INSTRUCTIONS
FOR ELECTRONIC FILING

DATA FROM THE UNPAID CLAIMS
AND LOSS RATIO EXHIBITS

November 2003

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1. INTRODUCTION

The regulators require that insurers complete the *Unpaid claims and loss ratio exhibits* starting financial year 2003. The paper copy of these exhibits will be included in the actuarial report. The regulators will also require that an electronic copy of these exhibits be included at the same time. The following document will provide you with the guidelines for the electronic filing. These guidelines follow closely what is required for the electronic filing of the annual returns P&C-1 and P&C-2.

These Annual Return Diskette Filing instructions have been prepared to give detailed technical guidance to insurers and software vendors in developing systems for capturing *Unpaid claims and loss ratio exhibits* data for filing with the regulators.

The American Standard Code for Information Interchange (ASCII) is used as the data representation standard. Those familiar with systems will know that ASCII can be generated by spreadsheet-based systems and by systems developed in more traditional mainframe or microcomputer-based programming environments. Specific guidelines on how to transmit diskettes to the regulators are also included in the instructions.

The instructions are subject to revision and improvement. Any queries or suggestions should be addressed to your principal regulator.

2. TYPE OF DATA

The *Unpaid claims and loss ratio exhibits* consist of **numeric data** in many different formats: whole numbers; amounts rounded to thousands; decimals; ratios and percentages. In addition there is **text data** (Actuary's category).

The data representation standard used is ASCII (see section 1 "Introduction"). Data can be assembled in ASCII format from either spreadsheets or other data processing applications. These instructions require that:

a) The data reporting file (the complete set of data recorded on the diskette) consist of ASCII Standard Delimited Format ("SDF") fixed-length records;

b) The file be given a unique file name, as described under File Naming and Record Layout (see section 3 "File Naming and Record Layout"), to identify the insurer and the year of reporting;

c) Each record, consisting of a datapoint address and a numeric amount or text, follow the record layout described under section 3 "File Naming and Record Layout";

d) Each datapoint address contained in a record be defined using the common four element system:

P1 / P2 / LL / CC:

    P1 → Exhibit's category (see appendix 1)
    P2 → Actuary's category
    LL → Line
    CC → Column

As illustrated under section 3 "File Naming and Record Layout", all numeric and text data will be represented in the file in the same formats as prescribed in the instructions for completing the forms (i.e., figures rounded to thousands should be represented in thousands; ratios to two decimal places should be represented as such). Negative figures in the data will be represented in the file with a leading "minus" sign.

3. FILE NAMING AND RECORD LAYOUT

3.1 File naming

The file(s) containing the datapoints that are to be reported will have a file name unique to the insurer and the period reported on, as follows:

Digit 1 - Primary Regulator

OSFI	C	New Brunswick	W
Québec	Q	Prince Edward Island	P
Ontario	O	Nova Scotia	N
Manitoba	M	Saskatchewan	S
Alberta	A	Yukon	Y
British Columbia	B	Northwest Territories	T
Newfoundland	F	Nunavut	U

Digit 2 to 5 - A unique number assigned by the Primary Regulator that identifies the insurer. Insurers will be provided with their unique numbers by their Primary Regulator.

Digit 6 to 7 - the last two digits of the year (e.g., in the year 2003: "03").

Digit 8 - A sequence code to be used in the event of more than one filing for the same period (e.g., a revision to previously submitted data). Default value would be "A". The first revision (amended filing) would be coded "B", the second revision "C", etc.

Extension - the TEXT file will be separate from the NUMERIC file; they will be distinguished by the extensions: .TXT and .NUM respectively. The file prepared by Reinsurers will also be different from those prepared by Insurers.

- .NU1: Insurer, numeric file
- .TX1: Insurer, text file
- .NU2: Reinsurer, numeric file
- .TX2: Reinsurer, text file

For insurers using the PricewaterhouseCoopers software, the extensions are automatically added when the ASCII files are created.

Example 1: Q123403A.TX2

This file name refers to a Quebec registered reinsurer (Q) regulated by IGIF; its unique number, assigned by IGIF is 1234 and the filing year is 2003. This is the initial filing (sequence code: A) and this file contains text for a reinsurer.

Example 2: C123403A.NU1

This file name refers to a federally registered insurer regulated by OSFI (C); its unique number, assigned by OSFI is 1234 and the filing year is 2003. This is the initial filing (sequence code: A) and this file contains only numeric data (NUM) for an insurer.

Example 3: C123403B.NU1

This file name refers to the same federally registered insurer (1234) filing an amended (B) ***Unpaid claims and loss ratio exhibits*** for 2003, with numeric data (NUM) only for the insurer.

3.2 Record layout - numeric data

The file is to be made up of ASCII Standard Delimited Format fixed length records, each record consisting of a datapoint address and an associated, right justified numeric amount. The layout of each record, including the field location, length and information about each field is as follows:

Location	Length	Type	Information
1 – 2	2	Numeric	Page number – Exhibit's category
3 – 4	2	Numeric	Page number - Actuary's category
5 – 6	2	Numeric	Line number
7 – 8	2	Numeric	Column number
9 – 23	15	Numeric	Amount reported in the Exhibit[1]

Examples of record layout:

Examples of record layout – numeric data

Page				Line		Column		Amount														
01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23
1	6	0	1	1	2	0	6							3	2	7	5	0	6	.	0	0
1	6	0	2	0	5	0	5								-	6	2	4	9	.	0	0
9	9	9	9	1	6	1	2					2	5	1	5	5	1	1	2	.	0	0
5	1	0	2	1	0	1	7										1	7	8	.	8	0
5	1	0	1	1	2	1	6										-	2	0	.	5	0
6	6	0	1	0	3	0	9											1	1	.	4	0

The page number relating to the exhibit's category is found in Appendix 1. The page number of the actuary's category should start at page "01" and be incremented by one for the following categories.

As an example, if the actuary has subdivided the exhibit's category "Liability" in two, we would have the following page number for an insurer:

Actuary' category	Exhibit's category	Page number
Liability – Commercial	Liability	1601
Liability – Other	Liability	1602

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[1] All amounts must be recorded with two decimal places. Dollar amounts, including those already rounded to the nearest thousand, must end with ".00" as shown in the example. A leading minus sign will designate negative amounts, as in the second example below. Default value should be "0.00".

3.3 Record layout – text data

The text file allows us to identify the actuary's category. The file is to be made up of ASCII Standard Delimited Format fixed length records, each record consisting of a datapoint address and associated text. By default, the line number and the column number are "01". The layout of each record, including the field location, length and information about each field is as follows:

Location	Location	Type	Information
1 – 2	2	Numeric	Page number – Exhibit's category
3 – 4	2	Numeric	Page number - Actuary's category
5 – 6	2	Numeric	Default value = 01
7 – 8	2	Numeric	Default value = 01
9 – 10	2	Numeric	Blank fields
11 – 120	110	Text	Actuary's category

Examples of record layout:

Example of record layout – text data

Page				Line		Column		Blank		Text												
01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	…
1	6	0	1	0	1	0	1			R	E	S	P	.	C	O	M	M	E	R	C	I
1	6	0	2	0	1	0	1			R	E	S	P	.	A	U	T	R	E	S		
9	9	9	9	0	1	0	1			T	O	T	A	L								
5	1	0	2	0	1	0	1			M	A	R	-	G	R	O	U	P	E		B	
5	1	0	1	0	1	0	1			M	A	R	-	G	R	O	U	P	E		A	
6	6	0	1	0	1	0	1			E	X	C	/	S	I	N		A	U	T	O	

4. PHYSICAL CHARACTERISTICS OF DISKETTE

4.1 Size

All data relating to an insurer will be contained in two files, one numeric (".NU1" or ".NU2") and one text (".TX1" or ".TX2"), and the files should be submitted on a single diskette. The size of the diskette must be 3.5 inch (low or high density).

4.2 Format

The diskette must be formatted so that it can be used in Windows' environment.

4.3 Labelling

The diskette must be clearly labelled with the name of the insurer, the year being reported on, the name of the file, the date the file was created and the name and telephone number of a contact person.

<u>Suggestion</u>:

```
ABC Insurance Company - 2003
File: Q123403B
Date: 01/03/2004     Phone: (418) 737-1110
Contact: J. Doe
```


4.4 Diskette transmittal form

A "Diskette Transmittal Form" (in the format of Appendix 2) is to be completed and submitted with the diskette filed with the regulators.

The form has two purposes. It expands on some of the information contained on the diskette label, and it serves as a certification that the data on the diskette match the data on the hard copy.

The form is self explanatory, with the possible exception of the following terms:

Software Vendor - if you are using a commercially marketed package, please give the name of the vendor.

Version Number - refers to the version number of the commercial software used. This will normally be indicated on distribution diskettes or copyright screens.

5. SHIPPING

The diskette is to be sent with the hard copy on or before the due date prescribed for the filing of the ***unpaid claims and loss ratio exhibits***. The diskette should be well protected in special-purpose diskette shipping packaging. "FRAGILE" should be marked on the outside of the package.

APPENDIX 1

Exhibit's category
Page number for the Analysis Exhibits

		Insurer	Reinsurer	
			Proportional Reinsurance	Excess Reinsurance
Property	Personal	01	31	61
Property	Commercial	02	32	62
	Aviation	04	34	64
Automobile	Liability - Bodily injury	05	35	65
Automobile	Liability - Property damage	06	36	66
Automobile	Personal accident	07	37	67
Automobile	Other	08	38	68
	Boiler and machinery	10	40	70
	Credit	11	41	71
	Credit Protection	12	42	72
	Fidelity	13	43	73
	Hail	14	44	74
	Legal expense	15	45	75
	Liability	16	46	76
	Mortgage	17	47	77
	Other Approved Products	18	48	78
	Surety	19	49	79
	Title	20	50	80
	Marine	21	51	81
	Accident and sickness	22	52	82
	Total		99	

APPENDIX 2

DISKETTE TRANSMITTAL FORM

Name of Insurer	*Insurance Company*		Year
Contact Person		Telephone #	
Title		Facsimile #	
Email address			
Software Vendor		Version:	
If this is not the first time that a diskette has been filed for this Return period, please indicate if it is the:			
1st revision "B"	2nd revision "C"	3rd revision "D"	
If a revised diskette is being submitted, please enclose a printed hard copy of each changed page with the changed datapoints highlighted.			
Is the Diskette Validation Report attached?	_____	(If not, please explain)	

DISKETTE VALIDATION REPORT

Insurance Company

This report has been generated from the following data file:

Data file name CA12303A

Date created 17-nov-03

Datapoint	Amount	Number of Actuary Categories
31xx1212	0	0
32xx1212	0	0
34xx1212	0	0
35xx1212	0	0
36xx1212	0	0
37xx1212	0	0
38xx1212	0	0
40xx1212	0	0
41xx1212	0	0
42xx1212	0	0
43xx1212	0	0
44xx1212	0	0
45xx1212	0	0
46xx1212	0	0
47xx1212	0	0
48xx1212	0	0
49xx1212	0	0
50xx1212	0	0
61xx1212	0	0
62xx1212	0	0
64xx1212	0	0
65xx1212	0	0
66xx1212	0	0
67xx1212	0	0
68xx1212	0	0
70xx1212	0	0
71xx1212	0	0
72xx1212	0	0
73xx1212	0	0
74xx1212	0	0
75xx1212	0	0
76xx1212	0	0
77xx1212	0	0
78xx1212	0	0
79xx1212	0	0
80xx1212	0	0
99991212	0	0
99991612	0	