

Summary

Facility Association (FA) has worked closely with IBC and CGI to conduct DASH report testing to ensure the reasonable consistency of critical underwriting/risk assessment data elements at the core of DASH and AutoPlus reporting. FA have identified 16 product differences between IBC DASH and CGI AutoPlus reports.

Product Differences

Item	Summary	CGI AutoPlus Report	IBC DASH Report
Source	CGI AutoPlus report includes data sourced from additional supplementary data (non- UIP), which includes a separate feed for additional drivers. Historical supplementary data (non-UIP) provided to CGI would not be available in the IBC DASH report.	CGI AutoPlus data sources: • ASP/UIP Data: collected from insurers by GISA's statistical service provider, on behalf of FA; • Data corrections reported by the insurers • CGI Supplementary data, separate (non-UIP) data feeds provided to CGI from some insurers on a voluntary basis, this includes additional operator information and zero-dollar claims	IBC DASH data sources: • ASP/UIP Data: collected from insurers by GISA's statistical service provider, on behalf of FA, includes policy and claim information dating back to 2002; • UIP Seed Data provided by FA was reviewed and determined that the data could not be used for DASH transactional reporting, UIP Seed Data was used to supplement pre-2002 data and limited updating of reported vehicle term (start date) information and individual driver information for reported claims; • IBC Supplementary data, separate (non-UIP) data feeds will be provided to IBC from some insurers on a voluntary basis, this includes additional operator information and zero-dollar claims
Driver Profile	CGI AutoPlus report uses supplementary data (non-UIP) with the UIP data to determine the Inquired Driver Profile whereas IBC	CGI AutoPlus uses supplementary data to determine operator Year of Birth and use ASP/UIP fields to determine operator Name and Gender field.	IBC DASH uses ASP/UIP data and DASH Supplementary data to determine the driver profile information, including DLN, Name, Date of Birth, Marital Status, Gender, and Driver

Product Difference between CGI AutoPlus Report and IBC DASH Report

	DASH uses the ASP/UIP data to determine the Driver Profile. ASP/UIP data only includes reported “Principal Operator” Name and Driver’s License and “Rated Operator” Gender, Number of Year’s License and Year of Birth. Principal and Rated Operators can be different individuals.		Training. For the operators that are reported in the ASP/UIP data, the profile information is included under Principal Operator and Rated Operator sections. Since some information in the ASP/UIP record may pertain to a Rated Operator who is “occasional” (and different from the Principal Operator), IBC DASH implemented logic to use the profile information from “non-occasional” Rated Operators. For any operators that are not reported in the ASP/UIP data (this includes “occasional”, and any other additional operators) the profile information is based on the DASH Supplementary data. Since the ASP/UIP data includes only the Year of Birth, insurers can also report the full Date of Birth for all drivers through the DASH Supplementary data. IBC DASH will display the full Date of Birth in the driver profile, if available.
Driver Profile Request	CGI AutoPlus does not return driver licenses that do not align with their jurisdiction format. IBC DASH will return driver licenses that do not align with their jurisdiction format.	CGI AutoPlus does not return reports for driver licenses that do not align with the specified jurisdiction format.	IBC DASH will return reports for driver licenses that do not align with the specified jurisdiction format, if they were reported in the ASP/UIP data and passed the ASP edits.
Policy Coverage Period	IBC DASH determines the coverage period on a driver basis while CGI AutoPlus shows the coverage period on a policy basis.	CGI AutoPlus report shows the full policy coverage period based on a policy basis.	For each driver, IBC DASH determines the coverage period based on the policy terms in which the driver was listed on the policy. The coverage period extends from the effective date of the earliest policy term in

Product Difference between CGI AutoPlus Report and IBC DASH Report

			which the driver is listed, to the expiry or cancellation date (whichever is earlier) of the latest policy term in which the driver is listed.
Policy Effective Date	For older policies (prior to 2010) reported through ASP/UIP, policy year and month were required, but day was not required.	In CGI AutoPlus, for older policy transactions where policy day is unavailable, only policy month and year is displayed.	In IBC DASH, for older policy transaction where policy day is unavailable, IBC uses a policy day default value of "01" with the reported policy month and year.
Years of Continuous Insurance	CGI AutoPlus years of continuous insurance is based on policy level information. IBC DASH years of continuous insurance is based on individual driver level information.	CGI AutoPlus uses calculated policy coverage periods to present years of continuous insurance.	For each driver, IBC DASH calculates the Years of Continuous Insurance as an uninterrupted (no gaps) number of full years where the driver was insured as any kind of operator (except "excluded operator"), up to the report date. The calculation is based on all available ASP/UIP and DASH Supplementary data.
Policy Number	The Policy Number format between IBC DASH and CGI AutoPlus could be different. IBC DASH presents ASP reported Policy Numbers. CGI AutoPlus presents "masked" Policy Numbers based on ASP reported Policy Numbers and Insurer direction.	Policy numbers in CGI AutoPlus have undergone a masking process (CGI IP). Masking was applied because at insurer end, the transactions for a particular policy might be shared using different policy number formats. This can be either because of system change or because of the data extraction from different system (e.g. Policy vs claims). Prior to Aug 2018, the CGI Autoplus report extract (including UIP Seed Data) included masked Policy Numbers; after Aug 2018, the Policy Number provided were consistent with the ASP reported Policy Number.	IBC DASH uses the Policy Identification field reported in the ASP/UIP data.

Policy Status	Both DASH and AutoPlus are using derived fields to determine policy status (cancellation for non-payment), returning different values. Policy status, specifically cancellation for non-payment, is a policy level legal classification.	CGI's Policy Status is a policy-level data element that is derived from the individual reported vehicle status, this includes logic based on policy premium (reported premiums must be cancelled) and total policy cancellation (all vehicles must be cancelled).	IBC DASH determines the policy status based on the ASP/UIP Policy Vehicle Status data element. Since the policy status can change over a lifetime of the policy (active, cancelled, reinstated, etc.), IBC DASH uses the status reported in the latest premium transaction record to determine the current policy status.
List of Policies	The listing of policies between IBC DASH and CGI AutoPlus has differences. CGI AutoPlus lists policies that have the same policy effective date/month and cancellation date/month. IBC DASH does not displays policies that have the same policy effective date and cancellation date.	CGI AutoPlus includes policies that have the same policy effective date/month and cancellation date/months.	IBC DASH does not include the policies that were cancelled on the same day they came in effect. These policies are deemed to have never been in effect. IBC DASH currently does not display policies that have more than 20 operators OR more than 20 vehicles listed.
List of Policy Operators	The listing of policy operators between IBC DASH and CGI AutoPlus has differences. CGI AutoPlus lists drivers with blank Driver License Numbers while IBC DASH does not. For non-commercial policies, CGI AutoPlus lists all operators across latest/current policy terms. IBC DASH shows all operators that were listed on the policy in the latest term in which the inquired driver was listed on the policy.	CGI AutoPlus lists drivers with blank Driver License Numbers. For non-commercial policies, CGI AutoPlus includes all operators listed on the policy across latest/current policy terms. For commercial policies, CGI AutoPlus displays only the information pertaining to the inquired driver. CGI AutoPlus includes operators reported in the supplementary data.	For each non-commercial policy, IBC DASH shows all operators that were listed on the policy in the latest term in which the inquired driver was listed on the policy. This is based on all available ASP/UIP and DASH Supplementary data. For each commercial policy, IBC DASH shows only the inquired driver. IBC DASH will mask the DLNs/names of additional operators in the policy if they were reported with a non- unique (placeholder) DLN.

Product Difference between CGI AutoPlus Report and IBC DASH Report

Driver Alberta Grid Level	CGI AutoPlus displays Alberta Grid level at policy and individual operator level. IBC DASH displays Alberta Grid Level at a profile level and only when the Driver License Number jurisdiction is in Alberta	CGI AutoPlus displays Alberta Grid Level at policy and individual operator level.	IBC DASH displays Alberta Grid Level at a profile level and only when the Driver License Number is an Alberta Driver License Number.
List of Vehicles	The listing of vehicles between IBC DASH and CGI AutoPlus has differences. CGI AutoPlus only includes vehicles that are in the current/last term of the policy. IBC DASH shows all vehicles that were listed on the policy in the latest term when the inquired driver was listed on the policy.	CGI AutoPlus does not always include VINs belonging to commercial policies - only vehicles where the inquired driver is the principal operator are shown for commercial or possible commercial policies. CGI AutoPlus only includes vehicles that are in the current/last term of the policy.	IBC DASH shows all vehicles that were listed on the policy in the latest term when the inquired driver was listed on the policy. This is based on all available ASP/UIP data.
List of Claims	The listing of claims between IBC DASH and CGI AutoPlus has differences. CGI AutoPlus displays claims at a policy level while they are displayed at a driver level in DASH.	CGI AutoPlus displays claims based on policy number and date of loss. CGI AutoPlus expects the first transaction for a UIP/ASP reported claim to be a financial transaction (UITS Transaction Type = 9). CGI AutoPlus includes claims (zero-dollar claims) reported through the supplementary feed. CGI AutoPlus removes claims greater than 25 years unless there are still active transactions within the last 25 years, this is requested by FA as per FA's record retention policy	IBC DASH displays the following claims for the inquired driver: • All claims where the inquired driver was the first party in the claim • All claims where the inquired driver was the third party in the claim • All other claims (where the inquired driver was not FP or TP) submitted under the policy(s) (excluding the commercial policies) on which the inquired driver was listed as of the accident date IBC DASH does not display pre-2000 claims (as per FA's required record retention policy, IBC must remove claims greater than 25 years

Product Difference between CGI AutoPlus Report and IBC DASH Report

			unless there are still active transactions within the last 25 years.) IBC DASH will collect the zero dollar claims from insurers through the DASH Supplementary data.
Number of Claims (total, at-fault, comprehensive, DCPD)	The number of claims between IBC DASH and CGI AutoPlus can be different.	CGI AutoPlus counts the number of claims using derived process (IP) based on ASP/UIP submissions.	IBC DASH considers the claims that have different Claim Identification to be separate claims. Claims that have no paid amounts, but only reserve amounts, are displayed in the IBC DASH report but not counted in any totals. • When calculating the total number of claims, IBC DASH considers all claims where the inquired driver was the first party (FP) or the third party (TP), and also all claims where the inquired driver was not FP/TP, but were submitted under the policy(s) (excluding the commercial policies) on which the inquired driver was listed as of the accident date • When calculating the number of at-fault claims, IBC DASH considers the claims where the inquired driver was the first party, and the claims where the inquired driver was the third party if there are no corresponding (same Accident Date) claims where the inquired driver was the first party • When calculating the number of comprehensive claims, IBC DASH considers the claims that have ALL Kind of Loss codes within (21-29, 2A) • When calculating the number of DCPD claims, IBC DASH considers the claims that have ALL Kind of Loss codes within (12, 14, 16, 17, 18, 19)

Product Difference between CGI AutoPlus Report and IBC DASH Report

Years Claims Free	The years claims free between IBC DASH and CGI AutoPlus can be different. CGI AutoPlus calculates years claims free based on both at-fault and not-at-fault claims while DASH determines the years claims-free based on at-fault claims only.	CGI's converting process (IP) calculates claims free based on multiple ASP/UIP submissions over time, including not-at-fault claims. If the inquired driver had no claims at all, then their Years Claims Free value will be equal to the Years Insured on AutoPlus.	IBC DASH determines the Years Claims Free based on the claims reported in the ASP/UIP and the at-fault information in the claims. The Years Claims Free is calculated as the number of full years since the last at-fault claim where the inquired driver was either the first party or the third party. If the inquired driver had no claims at all, then their Years Claims Free value will be equal to the Years Licensed value.
At fault Percentage	CGI AutoPlus determines the First/Third Party At-Fault Percentage using a derived process IBC DASH determines the At-fault Percentages based on the latest reported First Party Degree At Fault and the Kind of Loss codes in the ASP/UIP data.	CGI AutoPlus's converting process (IP) calculates First/Third Party At-Fault Percentage based on multiple ASP/UIP submissions over time.	IBC DASH displays the First Party At-Fault Percentage based on the latest reported First Party Degree At Fault reported in the ASP/UIP claim data. The Third Party At-Fault Percentage is derived based on the First Party At-Fault Percentage and the Kind of Loss codes reported in the ASP/UIP
Commercial Policy Definition	The Commercial Policy definition between IBC DASH and CGI AutoPlus can be different.	CGI AutoPlus determines a Commercial Policy based on logic (IP) using Insured Name, Type of Business, Type of Use and supplementary data feeds. Commercial policies only display information pertaining to the inquired driver.	IBC DASH considers a policy to be commercial if there is at least one vehicle listed in the latest term that has a commercial Type of Use reported in the ASP/UIP data. (33-49, 51, 53, 54, 55, 57, 61, 62, 63, 64, 70-79, 7A, 7B, 7C, 7M, 7N, 81-89, 91, 92, 98, 99, T1, T2)

END OF DOCUMENT