of the Regional Municipality of Peel, consisting of the Town of: Caledon, north of the Bolton-Terra Road</p> <p>The part of the County of Dufferin, consisting of the Town of: Orangeville</p> <p>The Villages on the District boundary.</p>	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									✓				

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
<p>Ottawa District including the cities of: Ottawa, and the Village of Rockcliffe Park</p> <p>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</p> <p>The Towns and Villages on the District boundary.</p>	711									✓				
<p>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.</p> <p>The Towns and Villages on the District boundary.</p>	707									✓				
<p>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)</p> <p>The Towns and Villages on the District boundary.</p>	728									✓				

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
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	760								✓					

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
The entire District Municipality of Muskoka The entire Provisional County of Haliburton 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, Hawksbury 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	
<p>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</p>	791									✓				
<p>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</p>	702									✓				
<p>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</p>	722									✓				

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Prince Edward Island													
Entire Province	600										✓		
Northwest Territories													
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 Accident Driver First Name (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	15	N/A	464 – 478

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	
Enter first name of Accident Driver		Jul. 1, 1996		✓										
No third party involved in accident	NOT APPLICABLE	Jul. 1, 1996		✓										
“Hit and Run” accident	NOT APPLICABLE	Jul. 1, 1996		✓										
Accident Driver name is unknown	NOT AVAILABLE	Jul. 1, 1996		✓										

Third Party Accident Driver License Number (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	20	N/A	494 – 513

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		
Driver's license number ¹		Jul. 1, 1996		✓											
Third Party Accident Driver does not hold a driver's license or holds a special license/permit	UNLICENSED	Jul. 1, 1996		✓											
Third Party Accident Driver's license is under suspension	UNDER SUSPENSION	Jul. 1, 1996		✓											
Third Party Accident Driver fails to provide driver's License Number	UNDER INVESTIGATION	Jul. 1, 1996		✓											

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Search for license number unsuccessful	UNSUCCESSFUL	Jul. 1, 1996		✓										
"Hit and Run" accident	HIT AND RUN	Jul. 1, 1996		✓										
No Third Party Driver involved in accident	NO DRIVER	Jul. 1, 1996		✓										
Insured vehicle is involved in collision with another object other than an automobile	OTHER THAN VEHICLE	Jul. 1, 1996		✓										
No Third Party Vehicle involved in accident	NOT APPLICABLE	Jul. 1, 1996		✓										

1. As defined and issued by each province under the jurisdiction of the Highway Traffic Act

Third Party Accident Driver License Number Jurisdiction (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	N/A	514 – 515

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	Province	Code	Accident START date	Accident STOP date	Applicable Jurisdictions											
					All	AB	NB	NL	NS	ON	PE	NT	NU	YK		
Enter the standard 2-character province code representing the jurisdiction that issues the accident driver's license	Alberta	AB	Jul. 1, 1996		✓											
	British Columbia	BC	Jul. 1, 1996		✓											
	Manitoba	MB	Jul. 1, 1996		✓											
	New Brunswick	NB	Jul. 1, 1996		✓											

Description	Province	Code	Accident START date	Accident STOP date	Applicable Jurisdictions									
					All	AB	NB	NL	NS	ON	PE	NT	NU	YK
	Newfoundland and Labrador	NF, NL	Jul. 1, 1996		✓									
	Nova Scotia	NS	Jul. 1, 1996		✓									
	Northwest Territories	NT	Jul. 1, 1996		✓									
	Nunavut	NN, NU	April 1, 1999		✓									
	Ontario	ON	Jul. 1, 1996		✓									
	Prince Edward Island	PE	Jul. 1, 1996		✓									
	Quebec	QC, PQ	Jul. 1, 1996		✓									
	Saskatchewan	SK	Jul. 1, 1996		✓									
	Yukon	YK, YT, YU	Jul. 1, 1996		✓									
Not a Canadian jurisdiction	United States	US	Jul. 1, 1996		✓									
	Other Countries	OT, AU	Jul. 1, 1996		✓									
Third Party Accident Driver does not hold a driver's license or holds a special license/permit	NA		Jul. 1, 1996		✓									
Third Party Accident Driver's license is under suspension	NA		Jul. 1, 1996		✓									

Description	Province	Code	Accident START date	Accident STOP date	Applicable Jurisdictions										
					All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Third Party Accident Driver fails to provide driver's License Number	NA		Jul. 1, 1996		✓										
Search for License Number unsuccessful	NA		Jul. 1, 1996		✓										
"Hit and Run" accident	NA		Jul. 1, 1996		✓										
No Third Party Driver involved in accident	NA		Jul. 1, 1996		✓										
Insured vehicle is involved in collision with another object other than an automobile	NA		Jul. 1, 1996		✓										
No Third Party Vehicle involved in accident	NA		Jul. 1, 1996		✓										

Third Party Accident Driver Middle Name / Initial (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	15	N/A	479 – 493

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		
Enter middle name or initial of Accident Driver		Jul. 1, 1996		✓											
No third party involved in accident	NOT APPLICABLE	Jul. 1, 1996		✓											
“Hit and Run” accident	NOT APPLICABLE	Jul. 1, 1996		✓											
Accident Driver name unknown	NOT AVAILABLE	Jul. 1, 1996		✓											

Third Party Accident Driver Name (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	60	N/A	434 – 493

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		
Unstructured format	## followed by full name	Jul. 1, 1996		✓											
Unstructured format; No Third Party driver involved in accident	## followed by NOT APPLICABLE	Jul. 1, 1996		✓											
“Hit and Run” accident	## followed by NOT APPLICABLE	Jul. 1, 1996		✓											

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Unstructured format; Third Party Accident Driver name is unknown	## followed by NOT AVAILABLE	Jul. 1, 1996		✓										

Third Party Accident Driver Surname (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	30	N/A	434 – 463

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		
Enter surname of Accident Driver		Jul. 1, 1996		✓											
No Third Party Accident Driver involved in accident	NOT APPLICABLE	Jul. 1, 1996		✓											
“Hit and Run” accident	NOT APPLICABLE	Jul. 1, 1996		✓											
Third Party Accident Driver name is unknown	NOT AVAILABLE	Jul. 1, 1996		✓											

Third Party Insuring Company Identification (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	3	N/A	517 – 519

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		
Three-character company identification of the Third Party Insuring Company, as assigned by the Statistical Agency		Jul. 1, 1996		✓											
Third Party insurer is a government insurer or an insurer not licensed to write automobile insurance in Canada	000	Jul. 1, 1996		✓											
Third Party insurer is unknown	000	Jul. 1, 1996		✓											
No Third Party vehicle involved in accident	000	Jul. 1, 1996		✓											

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			✓									
		Apr. 1, 2013					✓							
		Oct. 1, 2015							✓					
		Jan. 1, 2021					✓							
		Jan. 1, 2022				✓								

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Excess Insurance ¹	69	Jul. 1, 1994								✓				
		Jan. 1, 2008				✓								
		Apr. 1, 2013					✓							
		Oct. 1, 2015								✓				
		Jan. 1, 2021				✓								
		Jan. 1, 2022				✓								

1. Not valid for Facility Association

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			✓								
			Apr. 1, 2013					✓						
			Oct. 1, 2015							✓				
			Jan. 1, 2021				✓							
			Jan. 1, 2022				✓							

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Excess Insurance ¹	69											✓	✓	✓
		Jul. 1, 1994						✓						
		Jan. 1, 2008			✓									
		Apr. 1, 2013					✓							
		Oct. 1, 2015								✓				
		Jan. 1, 2021				✓								
		Jan. 1, 2022			✓									

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 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			✓										

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

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				✓								
		Apr. 1, 2013					✓							
		Oct. 1, 2015							✓					
		Jan. 1, 2021						✓						
		Jan. 1, 2022					✓							

Third Party Policy Identification (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	20	N/A	520 – 539

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		
Enter policy identification of the Third Party insured (1-20 Standard characters)		Jan. 1, 2008 ¹		✓											
Third Party policy identification unknown or no third party vehicle involved in the accident	Zeroes	Jul. 1, 1996		✓											
Enter policy identification of the Third Party insured (1-14 Standard characters)		Jul. 1, 1996	Jan. 1, 2008	✓											

1. For policies with Policy Effective Dates \geq Jan. 1, 2008

Third Party Vehicle Utilization Type (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	N/A	540

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		
Heavy commercial (over 4,500 kg)	H or C	Jul. 1, 1996		✓											
Light commercial including: Police vehicles, fire dept. vehicles and light trucks, pick-ups and vans used for commercial purposes	L	Jul. 1, 1996		✓											
Public vehicles including: Ambulances, funeral carriages and hearses and all school, hotel, private and public buses	Q	Jul. 1, 1996		✓											

Description	Code	Accident START date	Accident STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Private passenger vehicles excluding those listed under "Light commercial", including: Light trucks, pick-ups and vans rated as private passenger	P or T	Jul. 1, 1996		✓										
Motorcycles and recreational vehicles incl.: All terrain vehicles and motorized bicycles	M	Jul. 1, 1996		✓										
"Hit and Run" occurrence (i.e. vehicle unidentified) or no other vehicle involved	X	Jul. 1, 1996		✓										
Temporary code indicating that a search is ongoing to determine the third party vehicle.	R	Jul. 1, 1996		✓										

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. Non-owned and Lessors' 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		Jul. 1, 2026													
Endorsements (in detail or mid-term reinstated policy) – Debit	2			✓											
Renewal Policy – Debit ²	3			✓											
Renewal Policy – Debit ¹		Jul. 1, 2026													
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			Jul. 1, 2026											
Endorsement (in detail or mid-term reinstated policy) – Credit (Cancellation)	K			✓										
Renewal Policy – Credit (Cancellations) ²	L			✓										
Renewal Policy – Credit (Cancellations) ¹			Jul. 1, 2026											
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-Car Discount	0		April 1, 2006 ¹			✓									
			Jan. 1, 2014			✓									
Other than farmers	1			✓											
Farmers	2			✓											
Claim free new drivers ² , with driver training ³	8 ⁴		Jul. 1, 2019	✓											
Claim free new drivers ² , without driver training ³	9 ⁴		Jul. 1, 2019	✓											

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Fleet Rated													
On an earnings basis, gross receipts, payroll basis, fronted business, self-insured retention, aggregated occurrence deductible, experience rated fleets or bulk rated	3 ⁵			✓									
On a per car exposure basis, individually scheduled/rated vehicles	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.			Jul. 1, 2019	✓											

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Automobile used for pleasure only. Maximum driving 5 km one way to and from work or school, no business, professional or vocational use.	01	Jul. 1, 2019		✓										
Annual mileage not to exceed 16,000 km				✓										
No male driver under 25 years of age; no female or Gender X drivers under 25 years of age (not having a spouse or same-sex partner), without driver training		Jul. 1, 2026												
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		Jul. 1, 2026			✓	✓			✓	✓	✓	✓	✓	✓
		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					✓							

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
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 or Gender X drivers under 25 years of age (not having a spouse or same-sex partner), without driver training		Jul. 1, 2026											
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		Jul. 1, 2026				✓	✓		✓	✓	✓	✓	✓
		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						✓					
No business, professional or vocational use		Jan. 1, 2006 ¹						✓					
Automobile used for business. Maximum 25% business use		Jul. 1, 2019			✓	✓		✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Occasional Gender X operator under age 25	04	Jul. 1, 2026							✓	✓	✓	✓	✓
Occasional Gender X operator				✓	✓		✓						
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		✓								
		Jan. 1, 2005 ¹				✓		✓					
		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					✓						

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 21 years of age, residing with spouse	08				✓	✓		✓	✓	✓	✓	✓	✓
		Jan. 1, 2006 ¹		✓									
Principal operator, whether applicant or not, married male under 25 years of age, but not under 21 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 or 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 or Gender X under 21 years of age	18				✓	✓		✓	✓	✓	✓	✓	✓
		Jan. 1, 2006		✓									
Principal operator, whether applicant or not, female or Gender X under 25 years of age, but not under 21 years of age	19				✓	✓		✓	✓	✓	✓	✓	✓
		Jan. 1, 2006		✓									

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
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		✓									
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		Jan. 1, 2014	✓									
	49	49	Jan. 1, 2014		✓									
C														
Caterers	43	45			✓									
Canteen vendors	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														
Cement block, Building block/brick	46	46			✓									
Cement mixers (mix-in-transit)	-	45			✓									
Chemical products	48	48			✓									
Chip hauling (wood)	47	47		Jan. 1, 2014	✓									
	41	41	Jan. 1, 2014		✓									
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			✓									

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														
Drug stores	43	45			✓									
Drug manufacturers and wholesalers	36	44			✓									
E														
Explosive Manufacturers/distributors	48	48			✓									
Express Companies	44	46			✓									
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)														

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														
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			✓									
Gasoline trucks – see Petroleum products														
Golf carts	55	55			✓									
Gravel, Sand, Stone, Earth	47	47		Jan. 1, 2014	✓									
	42	42	Jan. 1, 2014		✓									
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			✓									

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														
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			✓									
Logging trucks	47	47		Jan. 1, 2014	✓									
	41	41	Jan. 1, 2014		✓									
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		Jan. 1, 2014	✓									
	49	49	Jan. 1, 2014		✓									

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														
Messenger service	44	46			✓									
Motorcycles	57	57			✓									
Municipal Corporation vehicles (other than Ambulances, Fire, Police)	43	44			✓									
N														
Newspaper Delivery – (daily newspapers)	47	47		Jan. 1, 2014	✓									
	49	49	Jan. 1, 2014		✓									
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			✓									
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			✓									

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														
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		Jan. 1, 2014	✓									
	42	42	Jan. 1, 2014		✓									
Scrap (Paper, Rags or metal)	47	47		Jan. 1, 2014	✓									
	49	49	Jan. 1, 2014		✓									
Sewer cleaning equipment (including septic tanks)	43	44			✓									
Snow blowers and Ploughs – see Road construction														

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														
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			✓									

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 within 80 km radius	47	47		Jan. 1, 2014	✓									
	49	49	Jan. 1, 2014		✓									
Truckmen NOC ³ – operating within 80 km radius where classification within 41, 42 and 49 is unknown	T1	T1	Jan. 1, 2014	Jul. 1, 2017	✓									
Truckmen NOC ³ – operating within 160 km radius	61	61			✓									
Truckmen NOC ³ – operating within 161 - 400 km radius	62	62	Jan. 1, 2014		✓									
Truckmen NOC ³ – operating within 401 - 750 km radius	63	63	Jan. 1, 2014		✓									
Truckmen NOC ³ – operating over 750 km radius	64	64	Jan. 1, 2014		✓									
Truckmen NOC ³ – operating over 161 km radius where classification within 62, 63 and 64 is unknown	T2	T2	Jan. 1, 2014	Jul. 1, 2017	✓									
Truckmen NOC ³ – operating over 160 km radius	51	51		Jan. 1, 2014	✓									
Truckmen NOC ³ – operating outside Canada	99	99			✓									
V														
Valet Service	44	45			✓									
Vegetable dealers – 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														
Vegetable dealers – Wholesale Delivery	46	46			✓									
W														
Well drilling	36	44			✓									
Wood chip hauling	47	47		Jan. 1, 2014	✓									
	41	41	Jan. 1, 2014		✓									
Wrecking Contractors Trucks	47	47		Jan. 1, 2014	✓									
	49	49	Jan. 1, 2014		✓									

- 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		Jan. 1, 2022	✓										
Leased vehicles – daily rental (excluding Ride Sharing)	7M	Jan. 1, 2022		✓										
Ride Sharing	7N	Jan. 1, 2022		✓										
Funeral carriages and hearses	75			✓										

Description	Code	Policy Effective START Date	Policy Effective STOP data	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Hotel, summer camp, resort, golf and country club buses	72			✓										
Private buses	79		Jan. 1, 2022	✓										
Private buses	7M	Jan. 1, 2022		✓										
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		Jan. 1, 2022	✓										
Taxis and Jitneys	7A	Jan. 1, 2022		✓										
Airport limousines, liveries & other limousines	7B	Jan. 1, 2022		✓										
Ride Hailing	7C	Jan. 1, 2022		✓										
All other public automobiles ¹	79		Jan. 1, 2022	✓										
All other public automobiles ¹	7M	Jan. 1, 2022		✓										
Garages, Manufacturers and Automobile Dealers²														
Dealers	86			✓										

Description	Code	Policy Effective START Date	Policy Effective STOP data	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
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			✓										
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 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

UIP Transaction Type (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	17	17

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 and Claims														
Changes to underwriting information only (non-financial)	4	Jul. 1, 1996		✓										
All other transactions (financial)	9	Jul. 1, 1996		✓										
Claims only														
Vehicle salvage	S	Jul. 1, 1996		✓										
Vehicle recovery	R	Jul. 1, 1996		✓										

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											✓
\$100,000 limit	01		Apr. 1, 1999									✓		
			Oct. 1, 1983				✓							
			Dec. 1, 1984					✓						
			Jan. 1, 1986		✓	✓				✓				
			Mar. 1, 1987							✓				
			April 1, 1985										✓	
			Jan. 1, 1988								✓			
\$200,000 limit	02		Apr. 1, 1999									✓		
			Apr. 1, 2004					✓						
\$300,000 limit	03		Jan. 1, 2008		✓	✓	✓		✓	✓	✓	✓	✓	
			Apr. 1, 2004					✓						
\$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								✓				
Uninsured and unidentified automobile claims		Jan. 1, 2027			✓									

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			O	O ²								
✓	O	✓ ²	O 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 GISA Vehicle Code tables	Dec. 1, 1983		✓												
Motorcycle Vehicle Code in accordance with GISA Vehicle Code tables	Jan. 1, 1997		✓												
ATV and Snow vehicles Vehicle Code in accordance with GISA Vehicle Code tables	Oct. 1, 2001		✓												

Vehicle Identification Number – VIN (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	20	294 – 313	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		
Manufacturer assigned VIN ¹		Jul. 1, 1996		✓											
Provincial assigned VIN		Jul. 1, 1996		✓											
Attached Trailers, where VIN is not available	NOT APPLICABLE	Jul. 1, 1996		✓											
Fleet rated (bulk basis) and Miscellaneous	NOT APPLICABLE	Jul. 1, 1996		✓											
Fleet Rated on a per vehicle basis, where VIN is not available	NOT APPLICABLE	Jul. 1, 1996		✓											

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Third Party Excess Liability Insurance coverage	NOT APPLICABLE	Jul. 1, 1996		✓										

1. 17-character VINs are validated according to Canada Motor Vehicle Safety Act ("MVSA") standards

Vehicle Indicator (UIP)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Num	Right	Zero	3	291 – 293	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		
Vehicle number assigned to the vehicle listed on the policy	001-899	Jul. 1, 1996		✓											
Attached Trailers, Trailer Homes, Miscellaneous policies and Third Party Excess Liability	000	Jul. 1, 1996		✓											
Fleet rated (bulk basis)	999	Jul. 1, 1996			✓	✓	✓	✓		✓	✓	✓	✓		
		Jul. 1, 1996	Oct. 1, 2001						✓						
For fleets and Miscellaneous policies where RIN is available, report a value for each RIN on the policy	900-999	Oct. 1, 2001							✓						
		Jul. 1, 2010				✓	✓	✓		✓					

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		
Attached Trailer or Third Party Excess Liability coverage	Blank	Jan. 1, 2014		✓											
Vehicle Rate Group used in rating															

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
DCPD	01 - 99	Jan. 1, 2014				✓		✓	✓				
		Oct. 1, 2015								✓			
		Jan. 1, 2021				✓							
		Jan. 1, 2022			✓								
Accident Benefits Rate Group	00 - 50	Jan. 1, 2014		✓									
Accident Benefits Rate Group not used	Blank	Jan. 1, 2014		✓									
Collision/All Perils	01 - 99	Jan. 1, 2014		✓									
Comprehensive/Specified Perils	01 - 99	Jan. 1, 2014		✓									

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		
Attached Trailer or Third Party Excess Liability coverage	Blank	Jan. 1, 2014		✓											

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
DCPD													
CLEAR Individual Coverage	A	Jan. 1, 2014				✓		✓	✓				
		Oct. 1, 2015								✓			
		Jan. 1, 2021				✓							
		Jan. 1, 2022			✓								
CLEAR Collision/Comprehensive combined	B	Jan. 1, 2014				✓		✓	✓				
		Oct. 1, 2015								✓			
		Jan. 1, 2021				✓							
		Jan. 1, 2022			✓								
CLEAR Collision/DCPD combined	C	Jan. 1, 2014				✓		✓	✓				
		Oct. 1, 2015								✓			
		Jan. 1, 2021				✓							
		Jan. 1, 2022			✓								
CLEAR Collision/DCPD/Comp. combined	D	Jan. 1, 2014				✓		✓	✓				
		Oct. 1, 2015								✓			
		Jan. 1, 2021				✓							
		Jan. 1, 2022			✓								
MSRP	E	Jan. 1, 2014				✓		✓	✓				
		Oct. 1, 2015								✓			
		Jan. 1, 2021				✓							
		Jan. 1, 2022			✓								

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Other	X	Jan. 1, 2014				✓		✓	✓				
		Oct. 1, 2015							✓				
		Jan. 1, 2021				✓							
		Jan. 1, 2022			✓								
Accident Benefits													
CLEAR	A	Jan. 1, 2014		✓									
Rate Group not used	N	Jan. 1, 2014		✓									
Other	X	Jan. 1, 2014		✓									
Collision/All Perils, Comprehensive/Specified Perils													
CLEAR Individual Coverage	A	Jan. 1, 2014		✓									
CLEAR Collision/Comprehensive combined	B	Jan. 1, 2014		✓									
CLEAR Collision/DCPD combined	C	Jan. 1, 2014		✓									
CLEAR Collision/DCPD/Comp. combined	D	Jan. 1, 2014		✓									
MSRP	E	Jan. 1, 2014		✓									
Other	X	Jan. 1, 2014		✓									

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		Jul. 1, 2019	✓										
Vehicle used exclusively for pleasure (i.e. maximum of 5 km daily commute to work or school and not used for business)		Jul. 1, 2019	✓											
Vehicle used to commute to work or school	2			✓										
Vehicle used for business	3			✓										

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			✓										

Winter Tire Discount

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	3	356-358	219-221

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 of discount applied to overall policy with 1 implied decimal (e.g. 075 means 7.5%) when a discount has been indicated	Jan. 1, 2021					✓							
	Jan. 1, 2022			✓	✓		✓	✓	✓	✓	✓	✓	✓

Winter Tire Discount Indicator

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	1	355	218

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	
Winter Tire discount has been applied	Y	Jan. 1, 2016								✓				
		Jan. 1, 2021				✓								
		Jan. 1, 2022			✓	✓		✓		✓	✓	✓	✓	✓
Winter Tire discount has not been applied	N	Jan. 1, 2016								✓				
		Jan. 1, 2021				✓								
		Jan. 1, 2022			✓	✓		✓		✓	✓	✓	✓	

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	Jan. 1, 2016								✓				
		Jan. 1, 2021				✓								
		Jan. 1, 2022			✓	✓		✓		✓	✓	✓	✓	✓

APPENDIX A COMPANY IDENTIFICATION

Company Name	Company Identification
A	
ACE INA Insurance Company (see Chubb Insurance Company of Canada)	
AIG Insurance Company of Canada (formerly Chartis Insurance Company of Canada, previously American Home Assurance)	676
AIG Insurance Company of Canada (formerly Chartis Insurance Company of Canada, previously Commerce & Industry Insurance)	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 December 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 Carrier (see Nordic Insurance Company of Canada, The - Facility Carrier)	
Allianz Insurance Company of Canada (see Nordic Insurance Company of Canada, The)	
Allstate Indemnity Insurance Company	035
Allstate Insurance – Facility Carrier	900
Allstate Insurance Company of Canada	325
Alpha, Compagnie d'assurances Inc., (L')	755
Alpina Insurance Company Limited	341
American Road Insurance Company, The	476
Amherst Island Mutual Fire Insurance Company (see Amherst Island Mutual Insurance Company)	
Amherst Island Mutual Insurance Company (formerly Amherst Island Mutual Fire Insurance Company)	A02
Arch Insurance Company	101
Ascentus Insurance Ltd.	066
Atlantic Insurance Company Limited	725
Aviva Canada Inc. - Facility Carrier (formerly Commercial Union Assurance Company of Canada – Facility Carrier)	905
Aviva Canada Inc. - Facility Carrier (formerly Commercial Union Assurance Company of Canada – Facility Carrier, previously General Accident Assurance Company of Canada - Facility Carrier)	910
Aviva General Insurance Company (formerly RBC General Insurance Company)	031

Company Name	Company Identification
Aviva General Insurance Company (formerly RBC General Insurance Company - Alberta)	079
Aviva Insurance Company of Canada (formerly Canadian General Insurance Company)	157
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 Carrier (formerly Insurance Corporation of Newfoundland, The - Facility Carrier)	916
AXA Insurance (Canada)	088
AXA Pacific Insurance Company (formerly Boréal Property and Casualty Insurance Company)	772
AXA Pacific Insurance Company	811
Axiom Mutual Insurance Company (formerly H T & C Mutual Insurance Company)	A55
Ayr Farmers' Mutual Insurance Company	A03
B	
Bay of Quinte Agricultural Mutual Fire Insurance Company (see Bay of Quinte Mutual Insurance Company)	
Bay of Quinte Mutual Insurance Company (formerly Bay of Quinte Agricultural Mutual Fire Insurance Company)	A04
Belair Insurance Company (formerly BelairDirect Insurance Company)	408
BelairDirect Insurance Company (see Belair Insurance Company)	
BelairDirect/Nordic Insurance Company of Canada, The	077
BCM Mutual Insurance Company (formerly Bertie and Clinton Mutual Insurance Company)	A05
Bertie and Clinton Mutual Insurance Company (see BCM Mutual Insurance Company)	
Blanshard Mutual Insurance Company (prior to January 01, 2003)	A06
Blanshard Mutual Insurance Company, Downie Mutual Insurance Company (see Tradition Mutual Insurance Company)	
Boréal Property and Casualty Insurance Company (see AXA Pacific Insurance Company)	
Brant Mutual Insurance Company	A07

Company Name	Company Identification
C	
CAA Insurance Company	762
Cabot Insurance Company Limited	746
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 (prior January 2018) (amalgamated with Townsend Mutual Insurance Company, see Caradoc Townsend Mutual Insurance Company)	A08
Caradoc Townsend Mutual Insurance Company	A48
Cayuga Mutual Fire Insurance Company (see Cayuga Mutual Insurance Company)	
Cayuga Mutual Insurance Company (formerly Cayuga Mutual Fire Insurance Company)	A09
Centennial Insurance Company	686
Certas Direct Insurance Company (formerly CIBC - General Insurance Company Limited)	562
Certas Home and Auto Insurance Company	049
CGU International Insurance plc (see Aviva International Insurance Limited)	
Chartis Insurance Company of Canada (see AIG Insurance Company of Canada)	
Chieftain Insurance Company (see Travelers Essential)	
Chubb Insurance Company of Canada (formerly ACE INA Insurance Company, previously CIGNA Insurance Company of Canada)	793
Chubb Insurance Company of Canada	819

Company Name	Company Identification
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)	
Cherokee Insurance Company	041
Chrysler Insurance Company (see Core Pointe Insurance Company)	
Clairvoyants, Compagnie d'assurance générale Inc., (Les)	853
Coachman Insurance – N.B	023
Coachman Insurance Company	810
Colonial Fire & General Insurance Company (see L'Union Canadienne, compagnie d'assurances)	
Commercial Union Assurance Company of Canada – Facility Carrier (see Aviva Canada Inc. - Facility Carrier)	
Commonwell Mutual Insurance Group, The (formerly Farmer's Mutual Fire Insurance Company (Lindsay). Amalgamated with Glengarry Farmer's Mutual Fire Insurance Company and Lanark Mutual Insurance Company as of January 01, 2014)	807
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
Core Pointe Insurance Company (formerly Chrysler Insurance Company)	678
Cornhill Insurance Company of Canada	160
COSECO Insurance Company	899
CT Direct Insurance Inc. (see TD General Insurance Company)	
Culross Mutual Insurance Company (prior to January, 2010) (amalgamated with Germania Mutual)	A10
CUMIS General Insurance Company (AIM)	072
CUMIS General Insurance Company	497
D	
Definity Insurance Company (formerly Economical Mutual Insurance Company, previously Langdon Insurance, previously Hartford Fire Insurance Company)	084

Company Name	Company Identification
Definity Insurance Company (formerly Economical Mutual Insurance Company, previously Langdon Insurance, previously Hartford Insurance Company of Canada)	089
Definity Insurance Company (formerly Economical Mutual Insurance Company)	094
Desjardins assurances générales Inc	575
Dominion of Canada General Insurance Company, The	007
Dominion of Canada General Insurance Company, The - Facility Carrier	901
Downie Mutual Insurance Company (prior to January 01, 2003) (amalgamated with Tradition Mutual Insurance Company)	A11
Dufferin Mutual Insurance Company	A12
Dumfries Mutual Insurance Company	A13
E	
East Williams Mutual Fire Insurance Company (prior to January 01, 2001) (see Town and Country Mutual Insurance Company)	A15
Echelon General Insurance Company	027
Economical Mutual Insurance Company (see Definity Insurance Company)	
Edge Mutual Insurance Company (see Peel Maryborough Mutual Insurance Company prior September 01, 2015)	A44
Ekfrid Mutual Insurance Company (prior to January 01, 2001) (see Town and Country Mutual Insurance Company)	A16
Electric Insurance Company (see Riverstone International Insurance Inc.)	
Elite Insurance Company	511
Elma Mutual Insurance Company (prior to January 01, 2004)	A17
Elma Mutual Insurance Company, Formosa Mutual Insurance Company (see Trillium Mutual Insurance Company)	
Employers Insurance Company of Wausau	368
Erie Mutual Fire Insurance Company	A18
Esurance Insurance Company of Canada (EICC)	036
Everest Insurance Company	029
Exclusive, Compagnie d'assurance générale, (L')	018
F	
Facility Carrier – previously Allianz (formerly Allianz Canada Facility Carrier)	904
Farmers' Mutual Fire Insurance Company (Lindsay) (see Commonwell Mutual Insurance Group, The)	
Federal Insurance Company	189
Federated Insurance Company of Canada	008

Company Name	Company Identification
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 (prior to January 01, 2004) (see Trillium 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 Carrier	920
General Accident Assurance Company of Canada – Facility Carrier (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 Insurance Company)	
Germania Mutual Insurance Company (formerly Germania Farmers' Mutual Fire Insurance Company)	A21
Germania Farmers's Mutual Fire Insurance Company (see Germania Mutual Insurance Company)	
Glengarry Mutual Insurance Company (prior January 2014) (formerly Glengarry Farmers' Mutual Fire Insurance Company and Prescott Mutual Insurance Company. Amalgamated with The Commonwell Mutual Insurance Company January 1, 2014)	A22
Glengarry Farmers' Mutual Fire Insurance Company (see Glengarry Mutual Insurance Company)	
Gore Mutual Insurance Company	655
Grenville Mutual Insurance Company	A23
Grey and Bruce Mutual Insurance Company (amalgamated with Howick Mutual Insurance Company January 1, 2015)	A24
Groupe Commerce, Compagnie d'assurances, (Le) (see Intact Compagnie d'assurance)	
Groupe Estrie-Richelieu, Compagnie d'assurance, (Le)	842
Guarantee Company of North America (The)	538

Company Name	Company Identification
Guardian Facility Carrier (see Nordic Insurance Company of Canada, The - Facility Carrier)	
Guardian Insurance (see Nordic Insurance Company of Canada)	
H	
Halifax Facility Carrier (see Nordic Insurance Company of Canada)	
Halifax Insurance Company, The (see ING Insurance Company of Canada)	
Halwell Mutual Insurance Company	A25
Hamilton Twp. Farmers' Mutual Fire Insurance Company (see HTM Insurance Company)	
HTM Insurance Company (formerly Hamilton Twp. Farmers' Mutual Fire 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 (prior January 2021) (see H T & C Mutual Insurance Company)	A27
Heartland Farm Mutual Inc. (formerly North Waterloo Farmers Mutual Insurance Company) Amalgamated with Oxford Mutual Insurance Company January 1, 2016	568
Home Insurance Company	085
Howard Mutual Fire Insurance Company (see Howard Mutual Insurance Company)	
Howard Mutual Insurance Company (formerly Howard Mutual Fire Insurance Company)	A28
Howick Mutual Insurance Company	A29
H T & C Mutual Insurance Company (see Axiom Mutual Insurance Company)	
I	
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)	

Company Name	Company Identification
Insurance Company of Prince Edward Island	211
Insurance Corporation of Newfoundland – Facility Carrier (see AXA General Insurance - Facility Carrier)	
Insurance Corporation of Newfoundland Limited (see AXA General Insurance)	
Intact Compagnie d'assurance (formerly Groupe Commerce, Compagnie d'assurances, (Le))	523
Intact Insurance Company (formerly ING Insurance Company of Canada)	222
Intact Insurance Company (formerly ING Insurance Company of Canada/Zurich)	774
Intact Insurance Company (formerly ING Insurance Company of Canada, previously Halifax Insurance Company, The)	167
Intact Insurance Company (formerly ING Wellington Insurance Company)	047
Intact Insurance Company (formerly ING Western Union Insurance Company)	028
International Insurance Company of Hannover SE	017
J	
Jevco Insurance Company	828
Jevco Insurance Company (formerly Kingsway Insurance Company)	897
K	
Kemper Canada (formerly Lumbermen's Mutual Casualty Company)	092
Kemper Canada	068
Kent and Essex Mutual Insurance Company	A30
Kingsway General Insurance Company (see Jevco Insurance Company)	
L	
L & A Mutual Insurance Company	A33
L'Unique General Insurance	796
L'Union Canadienne, compagnie d'assurances (formerly Colonial Fire & General Insurance Company)	554
La Personnelle, Assurances Générales incl (formerly Securite Nationale)	885
Lambton Mutual Insurance Company	A31
Lanark Mutual Insurance Company (prior January 2014) (amalgamated with The Commonwell Mutual Insurance Company)	A32
Langdon Insurance Company (see Economical Mutual Insurance Company)	

Company Name	Company Identification
Liberty Insurance Company of Canada (see TD Home and Auto Insurance Company)	
Liberty Mutual Fire Insurance Company (see TD Home and Auto Insurance Company)	
Liberty Mutual Insurance Company	621
Lloyd's Underwriters (Non-Marine Underwriters)	274
Lobo Mutual Insurance Company (prior to January 01, 2001) (see Town and Country Mutual Insurance Company (Prior to January 01, 2001))	A34
Lombard General Insurance Company of Canada (See Northbridge General Insurance Corporation)	
Lombard Insurance Company See Northbridge Personal Insurance Corporation)	
London Twp. Mutual Insurance Company (prior to January 01, 1998) (see Middlesex Mutual Insurance Company)	A35
Loyalist Insurance Company (see Fenchurch General Insurance Company (The))	
Lumbermen's Mutual Casualty Company (see Kemper Canada)	
M	
Maple Mutual Insurance Company (formerly North Kent Mutual Fire Insurance Company)	A40
Markel Insurance Company of Canada (See Northbridge Commercial Insurance Corporation)	
Markham General Insurance	056
McGillivray Mutual Insurance Company (prior to January 01, 1998)	A36
McKillop Mutual Insurance Company	A37
Metro General Insurance Corp. Ltd (formerly Metro General Insurance Company)	729
Middlesex Mutual Insurance Company (Prior to January 01, 1998) (formerly London Township Mutual Insurance Company, McGillivray Mutual Fire Insurance Company)	A54
Millennium Insurance Corporation	064
Missisquoi Insurance Company, The	402
Mitsui Sumitomo Insurance Company Limited (formerly Mitsui Sumitomo Marine & Fire Insurance Company)	820
Mitsui Sumitomo Marine & Fire Insurance Company (see Mitsui Sumitomo Insurance Company Limited)	
Motors Insurance Corporation	163
Motors Insurance	024
Municipal Electric Association Reciprocal Insurance Exchange	009
N	

Company Name	Company Identification
National Frontier Insurance Company (see Optimum Insurance Company)	
Niagara Fire Insurance Company	144
Nipponkoa Insurance Company Ltd	005
Nordic Insurance Company of Canada, The - Bridge Program (formerly Allianz Insurance Company - Bridge Program)	037
Nordic Insurance Company of Canada, The - Facility Carrier (formerly Allianz Insurance Company of Canada - Facility Carrier)	902
Nordic Insurance Company of Canada, The (formerly Allianz Insurance Company of Canada)	288
Nordic Insurance Company of Canada, The (formerly Canadian Surety)	025
Nordic Insurance Company of Canada, The (formerly Canada West Insurance Co.)	392
Nordic Insurance Company of Canada, The (formerly Guardian Insurance)	004
Nordic Insurance Company of Canada, The - Facility Carrier (formerly Guardian Facility Carrier)	908
Nordic Insurance Company of Canada, The - Facility Carrier (formerly Halifax Facility Carrier)	907
Nordic Insurance Company of Canada, The - Facility Carrier (formerly Western Union Facility Carrier)	914
Norfolk Mutual Insurance Company (prior to January 01, 2019) (amalgamated with Wabisa Mutual Insurance Company, see Nova Mutual Insurance Company)	A38
Norman Insurance Company Ltd.	787
North Blenheim Mutual Insurance Company	A39
Northbridge Commercial Insurance Corporation (formerly Markel Insurance Company of Canada)	760
Northbridge General Insurance Corporation (formerly Lombard General Insurance Company of Canada)	850
Northbridge Personal Insurance Corporation (formerly Lombard Insurance Company)	161
North Kent Mutual Fire Insurance Company (see Maple Mutual Insurance Company)	
North Waterloo Farmers Mutual Insurance Company (see Heartland Farm Mutual Inc.)	
Nova Mutual Insurance Company (formerly Norfolk Mutual Insurance Company and Wabisa Mutual Insurance Company)	A38
Nova Scotia General – Facility Carrier	917
Novex Insurance Company (formerly ING Novex)	020

Company Name	Company Identification
O	
Old Republic Insurance Company of Canada	398
Ontario Municipal Insurance Exchange	042
Ontario Mutual Insurance Association	789
Ontario School Boards' Insurance Exchange	043
Optimum Assurance Agricole	843
Optimum Frontier Insurance Company (see Optimum Insurance Company)	
Optimum Insurance Company (formerly National Frontier Inc. Co./Optimum Frontier Insurance Company)	816
Optimum Société d'assurance Inc.	116
Optimum West Insurance Company	590
OTIP-RAEO Insurance Company Inc. (see TD Home and Auto Insurance Company)	
Oxford Mutual Insurance Company (prior to September 01, 2015) (see Heartland Farm Mutual)	A42
P	
Pafco Insurance Company	090
Pafco Insurance Company Ltd.	417
Peace Hills General Insurance Company	840
Peace Hills General Insurance Company – Star Program	075
Peel Maryborough Mutual Insurance Company (prior to September 01, 2015) (see Edge Mutual Insurance Company)	A44
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 (prior to January 01, 2006) (see Glengarry Mutual Insurance Company)	A45
Primum Insurance Company (formerly Canada Life Casualty Insurance Company)	896
Privilege Underwriters Reciprocal Exchange (PURE Insurance)	143
Progressive Casualty	584
Progressive Casualty Insurance Company	835
Progressive Casualty Insurance Company of Canada	583

Company Name	Company Identification
Promutuel Appalaches, SMAG	855
Promutuel Bagot, SMAG	858
Promutuel Beauce, SMAG	846
Promutuel Bellechasse, SMAG	857
Promutuel Bois-Francs, SMAG	870
Promutuel Charlevoix-Montmorency, SMAG	833
Promutuel Coaticook-Sherbrooke, SMAG	890
Promutuel de L'Estuaire, SMAG (formerly Gaspésie les îles, SMAG)	826
Promutuel de l'Est, SMAG (see Promutuel des Riverains)	
Promutuel des Riverains, SMAG (formerly Promutuel de l'Est, SMAG)	888
Promutuel des Riverains, SMAG (formerly Promutuel Temiscouata)	834
Promutuel Deux-Montagnes, SMAG	894
Promutuel Dorchester, SMAG	848
Promutuel Drummond, SMAG	868
Promutuel du Lac au Fjord	866
Promutuel Frontenac, SMAG	891
Promutuel Gaspésie les îles, SMAG (see Promutuel de L'Estuaire, SMAG)	
Promutuel Haut St-Laurent, SMAG	822
Promutuel Kamouraska, SMAG	844
Promutuel la Vallée, SMAG	892
Promutuel l'Abitibienne, SMAG	893
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
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-Témiscamingue, SMAG	837
Promutuel Saguenay, SMAG	860
Promutuel Soulanges, SMAG	882

Company Name	Company Identification
Promutuel Temiscouata, SMAG (see Promutuel des Riverains, SMAG)	
Promutuel Val St-Francois, SMAG	854
Promutuel Valmont, SMAG	862
Promutuel Vaudreuil, SMAG	836
Promutuel Verchères, SMAG	876
Protective Insurance Company	014
Prudential of America General Insurance Company (see TD Home and Auto Insurance Company)	
Q	
Quebec Assurance Company	578
R	
RBC General Insurance Company (see Aviva General Insurance Company)	
RBC General Insurance Company (Alberta) (see Aviva General Insurance Company)	
Riverstone International Insurance Inc. (formerly Electric Insurance Company)	100
Royal Insurance - Facility Carrier (see Royal & Sun Alliance - Facility Carrier)	
Royal & Sun Alliance – Facility Carrier (formerly Sun Alliance Insurance - Facility Carrier)	918
Royal & Sun Alliance – Facility Carrier (formerly Royal Insurance - Facility Carrier)	911
Royal & Sun Alliance Insurance Company of Canada	040
Royal & Sun Alliance Insurance Company of Canada	487
S	
S & Y Insurance Company	086
SAFECO Insurance Company of America	675
Sandbox Mutual Insurance Company (formerly Saskatchewan Mutual Insurance Company)	260
Saskatchewan Mutual Insurance Company (see Sandbox Mutual Insurance Company)	
Scotia General Insurance Company	016
Scottish & York Insurance Company Limited	446
Sécurité Nationale, compagnie d'assurance (La)	614
Security Insurance Company of Hartford	135
Selecta national d'assurances Inc.	357
Sentry Insurance, A Mutual Company	756
SGI Canada Insurance Services Limited	313

Company Name	Company Identification
Simcoe and Eire General Insurance Company (See GAN Canada General Insurance Company)	
Sompo Japan Insurance Incorporated (formerly Yasuda Fire and Marine Insurance Company Limited)	845
Sonnet Insurance Company	124
South Easthope Mutual Insurance Company	A46
Sovereign General Insurance Company, The	370
SSQ, Société d'assurances générales Inc	898
Starr Insurance & Reinsurance Limited	006
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
Technology Insurance Company	038
TIG Insurance Company	683
Tokio Marine Canada Ltd	140
Tokio Marine and Nichido Fire Insurance Company Limited	588
Town and Country Mutual Insurance Company (prior January 2021) (see HT& C Mutual Insurance Company, amalgamated with Hay Mutual Insurance Company) (formerly Lobo Township Mutual Insurance Company, Ekfrid Mutual Insurance Company, East Williams Mutual Insurance Company)"	A55
Townsend Mutual Fire Insurance Company (prior January 2018) (see Caradoc Townsend Mutual Insurance Company)	A48
Traders General Insurance Company	346

Company Name	Company Identification
Tradition Mutual Insurance Company (formerly Blanshard Mutual Insurance Company, Downie Mutual Insurance Company)	A56
Trafalgar Insurance Company of Canada	824
Transit Insurance Company (see Zurich Insurance Company)	
Travelers Casualty & Surety Company of Canada (see Travelers Guarantee Company of Canada)	
Travelers Essentials (formerly Chieftain Insurance Company)	053
Travelers Guarantee Company of Canada (formerly Travelers Casualty & Surety Company of Canada)	186
Travelers Insurance Company of Canada	230
Trillium Mutual Insurance Company (formerly Elma Mutual Insurance Company, Formosa Mutual Insurance Company)	A57
Trisura Garuntee Insurance Company	099
U	
Unica Insurance Incorporated (formerly York Fire & Casualty Insurance Company)	303
Unifund Assurance – Facility Carrier	919
Unifund Assurance Company	731
Union Canadienne, Compagnie d'assurances, (L')	299
United General Insurance Corporation	543
United States Fidelity & Guaranty 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
Verassure Insurance Company	134
W	
Wabisa Mutual Insurance Company (prior to January 01, 2019) (amalgamated with Norfolk Mutual Insurance Company, see Nova Mutual Insurance Company)	A50
Waterloo Insurance Company	633
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

Company Name	Company Identification
Western Union Facility Carrier (see Nordic Insurance Company of Canada, The - Facility Carrier)	
Westminster Mutual Insurance Company	A51
X	
XL Insurance Company Limited	081
Y	
Yarmouth Mutual Fire Insurance Company	A53
Yasuda Fire and Marine Insurance Company Limited (see Sompo Japan Insurance Incorporated)	
York Fire & Casualty Insurance Company (see Unica Insurance Incorporated)	
Z	
Zenith Insurance Company	021
Zurich Indemnity (see Peopleplus Insurance)	
Zurich Insurance Company Ltd.	119
Zurich Insurance Company Ltd. (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
UIP Transaction Type (UIP)	Char	017	017
Processing Date (UIP)	CCYYMMDD	018	025
Sequence Number (UIP)	Num	026	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
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			
Policyholder Surname (UIP)	Char	104	133
Policyholder First Name (UIP)	Char	134	148
Policyholder Middle Name/Initial (UIP)	Char	149	163
Policyholder Street Address (UIP)	Char	164	203
Policyholder City (UIP)	Char	204	233
Policyholder Province (UIP)	Char	234	235
Policyholder Postal Code (UIP)	Char	236	241
<i>For future use</i>		242	249
Vehicle			
Commuting Distance One-Way	Char	250	252
Annual Driving Distance	Char	253	258

Data Element	Format	Position	
		From	To
Business Use Percentage	Char	259	261
Vehicle Code	Char	262	267
Vehicle Model Year	CCYY	268	271
Statistical Territory	Char	272	274
Vehicle Location Postal Code	Char	275	277
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
Vehicle Indicator (UIP)	Num	291	293
Vehicle Identification Number – VIN (UIP)	Char	294	313
Registrant Identification Number – RIN (UIP)	Char	314	333
Policy Vehicle Status (UIP)	Char	334	335
Mandatory Coverage Indicator (UIP)	Char	336	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
Multi-Car Discount Indicator	Char	352	352
Multi-Line Discount Indicator	Char	353	353
Renewal Discount Indicator	Char	354	354
Winter Tire Discount Indicator	Char	355	355
Winter Tire Discount	Char	356	358
Operator			
Rated Operator Marital Status	Char	359	359
Number of Claims	Char	360	360

Data Element	Format	Position	
		From	To
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
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
Principal Operator Surname (UIP)	Char	385	414
Principal Operator First Name (UIP)	Char	415	429
Principal Operator Middle Name/Initial (UIP)	Char	430	444
Principal Operator Driver License Number (UIP)	Char	445	464
Principal Operator Driver License Number Jurisdiction (UIP)	Char	465	466
<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 Code	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

Data Element	Format	Position	
		From	To
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 (buy up) - M&R	Char	592	592
Accident Benefits Optional Coverage (buy up) - AC	Char	593	593
Accident Benefits Optional Coverage (buy up) - C,H&HM	Char	594	594
Accident Benefits Optional Coverage (buy up) - IR	Char	595	595
Accident Benefits Optional Coverage (buy up) - DC	Char	596	596
Accident Benefits Optional Coverage (buy up) - D&F	Char	597	597
Accident Benefits Optional Coverage (buy up) - I	Char	598	598
Accident Benefits Optional Coverage (buy up) - M&R and AC	Char	599	599
Accident Benefits Optional Coverage (buy up) - CI	Char	600	600
Accident Benefits M, R and AC Coverage Code	Char	601	602
Accident Benefits M, R and AC Limit	Num	603	610
Accident Benefits M, R and AC Premium	Num	611	617
Accident Benefits Healthcare and Related Expenses (HC&RE)	Num	618	619
Accident Benefits Healthcare and Related Expenses (HC&RE) Premium	Num	620	626
<i>For future use</i>		627	627
Optional Accident Benefits Visitation Sub-coverage Code	Char	628	629
Optional Accident Benefits Visitation Limit	Num	630	637
Optional Accident Benefits Visitation Premium	Num	638	644
<i>For future use</i>		645	654
Optional Accident Benefits Replacement Items Sub-coverage Code	Char	655	656
Optional Accident Benefits Replacement Items Limit	Num	657	664
Optional Accident Benefits Replacement Items Premium	Num	665	671
<i>For future use</i>		672	681
Optional Accident Benefits CI Sub-coverage Code	Char	682	683

Data Element	Format	Position	
		From	To
Optional Accident Benefits CI Limit	Num	684	691
Optional Accident Benefits CI Premium	Num	692	698
Accident Benefits Permanent Impairment Benefits (PI)	Num	699	700
Accident Benefits Permanent Impairment Benefits (PI) Premium	Num	701	707
<i>For future use</i>		708	708
Optional Accident Benefits C Sub-coverage Code	Char	709	710
Optional Accident Benefits C Weekly Limit	Num	711	718
Optional Accident Benefits C Premium	Num	719	725
<i>For future use</i>		726	735
Optional Accident Benefits H&HM Sub-coverage Code	Char	736	737
Optional Accident Benefits H&HM Weekly Limit	Num	738	745
Optional Accident Benefits H&HM Premium	Num	746	752
<i>For future use</i>		753	762
Optional Accident Benefits IR Sub-coverage Code	Char	763	764
Optional Accident Benefits IR Weekly Limit	Num	765	772
Optional Accident Benefits IR Premium	Num	773	779
Accident Benefits Income replacement and other monetary benefits	Num	780	781
Accident Benefits Income replacement and other monetary benefits Premium	Num	782	788
<i>For future use</i>		789	789
Optional Accident Benefits NE Sub-coverage Code	Char	790	791
Optional Accident Benefits NE Limit	Num	792	799
Optional Accident Benefits NE Premium	Num	800	806
<i>For future use</i>		807	816
Optional Accident Benefits EE Sub-coverage Code	Char	817	818
Optional Accident Benefits EE Weekly Limit	Num	819	826
Optional Accident Benefits EE Premium	Num	827	833
<i>For future use</i>		834	843
Optional Accident Benefits DC Sub-coverage Code	Char	844	845
Optional Accident Benefits DC 1 st Dependent Weekly Limit	Num	846	853
Optional Accident Benefits DC Additional Dependent Weekly Limit	Num	854	861
Optional Accident Benefits DC Premium	Num	862	868
<i>For future use</i>		869	878
Optional Accident Benefits D Sub-coverage Code	Char	879	880
Optional Accident Benefits D Spouse Limit	Num	881	888

Data Element	Format	Position	
		From	To
Optional Accident Benefits D Dependent Limit	Num	889	896
Optional Accident Benefits D Premium	Num	897	903
<i>For future use</i>		904	913
Optional Accident Benefits F Sub-coverage Code	Char	914	915
Optional Accident Benefits F Limit	Num	916	923
Optional Accident Benefits F Premium	Num	924	930
Accident Benefits Death benefits and related expenses	Num	931	932
Accident Benefits Death benefits and related expenses Premium	Num	933	939
<i>For future use</i>		940	940
Optional Accident Benefits I Sub-coverage Code	Char	941	942
<i>For future use</i>		943	950
Optional Accident Benefits I Premium	Num	951	957
<i>For future use</i>		958	959
Accident Benefits Income Top Up Amount Reporting	Num	960	965
Accident Benefits Other Top Up Amount Reporting	Num	966	966
<i>For future use</i>		967	1000

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
UIP Transaction Type (UIP)	Char	017	017
Processing Date (UIP)	CCYYMMDD	018	025
Sequence Number (UIP)	Num	026	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
Policyholder			
Policyholder Surname (UIP)	Char	084	113
Policyholder First Name (UIP)	Char	114	128
Policyholder Middle Name/Initial (UIP)	Char	129	143
<i>For future use</i>		144	151
Vehicle			
Commuting Distance One-Way	Char	152	154
Annual Driving Distance	Char	155	160
Business Use Percentage	Char	161	163
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

Data Element	Format	Position	
		From	To
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
Other Operators Number of Years Licensed	Char	187	187
First Party Vehicle Indicator (UIP)	Num	188	190
First Party Vehicle Identification Number (UIP)	Char	191	210
Claim Driving Record	Char	211	211
Claim Coverage Rate Group Type	Char	212	212
Claim Coverage Rate Group	Num	213	214
Multi-Car Discount Indicator	Char	215	215
Multi-Line Discount Indicator	Char	216	216
Renewal Discount Indicator	Char	217	217
Winter Tire Discount Indicator	Char	218	218
Winter Tire Discount	Char	219	221
<i>For future use</i>		222	230
Operator			
Rated Operator Marital Status	Char	231	231
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

Data Element	Format	Position	
		From	To
Coverage			
Added Coverage to Offset Tort Deductible	Char	257	257
Accident Benefits Optional Coverage (buy up) - M&R	Char	258	258
Accident Benefits Optional Coverage (buy up) - AC	Char	259	259
Accident Benefits Optional Coverage (buy up) - C,H&HM	Char	260	260
Accident Benefits Optional Coverage (buy up) – IR	Char	261	261
Accident Benefits Optional Coverage (buy up) - DC	Char	262	262
Accident Benefits Optional Coverage (buy up) - D&F	Char	263	263
Accident Benefits Optional Coverage (buy up) – I	Char	264	264
Accident Benefits Optional Coverage (buy up) - M&R and AC	Char	265	265
Accident Benefits Optional Coverage (buy up) - CI	Char	266	266
Claim Detail			
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>For future use</i>		341	348
Claim Participant			
First Party Accident Driver Surname (UIP)	Char	349	378
First Party Accident Driver First Name (UIP)	Char	379	393

Data Element	Format	Position	
		From	To
First Party Accident Driver Middle Name/Initial (UIP)	Char	394	408
First Party Accident Driver License Number (UIP)	Char	409	428
First Party Accident Driver License Number Jurisdiction (UIP)	Char	429	430
First Party Degree at Fault (UIP)	Num	431	433
Third Party Accident Driver Surname (UIP)	Char	434	463
Third Party Accident Driver First Name (UIP)	Char	464	478
Third Party Accident Driver Middle Name/Initial (UIP)	Char	479	493
Third Party Accident Driver License Number (UIP)	Char	494	513
Third Party Accident Driver License Number Jurisdiction (UIP)	Char	514	515
<i>For future use</i>		516	516
Third Party Insuring Company Identification (UIP)	Char	517	519
Third Party Policy Identification (UIP)	Char	520	539
Third Party Vehicle Utilization Type (UIP)	Char	540	540
<i>For future use</i>		541	560
Accident Benefits M, R and AC Limit	Num	561	568
Accident Benefits Visitation Limit	Num	569	576
Accident Benefits Replacement Items Limit	Num	577	584
Optional Accident Benefits CI Limit	Num	585	592
Optional Accident Benefits C Weekly Limit	Num	593	600
Optional Accident Benefits H&HM Weekly Limit	Num	601	608
Optional Accident Benefits IR Weekly Limit	Num	609	616
Optional Accident Benefits NE Limit	Num	617	624
Optional Accident Benefits EE Weekly Limit	Num	625	632
Optional Accident Benefits DC 1st Dependent Weekly Limit	Num	633	640
Optional Accident Benefits DC Additional Dependent Weekly Limit	Num	641	648
Optional Accident Benefits D Spouse Limit	Num	649	656
Optional Accident Benefits D Dependent Limit	Num	657	664
Optional Accident Benefits F Limit	Num	665	672
<i>For future use</i>		673	674
Accident Benefits Permanent Impairment Indicator	Char	675	675
Accident Benefits Permanent Impairment Rating	Char	676	678

Data Element	Format	Position	
		From	To
Accident Benefits Tort Bar Exceptions	Char	679	679
Accident Benefits Income Level Payout Reporting	Num	680	685
Accident Benefits Income Top Up Amount Reporting	Num	686	691
Accident Benefits Other Income Top Up Amount Reporting	Char	692	692
Accident Benefits Long Term Claim Status	Char	693	693
Accident Benefits Programs of Care Utilization	Char	694	694
<i>For future use</i>		695	1000

INDEX OF FIELD DEFINITIONS

A		Claim Count	71
Accident Benefits Catastrophic Impairment Indicator	74	Claim Coverage Code	72
Accident Benefits Coverage Code	58	Claim Coverage Limit Amount	73
Accident Benefits Death benefits and related expenses (D&RE) Coverage Code	69	Claim Coverage Rate Group	48
Accident Benefits Death benefits and related expenses (D&RE) Premium	70	Claim Coverage Rate Group Type	47
Accident Benefits Driving Record	45	Claim DCPD Deductible Code	73
Accident Benefits Healthcare and Related Benefits (HC&RE) Coverage Code	68	Claim Deductible Amount	73
Accident Benefits Healthcare and Related Benefits (HC&RE) Premium	69	Claim Driving Record	45
Accident Benefits Income Level Payout Reporting	75	Claim Identification	71
Accident Benefits Income replacement and other monetary benefits (IR&OM) Coverage Code	69	Claim Identification Digit	71
Accident Benefits Income replacement and other monetary benefits (IR&OM) Premium	69	Claim Third Party Liability Limit Code	73
Accident Benefits Income Top Up Amount Reporting	75	Clean Driver Indicator (FA)	52
Accident Benefits Long Term Claim Status	75	Collision Coverage Code	59
Accident Benefits M, R & AC Coverage Code	62	Collision/All Perils Deductible Amount	59
Accident Benefits M, R & AC Limit Amount	62	Collision/All Perils Driving Record	45
Accident Benefits M, R & AC Premium	62	Collision/All Perils Premium	59
Accident Benefits Minor Injury Indicator	74	Collision/All Perils Rate Group	46
Accident Benefits Optional Coverage - AC	60	Collision/All Perils Rate Group Type	46
Accident Benefits Optional Coverage - C,H&HM	61	Commuting Distance One-Way	39
Accident Benefits Optional Coverage - CI	62	Company Identification	33
Accident Benefits Optional Coverage - D&F	61	Comprehensive Coverage Code	59
Accident Benefits Optional Coverage - DC	61	Comprehensive/Specified Perils Deductible Amount	60
Accident Benefits Optional Coverage - I	61	Comprehensive/Specified Perils Premium	60
Accident Benefits Optional Coverage - IR	61	Comprehensive/Specified Perils Rate Group	46
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