Interpreting your AutoPlus© Gold Report

CGI's AutoPlus© Gold Report provides a complete picture of an insured's automobile insurance policy and claims history. The information on this report is broken down into sections, including a 'History Overview", "summary" section which provides summary information about the total number of claims on all policies for the insured. The data on this report is provided to CGI by participating insurance companies, who then access these reports for the purpose of underwriting or managing claims.

Limitation of Liability
CGI and its Partners shall take reasonable steps to ensure that database information or data obtained from various sources is reliable and accurate. However, CGI does not guarantee the accuracy of information obtained from these sources, and in no event shall CGI be liable in any manner whatsoever for any loss or injury to CUSTOMER resulting from the obtaining or furnishing of such information. CGI shall not be liable under this Agreement to any third party for any damages or losses arising out of a breach by CUSTOMER.

March 21, 2025

Revision History

Date	Description	Notes
March 21, 2025	Annual review of AutoPlus report content Effective November 1, 2024 the Vehicle repair section is no longer offered. Claims Section — AB Catastrophic Impairment and Minor Injury - documentation update	

Sections of AutoPlus Gold ™

Section/Tab	Description	Notes
History Overview	Provides visual representation of the Policy and Claims history of the Inquired Driver. Helps users spot overlapping coverages and Coverages gaps List Claims by coverages code and not Kind of Loss codes. In addition to this, values for Other Losses (claims where inquired driver was listed as a claimant on another policy) and Alberta Grid Level (calculated based on driver's experience for Alberta policies only) will be returned in this section.	The number of years can be configured. The section was added in May 2020. New in July 2021, History Overview will display today's status on the inquired driver's last policy. Today's status can be one of three options: Inquired driver has insurance; inquired driver has no insurance; and deleted driver.
Summary	Provides a summary of all of the information on the AutoPlus™ Gold Report	New in January 2021 new message for Ontario Excluded Driver New in June 2021—The Requested by will now indicate the number of years the AutoPlus report is returning based on the instructions of sponsoring insurance company Example: Requested by: ABC insurance company (25 years)
Policies	Provides details of all policies on which the inquired driver was listed Detailed section of Listed and unlisted drivers	
Vehicles	Lists all vehicles covered by each policy. Only vehicles where the inquired driver is the principal operator are shown for commercial or possible commercial policies.	New in January 2021, added message about Excluded driver coverage. New in October 2021, displayed policy FSA and vehicle location FSA.
Claims	Lists all claims under each policy. Only claims involving the inquired driver are listed for commercial and possible commercial policies.	New in January 2021, added message if the driver was an Excluded driver at the time of the claim.
Other Losses	Lists all claims where inquired driver was listed as a claimant on another policy, as a third party. The information is from the Third party insurers' point of view.	
Repair History	Provides insurance company paid vehicle repair history for each vehicle on all active policies.	This section is available for authorized users
Know Your Customer	The Know your Customer has the following sections Household view VIN View	The section was added in June 2020
	Household view Provides information about the active driver and vehicle count and Claim at the address of the policyholder's active policy.	The section was added in June 2020 Enhanced in March 2021
	VIN View User can add a new VIN to the search, Users can also select to view the VINs on the most current policy or all policies. VIN View displays claims count and paid amount for physical damage VINS. Claims show are for the entire insurance history of the VIN, regardless of the inquired driver's policies.	The section was added in August 2020 Enhanced in March 2021. Starting June 27th 2021, SC will be returned in Note column of VIN View Section which indicates Simultaneous Coverage where the VIN is active under multiple policies.

Alert Messages on AutoPlus™ Gold

Section	Description	Notes
History Overview	*** Inquired Driver has no Insurance as of MM-dd-yyyy ***	New in July 2021, added today's (MM-dd-yyyy) status on inquired driver's last policy if the inquired driver does not have insurance.
	*** Inquired Driver has Insurance as of MM-dd-yyyy ***	Added today's status (MM-dd-yyyy) on inquired driver's last policy if the inquired driver has insurance.
Summary	*** 3 INQUIRIES IN LAST 12 MONTHS ***	The Inquired driver's AutoPlus report was requested multiple times
	*** This AutoPlus™ report includes commercial or possible commercial policy information. Only applicable information has been displayed in those cases. ***	
	*** Possible Coverage Gap exceeding continuous 24 months in the last N years ***	The inquired driver does not have insurance as of the report generation date.
	*** Active vehicle outside the policy holder address ***	New in October 2021, if one or more active vehicles are garaged at a different FSA location than the FSA location stated on the most recent active policy. The policy FSA and vehicle location FSA will be bolded and red in the vehicles tab.
	*** More than one claim is detected for the same date of loss MMMM dd, yyyy ***	New in January 2022, added an alert if there are multiple claims by the same first party accident driver on the same date for the same vehicle on different policies.
	*** More than one claim is detected for the same date of loss MMMM dd, yyyy (plus N other dates of loss) ***	If there is more than one instance of a multiple claim, the most recent (closest claim to today) will appear for the date (MMMM dd, yyyy) field. N represents the additional number of multiple claim dates.
	*** There are cancellations due to non payment within the last 3 years - the inquired driver is the policy holder ***	New in June 2022, added an alert where the inquired driver who is a policyholder has cancellations due to non payment within the last 3 years.
	*** There are cancellations due to non payment within the last 3 years - the inquired driver is not the policy holder ***	New in June 2022, added an alert where the inquired driver who is not a policyholder has cancellations due to non payment within the last 3 years.
	*** There are cancellations due to misrepresentation within the last 3 years - the inquired driver is the policy holder ***	New in June 2022, added an alert where the inquired driver who is a policyholder has cancellations due to misrepresentation within the last 3 years.
	*** There are cancellations due to misrepresentation within the last 3 years - the inquired driver is not the policy holder ***	New in June 2022, added an alert where the inquired driver who is not a policyholder has cancellations due to misrepresentation within the last 3 years.
	*** No insurance coverage following cancellation for non payment exceeding 30 days ***	New in June 2022, added an alert for no insurance coverage due to cancellation for non payment exceeding 30 days.
	*** No insurance coverage following cancellation for misrepresentation exceeding 30 days ***	New in June 2022, added an alert for no insurance coverage due to cancellation for misrepresentation exceeding 30 days.

Section	Description	Notes
Summary cont'd	*** There is 1 additional driver at the address who is not an operator on the report *** OR *** There are N additional drivers at the address who are not operators on the report ***	New in July 2022, added an alert where there is an additional driver (s) at the address who are not operators on the report.
Policies	*** There is an unlisted driver in this report***	
Vehicles	*** Vehicle with Excluded Driver coverage ***	New in January 2021, The policy vehicle has excluded Driver coverage
	*** Branded vehicles found - see Vehicles tab ***	The section was added in June 2020
	~~*** Repair History - data with no matching AutoPlus™ claim(s) - investigate ***~~	The section was added in June 2020 Enhanced in March 2021 Message removed November 1 2024
	*** Saskatchewan Claims in VIN(s) (WAUFL54D1YN004940) ***	The section was added in August 2020 Enhanced in March 2021
Claims	*** Claim with Excluded Driver coverage ***	New in January 2021, added message if the driver was an Excluded driver at the time of the claim.
	*** First party driver is an unlisted operator ***	
	More than one claim is detected for the same date of loss MMMM dd, yyyy	New in January 2022, added an alert on each claim when there are multiple claims by the same first party accident driver on the same date for the same vehicle on different policies.
Know Your Customer VINView	*** Suspected invalid VINs in VIN View section ***	
	*** Report reflects Simultaneous Coverage for at least one active vehicle ***	

The header features a summary of all information below. Years Licensed was added to convey the total years licensed for this driver

Number of Policies where Status is equal to Cancelled for Non Payment and Cancelled for Misrepresentation in the last 3 years

The Policy History features all important dates for underwriting with the associated policy status descriptions. Included is today's status for the inquired driver:

- Green checkmark — ***Inquired Driver has Insurance as of MM-dd-yyyy***
- Yellow exclamation — ***Inquired Driver does not have Insurance as of MM-dd-yyyy***
- Yellow exclamation with "Deleted Driver" — * Inquired Driver [* - Deleted]

No Coverage Details are displayed between policies

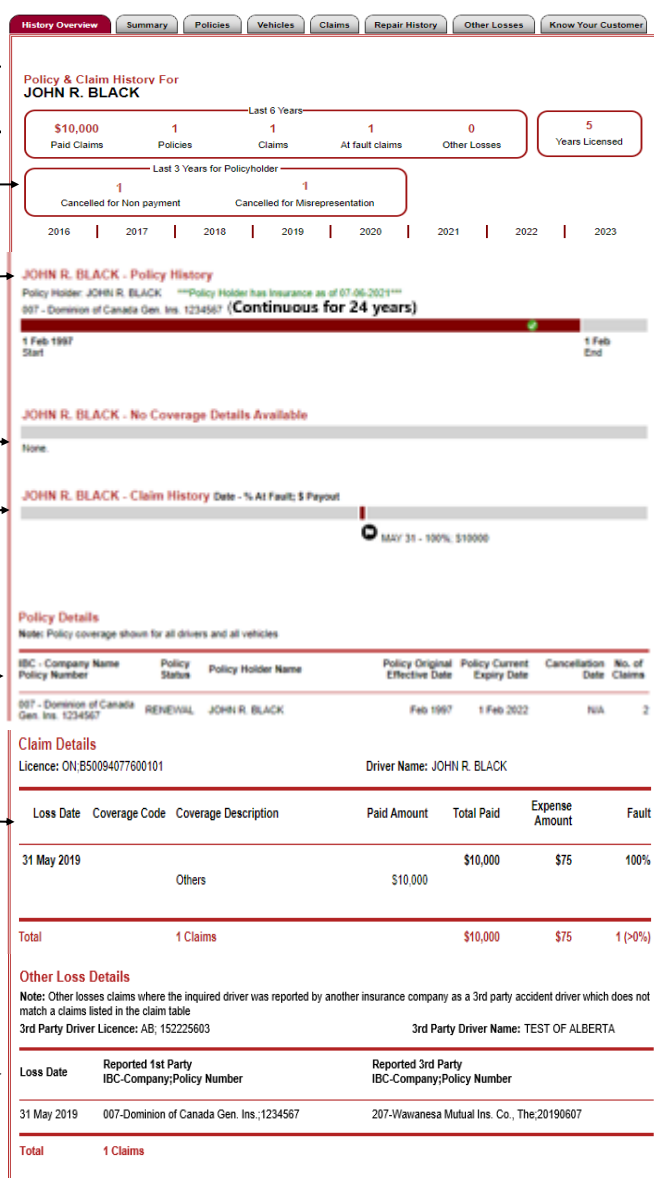Claims History displays Flags with the following information:

- At Fault Claims (faded flags) with > 0% fault or
- Not At Fault claims (non faded flags) with 0% fault
- OL for other Loss

Lists Policy Details for all drivers and vehicles associated to the inquired driver. No. of Claims are for all drivers, therefore not all claims will be featured in the claims table below

Claims Details lists the following:

- Claims related to the inquired driver separated by coverage payout
- Totals are summed up for all claims
- These values are displayed in the History Overview header

Other Loss Details lists the Other losses claims where the inquired driver was reported by another insurance company as a 3rd party accident driver which does not match a claims listed in the claim table

---

History Overview | Summary | Policies | Vehicles | Claims | Repair History | Other Losses | Know Your Customer

Policy & Claim History For
JOHN R. BLACK

Last 6 Years

$10,000	1	1	1	0		5
Paid Claims	Policies	Claims	At fault claims	Other Losses		Years Licensed

Last 3 Years for Policyholder

1	1
Cancelled for Non payment	Cancelled for Misrepresentation

2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023

JOHN R. BLACK - Policy History

Policy Holder: JOHN R. BLACK   ***Policy Holder has Insurance as of 07-06-2021***
007 - Dominion of Canada Gen. Ins. 1234567 **(Continuous for 24 years)**

1 Feb 1997		1 Feb
Start		End

JOHN R. BLACK - No Coverage Details Available

None.

JOHN R. BLACK - Claim History Date - % At Fault; $ Payout

MAY 31 - 100%, $10000

Policy Details
Note: Policy coverage shown for all drivers and all vehicles

IBC - Company Name Policy Number	Policy Status	Policy Holder Name	Policy Original Effective Date	Policy Current Expiry Date	Cancellation Date	No. of Claims
007 - Dominion of Canada Gen. Ins. 1234567	RENEWAL	JOHN R. BLACK	Feb 1997	1 Feb 2022	N/A	2

Claim Details
Licence: ON;B50094077600101   Driver Name: JOHN R. BLACK

Loss Date	Coverage Code	Coverage Description	Paid Amount	Total Paid	Expense Amount	Fault
31 May 2019				$10,000	$75	100%
		Others	$10,000			
Total		**1 Claims**		**$10,000**	**$75**	**1 (>0%)**

Other Loss Details
Note: Other losses claims where the inquired driver was reported by another insurance company as a 3rd party accident driver which does not match a claims listed in the claim table
3rd Party Driver Licence: AB; 152225603   3rd Party Driver Name: TEST OF ALBERTA

Loss Date	Reported 1st Party IBC-Company;Policy Number	Reported 3rd Party IBC-Company;Policy Number
31 May 2019	007-Dominion of Canada Gen. Ins.;1234567	207-Wawanesa Mutual Ins. Co., The;20190607
Total	**1 Claims**	

History Overview — Alberta Grid

The following example will display the Alberta Grid Level in the History Overview tab which is calculated based on inquired driver's experience for Alberta policies only:

Alberta Grid Level lists a reported value based on inquired driver's experience for Alberta policies only

History Overview	Summary	Policies	Vehicles	Claims	Repair History	Other Losses	Know Your Customer

**Policy & Claim History For
BLACK, MARK**

Last 6 Years

$5,000	1	1	1	0		8		+ 8
Paid Claims	Policies	Claims	At fault claims	Other Losses		Years Licensed		Alberta Grid

2015	2016	2017	2018	2019	2020	2021	2022

BLACK, MARK - Policy History

Policy Holder: BLACK, MARK   ***Policy Holder has no Insurance as of 07-07-2021***
850 - Northbridge General Ins. Cor. 219200

18 Feb 2008
Start

18 Feb
End

⚠

BLACK, MARK - No Coverage Details Available

None.

BLACK, MARK - Claim History Date - % At Fault; $ Payout

🕐 MAR 31 - 25%; $5000

Related Links

AutoPlus™ Gold Quick Reference Guide
IBC Claim Codes
AutoPlus™ Gold - Report Interpretation
Coverage Descriptions
Policy Number Format
Autoplus™ Company Directory
VINClaims Gold Highlights
VINClaims Gold - Report Interpretation
Alberta Grid Rate Calculator

Alberta Grid Rate Calculator is available

History Overview — Today's Status

Inquired Driver/Policy Holder has no insurance as of today (MM-dd-yyyy)

MEDICINE HAT, JOE - Policy History

Policy Holder: MEDICINE HAT, SUSAN
Driver: MEDICINE HAT, JOE   ***Inquired Driver has no Insurance as of 07-06-2021***
207 - Wawanesa Mutual Ins. Co., The 15675348

5 Jun
Start

5 Jun
End

⚠

Note: The yellow exclamation triangle displays the current status and date relative to the inquire driver's latest policy.

MEDICINE HAT, SUSAN - Policy History

Policy Holder: MEDICINE HAT, SUSAN   ***Policy Holder has no Insurance as of 07-06-2021***
207 - Wawanesa Mutual Ins. Co., The 15675348

5 Jun
Start

5 Jun
End

⚠

Inquired Driver/Policy Holder has insurance as of today (MM-dd-yyyy)

BLACK, JOSEPH - Policy History

Policy Holder: JOHN R. BLACK
Driver: BLACK, JOSEPH   ***Inquired Driver has Insurance as of 07-06-2021***
007 - Dominion of Canada Gen. Ins. 1234567

1 Feb 1997
Start

✅

1 Feb
End

Note: When inquired driver is on future dated policies Today's Status will consider the remaining policies to verify if the driver has insurance, does not have insurance, or is deleted. Today's Status indicator will remain displayed on the topmost policy.

JOHN R. BLACK - Policy History

Policy Holder: JOHN R. BLACK   ***Policy Holder has Insurance as of 07-06-2021***
007 - Dominion of Canada Gen. Ins. 1234567

1 Feb 1997
Start

✅

1 Feb
End

Inquired Driver is deleted from the policy

RED, JOHN - Policy History

Policy Holder: RED, JOE
Driver: * RED, JOHN [* - Deleted]
313 - SGI Canada Insurance Ser. Ltd. 651046566

6 Nov 2013
Start

⚠

6 Nov
End

Deleted
Driver

Note: This does not show when the inquired driver was deleted. As of today the inquired driver was deleted from their latest policy.

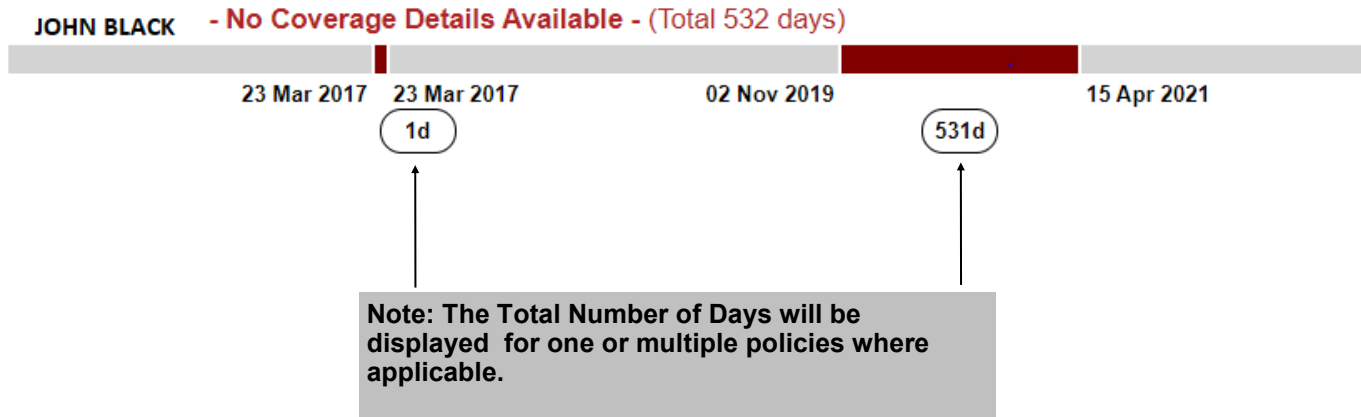**If an inquired driver is deleted on an expired policy, the no insurance as of today indicator will be displayed.**
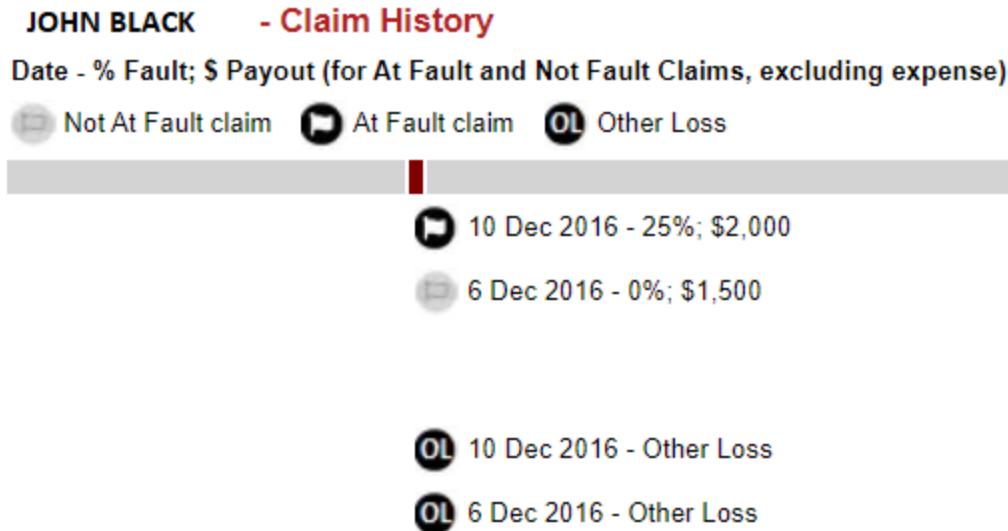
History Overview — No Coverage Details Available

The following example will display the Total Number of Days where the Inquired Driver has No Coverage Details Available:

JOHN BLACK — No Coverage Details Available — (Total 532 days)

| 23 Mar 2017 | 23 Mar 2017 | 02 Nov 2019 | | 15 Apr 2021 |
| | (1d) | | (531d) | |

Note: The Total Number of Days will be displayed for one or multiple policies where applicable.

History Overview — Claims History

The following example will display At Fault Claims, Not At Fault Claim, and Other Losses in the Claims History Timeline as indicated by the Legends:

JOHN BLACK — Claim History

Date - % Fault; $ Payout (for At Fault and Not Fault Claims, excluding expense)

🖻 Not At Fault claim   ⬤ At Fault claim   OL Other Loss

⬤ 10 Dec 2016 - 25%; $2,000

🖻 6 Dec 2016 - 0%; $1,500

OL 10 Dec 2016 - Other Loss

OL 6 Dec 2016 - Other Loss

Summary Section
~ Provides a summary of all of the information on the AutoPlus™ Gold Report

Information entered in the "Identifier" field on the AutoPlus™ order screen. Tip: Enter reason for ordering the report and name of insured—this information is relevant to an audit and will appear in column AE (RequestReferenceMemo) of your Autoplus™ billing back up files.

New in June 2021—The Requested by will now indicate the number of years the AutoPlus report is returning based on the instructions of sponsoring insurance company
Example: Requested by: ABC insurance company (25 years)

Information entered by requester; used to perform the query, e.g. driver's licence number

The address is the last reported address from the latest policy of the policyholder. Typically Mailing address

AutoPlus™ Gold Report

Friday, March 01, 2024 09:00 AM

| History Overview | Summary | Policies | Vehicles | Claims | Repair History | Other Losses | Know Your Customer |

Requested By: ABC insurance company (25 years): Demo User   Identifier: AutoPlus Gold Summary Page
For: JOHN R. BLACK   Search By: ON; B50094077600101
Address: APT 1 101 DISNEY AVENUE, HAMILTON, ON, L8N1L4

Inquired driver's name and policy holder's address

*** 3 INQUIRIES IN LAST 12 MONTHS ***
*** Vehicle with Excluded Driver coverage ***

Alerts—See below for more information

Inquired Driver
Licence Number:	ON; B50094077600101	Years Licensed:	44
Birth Date:	1 Dec 1960	Age:	63
Gender:	Male		
Years Insured on AutoPlus™:	26	At Fault Claims:	1
Claims in the Last 6 years:	1	Years Claim Free:	4

Information for other principal drivers on policy is not shown

Consecutive years; does not include learner's permit or level 1 licence

Claims on all policies
Number of Claims:	5	Paid:	$14681
Third party claims:	0	Expenses paid:	$820

Information pertains to all drivers on all policies listed on AutoPlus™

Total claims paid for all claims on all policies

Previous Inquiries
Insurance Company ABC	Mar 2024
XYZ Auto Ins. Company	Mar 2024
XYZ Auto Ins. Company	Mar 2024

Last three companies who have inquired into the policy and the inquiry dates. Information is "reset" with each new policy that the inquired driver purchases. Up to three companies are shown.

Total expenses paid for all claims on all policies

Additional Data Sources
Saskatchewan Claims:	Available
North American Liens:	Available
North American Branding:	Available
Secure Fob Antitheft:	Available

Additional data sources for active policies and active vehicles. "Available" indicates that the connection between CGI and the third party vendor is active.

ALERTS—Applicable alerts, such as coverage gaps, overlapping coverage, commercial or possible commercial policies and number of inquiries into the file, are shown.

- For possible **commercial policies**, only the information pertaining to the inquired driver will be displayed in the operators section.
- **Repair History**—alert indicates that there is an accident-related repair incident that has no corresponding claim on AutoPlus™.
- **Unlisted Operators**— there is an unlisted driver in this report.
- **"*** Vehicle with Excluded Driver coverage ***"** and ***** Claim with Excluded Driver coverage *****

Policies Section
~ *Provides details of all policies on which the inquired driver was listed*

Dates of policy term

Relationship to principal insured (Rel), driver training (Trn) and number of consecutive years licenced, not including learner's permit or level 1 licence, (Lic) and marital status (MS—M (married), N (not married) or T (temporarily unknown) may be shown for each driver on the policy.

Date of the latest change to the policy. Not updated to reflect changes to claims information and does not necessarily refer to the "Status" above.

| History Overview | Summary | Policies | Vehicles | Claims | Repair History | Other Losses | Know Your Customer |

For active policies—the date on which the endorsement is effective

Latest Carrier:	144 - Niagara Fire Insurance Co.	Policy #:	5679285
Recorded Dates:	Nov 2005 to Nov 2020	Status:	RENEWAL
Endorsement Date:	1 Aug 2015	Cancellation Date:	N/A
Policy Holder:	ALONE, XXX	Last IBC Update:	4 Aug 2015
Alberta Grid Policy:	No	Group Marketing Policy: Unknown	No Frill Policy: Unknown

Listed Drivers

Name	Licence	G	DOB (D MMM YYYY)	Age	MS	Rel	Lic.	Trn
ALBERT RUMBERRY	ON; R749411116001	U	1 Jan 1960	45				No
FRUIT PUDAU	ON; P555511116001	U	1 Jan 1960	45	T			No
* ALONE, XXX	ON; A80030620680521	U			N	INS		No

For cancelled policies—the date on which the cancellation is effective. N/A indicates active policy or cancellation date not submitted.

Commercial Policy: only the Insured and the Driver in question has been displayed.

Prior Carrier:	007 - Dominion of Canada Gen. Ins.	Policy #:	0885598
Recorded Dates:	1 Feb 2006 to 28 Feb 2020	Status:	RENEWAL
Endorsement Date:	N/A	Cancellation Date:	N/A
Policy Holder:	$$UNKNOWN ELECTRONIC COMPANY TEST	Last IBC Update:	2 Jan 2006
Alberta Grid Policy:	No	Group Marketing Policy: Unknown	No Frill Policy: Unknown

Listed Drivers

Name	Licence	G	DOB (D MMM YYYY)	Age	MS	Rel	Lic.	Trn
* ALONE, XXX	ON; A80030620680521	U				OTH		No

Information about each driver on the policy.
Listed Drivers - Insured by the policy
Unlisted Drivers - Driver added to the policy as a result of a claim—e.g. friend borrows a vehicle listed on the policy and is then in an accident. Relationship is shown as "OTH".
Deleted Driver— An ***** indicates that the driver has been removed from the policy (e.g. a young driver leaves the policy).

| History Overview | Summary | Policies | Vehicles | Claims | Repair History | Other Losses | Know Your Customer |

Latest Carrier:	144 - Niagara Fire Insurance Co.	Policy #:	5679285
Recorded Dates:	Nov 2005 to Nov 2020	Status:	RENEWAL
Endorsement Date:	1 Aug 2015	Cancellation Date:	N/A
Policy Holder:	ALONE, XXX	Last IBC Update:	4 Aug 2015
Alberta Grid Policy:	No	Group Marketing Policy: Unknown	No Frill Policy: Unknown

Listed Drivers

Name	Licence	G	DOB (D MMM YYYY)	Age	MS	Rel	Lic.	Trn
ALBERT RUMBERRY	ON; R749411116001	U	1 Jan 1960	45				No
FRUIT PUDAU	ON; P555511116001	U	1 Jan 1960	45	T			No

STATUS:
CANC FOR NON-PAYMENT (IBC code 11)
CANC RENEWAL NOT TAKEN (IBC code 12)
CANC BASED UNDERWRITING (IBC code 13)
CANC MISREPRESENTATION (IBC code 14)
CANC INSURED'S REQUEST (IBC code 15)
CANC FOR OTHER REASON (IBC code 20)
TEMP SUSP & REINS TEMP (IBC code 21)
REINS FOLLOWING CANC (IBC code 80)
CANC OF RENEWAL (Full term Canc with no reason) (IBC code 90)
CANC MIDTERM (Midterm term Canc with no reason) (IBC code 90)
NEW (claim was received before the policy) (IBC code 90)
RENEWAL (IBC code 90)

COMMERCIAL POLICIES:
Message indicating that the policy may be a commercial policy will be displayed at the start of the applicable policy as well as at the beginning of any AutoPlus™ report that contains or possibly contains commercial information. Commercial policies only display information pertaining to the inquired driver.

GROUP MARKETING POLICY—Indicates if policy is subject to group rates/discount.

A **NO FRILL POLICY** meets minimum insurance requirements at a lower cost. Applicable to NB drivers only.

RELATIONSHIP CODES (REL):

- INS or PRN—Principal insured
- CH—Child
- SP—Spouse
- U—Unknown
- OTH—Other
- REL—Relative
- EMP—Employee
- Blank—None

Prior Carrier:	486 - Wawanesa Mutual - ALberta	Policy #:	0123456
Recorded Dates:	Jul 2001 to Jul 2003	Status:	RENEWAL
Policy Holder:	GREEN, MICHAEL	Status Date:	2 Aug 2002

Name	Licence	G	DOB (D MMM YYYY)	Age	MS	Rel	Lic.	Trn
		U				INS		
GREEN, MICHAEL	AB; 999171223	M	2 Nov 1994	27	N	PRN	9+	No
	Grid Level -02		Grid Date	11/01/2020				

ALBERTA POLICIES:
- Grid Level—Calculated based on the **driver's** experience.
- Grid Date—Date the grid score was determined.

Vehicles Section
~ Lists all vehicles covered by each policy. Only vehicles where the inquired driver is the principal operator are shown for commercial or possible commercial policies.

Insurance coverage on the vehicle—See next page for codes

| History Overview | Summary | Policies | **Vehicles** | Claims | Repair History | Other Losses | Know Your Cus |

Vehicles for policy: 9001010 (ABC General Ins. Cor.)

IBC Territory: 401 - Carleton, Kent, Queens, Sunbury, York Districts NB | Policy FSA: **E3B**

Policy FSA (Forward Sortation Area) — First 3 characters of the postal code of the policy in which the related vehicles are under. For the most recent active policy, if an active vehicle location FSA is different than the policy FSA both policy and vehicle location FSA will be bolded and red.

2805 - 2006 DODGE/RAM TRUCK/VAN RAM 1500 LARAMIE MEGA CAB 4WD Small Pickup Truck 4WD — Location FSA: E3B

Location where vehicle is garaged.

VIN:	3D3KS19D06G154005	Class/Sub Dr.:	02 0/0
Coverage:	A.B. T.P.	Use:	Pleasure
Business Use Percent:	0%	Type Bus.:	1
Vehicle Added to Policy:	Unavailable	Vehicle Removed from Policy:	
Commute (one-way):	35 km	Annual Driving Distance:	31000 km
Multi-Car Discount:	Y	Multi-Line Discount:	X
Retiree Discount:	0%	New Driver Discount:	
Renewal Discount:	Y	Winter Tire Discount:	Y
		Winter Tire Discount Percent:	

Information supplied at the discretion of the reporting insurance company. See page 13 for definition.

- **Annual Driving Distance**—In kilometers. "T" indicates that annual driving distance is unknown.
- **Multi-Line Discount**—"Y" or "N". "X" Indicates that a multi-line discount is not offered.
- **New Driver Discount**——"Y" or "N". Indicates whether or not the operator has received a First Chance New Driver Discount.
- **Winter Tire Discount**—"Y" or "N". Indicates whether or not the risk was underwritten with a winter tire discount. Reported in Ontario and Newfoundland
- **Winter Tire Discount Percent:** Reported only in Newfoundland starting January 1, 2020

Principal Operator
Name: HAPPY, TOMMY
Conviction History: 0 A 0 B 0 C Convictions

Lien Information
North American Liens — No Results Returned

Branding Information
North American Branding — No Results Returned

Repair History Information
Alert: Data with no matching AutoPlus™ claim(s), please see repair history tab for details

6706 - 1991 GMC TRUCK/VAN JIMMY SLX 4DR 4WD Multi-Purpose Vehicle 4WD — Location FSA: E3C

VIN:	1GKDT13Z5M2519486	Class/Sub Dr.:	02 0/0
Coverage:	A.B. COMP T.P.	Use:	Commute
Business Use Percent:	1%	Type Bus.:	1
Vehicle Added to Policy:	Unavailable	Vehicle Removed from Policy:	
Commute (one-way):	55 km	Annual Driving Distance:	40000 km
Multi-Car Discount:	N	Multi-Line Discount:	N
Retiree Discount:	0%		
Renewal Discount:	N		

Location where vehicle is garaged.

For the most recent active policy, if an active vehicle location FSA is different than the policy FSA both policy and vehicle location FSA will be bolded and red.

Principal Operator
Name: RED, MIKE
Conviction History: 0 A 0 B 0 C Convictions

Type of conviction history codes
A:
   Serious Convictions Alberta
   Major in All Other Jurisdictions, including Facility Association
B:
   Other/minor in Alberta
   Minor in All Other Jurisdictions, including Facility Association
C:
   Criminal in Alberta
   Serious in All Other Jurisdictions, including Facility Association

Lien Information
North American Liens — No Results Returned

Branding Information
North American Branding — No Results Returned

Principal Operator
Name: RED, MARK
Conviction History: 1 A 2 B 3 C Convictions

Clean Ind: Y
Driver 7
Remedial
Trn:

Facility Association. See next page for codes.

AfterMarket Security

Vehicles Section (continued)

- **Business Use Percentage—**Indicates percentage of business use without decimals—ie: 050 = 50%. "T" indicates business use percentage is temporarily unknown.
- **Commute (one-way)—**In kilometers. "T" indicates that distance is temporarily unknown.
- **Multi-Car Discount—**"Y" or "N". Indicates whether or not a multi-car discount has been applied. "X" indicates that a multi-car discount is not offered.
- **Retiree Discount—**Percentage discount applied to accident benefits coverage—ie: 075 = 7.5%.
- **Renewal Discount—**"Y" or "N". Indicates whether a renewal discount has been applied. "X" indicates that a renewal discount is not offered.

North American lien—Indicates liens on vehicle for USA states.

Secure Fob Antitheft—Displays the registration date for a pair of Secure Fob devices installed for the specified vehicle. If Secure Fob devices become deregistered, no registration date will be displayed (No Results Returned).

Vehicle Repair Alert—Indicates an accident-related repair incident for which there is no corresponding claim on AutoPlus™.

Vehicle location FSA now listed for all vehicles. ★
For the most recent active policy, if an active vehicle location FSA is different than the policy FSA both policy and vehicle location FSA will be bolded and red.

Identifies the brand currently on the vehicle, what state/province the vehicle was branded in and the date the branding was applied to the vehicle by the Motor Vehicle Department. Value are:
SALVAGED
FIRE DAMAGE
LEMON/MANUFACTURER BUY-BACK
JUNKED
WATER DAMAGE
SALVAGE AUCTION
THEFT
FIRE DAMAGE INCIDENT
REBUILT/REBUILDABLE
UNKNOWN
UNREBUILDABLE

If the branding is 'Normal' no value is displayed

2805 - 2006 DODGE/RAM RAM 1500 LARAMIE MEGA CAB 4WD Small Pickup Truck 4WD   ⓘ Location FSA: E3B ★

VIN:	3D3KS19D06G154136	Class/Sub Dr.:	02 0/0
Coverage:	A.B. T.P.	Use:	Pleasure
Business Use Percent:	0%	Type Bus.:	1
Vehicle Added to Policy:	18 Feb 2008	Vehicle Removed from Policy:	
Commute (one-way):	35 km	Annual Driving Distance:	31000 km
Multi-Car Discount:	Y	Multi-Line Discount:	X
Retiree Discount:	0%	New Driver Discount:	
Renewal Discount:	Y	Winter Tire Discount:	Y
		Winter Tire Discount Percent:	

Principal Operator
Name: HAPPY, TOMMY
Conviction History: 0 A 0 B 0 C Convictions

Lien Information
North American Liens   No Results Returned

Branding Information
North American Branding   No Results Returned

AfterMarket Security
Secure Fob Antitheft   Secured as of 01 Feb 2024

4250 - 2000 MERCURY GRAND MARQUIS LS 4DR 4/5 Door 2WD   Location FSA: E2B ★

VIN:	2MEFM75W1YX645126	Class/Sub Dr.:	01 0/0
Coverage:	A.B. T.P.	Use:	Pleasure
Business Use Percent:		Type Bus.:	1
Vehicle Added to Policy:	Unavailable	Vehicle Removed from Policy:	18 Feb 2020
Commute (one-way):		Annual Driving Distance:	
Multi-Car Discount:		Multi-Line Discount:	
Retiree Discount:		New Driver Discount:	
Renewal Discount:		Winter Tire Discount:	
		Winter Tire Discount Percent:	

Principal Operator
Name: HAPPY, TOMMY
Conviction History: 0 A 0 B 0 C Convictions

Lien Information
North American Liens   No Results Returned

Branding Information
North American Branding   No Results Returned

Repair History Information
Alert: Data with no matching AutoPlus™ claim(s), please see repair history tab for details

> **The vehicle is not active therefore the location FSA will not be highlighted (bold and red)**

550700 - 2000 CHEVROLET CORVETTE 2DR COUPE Sport/Specialty Vehicle 2WD   Location FSA: Unknown ★

VIN:	1G1YY22G135115417	Class/Sub Dr.:	01 0/0
Coverage:	T.P.	Use:	Pleasure
Business Use Percent:		Type Bus.:	1
Vehicle Added to Policy:	Unavailable	Vehicle Removed from Policy:	
Commute (one-way):		Annual Driving Distance:	
Multi-Car Discount:		Multi-Line Discount:	
Retiree Discount:		New Driver Discount:	
Renewal Discount:		Winter Tire Discount:	
		Winter Tire Discount Percent:	

Principal Operator
Name: BUBBLY, MICHAEL
Conviction History: 0 A 0 B 0 C Convictions

Lien Information
North American Liens   No Results Returned

Branding Information
North American Branding   No Results Returned

AfterMarket Security
Secure Fob Antitheft   No Results Returned

> **The vehicle FSA is Unknown therefore the location FSA will not be highlighted (bold and red)**

Branding Information

North American Branding	SALVAGED	Ohio	12 Dec 2005
North American Branding	UNREBUILDABLE	Ohio	12 Dec 2005
North American Branding	REBUILT/REBUILDABLE	Kentucky	11 Oct 2006
North American Branding	WATER DAMAGE	Kentucky	11 Oct 2006

Vehicles Section (continued New Jan 2021) Ontario Excluded Driver coverage alert

Excluded Driver coverage alert where Accident Benefit Coverage codes applies to a specific vehicle

73
Basic coverage with excluded driver endorsement, excluding uninsured automobile

75
Enhanced coverage with excluded driver endorsement, excluding uninsured automobile

The alert "This vehicle has Excluded Driver coverage" will show if the vehicle has Excluded Driver endorsement Accident Benefit coverages 73 and 75

No alert if no Excluded driver coverage

History Overview	Summary	Policies	Vehicles	Claims	Repair History	Other Losses	Know Your Customer

Vehicles for policy: 444555111 (ABC Insurance Company))

IBC Territory:	760 - Grey Bruce, Lake Simcoe, Muskoka, Haliburton	Location FSA:	L0L

2774 - 2018 DODGE/RAM TRUCK/VAN RAM 1500 ST QUAD CAB 4WD Small Pickup Truck 4WD

VIN:	3C3RR3FF1GS333333	Class/Sub Dr.:	02 7/7
Coverage:	A.B. COLL T.P.	Use:	Pleasure
Business Use Percent:	0%	Type Bus.:	1
Vehicle Added to Policy:	9 Apr 2016	Vehicle Removed from Policy:	
Commute (one-way):	0 km	Annual Driving Distance:	20000 km
Multi-Car Discount:	Y	Multi-Line Discount:	Y
Retiree Discount:	0%	New Driver Discount:	
Renewal Discount:	Y	Winter Tire Discount:	N
		Winter Tire Discount Percent:	

This vehicle has Excluded Driver coverage

Principal Operator

Name:	Lic: 40 Born: 1960 F
Conviction History:	0 A 0 B 0 C Convictions

Vehicles Section (continued)

INSURANCE COVERAGE ON THE VEHICLE:

- TP—Third Party Liability
- COLL—Collision
- AB—Accident Benefits
- COMP—Comprehensive

FACILITY ASSOCIATION:

- *Accident*: The number of accidents in the last three years
- *Clean Ind*: Indicates whether the rated operator was rated with a clean driving record
- *Driver Remedial*: Indicates if the operator has received remedial driver training

CONVICTION HISTORY:

- *Type A:* Serious—AB; Major—All other jurisdictions, including Facility Association
- **Type B:** Other/Minor—AB; Minor—All other jurisdictions, including Facility Association
- **Type C:** Criminal—AB; Serious—All other jurisdictions, including Facility Association

CLASS SUB DR.: 01 0/0

- 01—First position shows first driver's class.
- 06—06 would be displayed in the second position after the first driver's class if there are occasional driver(s) on the vehicle.

    Occasional operator under age 25 ON/PE/NT/NU/YK
    Occasional operator in NS/AB/NB (regardless of age)
    Occasional operator less than 9 years licensed in NL (regardless of age)

- 0/0—Third position shows driving record for principal driver. Number of third party claims free years/number of collision claims free years.
- X/X—Fourth position would show driving record for the other drivers on the vehicle, if present. Number of third party claims free years/number of collision claims free years.

Claims Section

~ Lists all claims under each policy. Only claims involving the inquired driver are listed for commercial and possible commercial policies.

| History Overview | Summary | Policies | Vehicles | **Claims** | Repair History | Other Losses | Know Your Customer |

Loss Date: 13 Mar 2009   Source: IBC
Company: Norwood Mutual   Policy: 9001000
2001 PONTIAC GRAND PRIX GT 4/5 Door 2WD   1G2WR521181F157930

   Code/Type: 20 - COLL   Paid: $6191   Exp: $148   Loss: Partial   Type:
1st Reported Driver Lic: 9+   Born: 1982 Gender: M Training:

Loss Date: 5 Feb 2009   Source: IBC
Company: Norwood Mutual   Policy: 9001000
2006 BUICK ALLURE CX 4/5 Door 2WD   2G4WJ582961162101

   Code/Type: 18 - DCLOU   Paid: $400   Exp: $100   Loss: Partial   Type:
   Code/Type: 20 - COLL   Paid: $3677   Loss: Partial   Type:

   1st: RED, MARK   Licence: NB: 9521714   Fault: 0%
   3rd: ***********   Licence: NB; *********   Ins: Rural Family's Mutual
                                                                        219235

Loss Date: 20 Jan 2008   Source: IBC
Company: Norwood Mutual   Policy: 9001000
2001 PONTIAC GRAND PRIX GT 4/5 Door 2WD   1G2WR521181F157930

   Code/Type: 18 - DCLOU   Paid: $637   Exp: $199   Loss: Partial   Type:
   Code/Type: 20 - COLL   Paid: $6017   Loss: Partial   Type:

   1st: GREEN, MICHAEL   Licence: NB; 1258478   Fault: 50%
   3rd: ***********   Licence: ***********   Ins: Martin Mutual
                                                                        36191347

DRIVER INFORMATION:

- **1st Reported Driver—**No driver identified—e.g. collision claims involving a parked vehicle and windshield claims, etc.

- **1st—**Inquired driver. Name and driver's licence number of the vehicle operator at the time of the reported loss. For new 1st Party Driver licence # values, Please refer to 'Claims Section—1st Party Drivers's licence is undetermined'

- **3rd—**Other driver involved in the claim. Name and driver's licence number not shown for privacy reasons. For new 3rd Party Driver licence # values, Please refer to 'Claims Section— 3rd Party Drivers's licence is undetermined'

CLAIMS INFORMATION:

- **Code/Type—**IBC claim code and abbreviated type of loss.

- **Exp—**Amount paid in addition to the claims paid amount for miscellaneous expenses such as towing, etc

- **Loss—**Indicates whether the vehicle damage resulted in a total (T) or partial (P) loss of the vehicle

- **Type—**Type of action that was taken when a 'loss' occurred—e.g. salvage (S) or recovery (R)

| History Overview | Summary | Policies | Vehicles | **Claims** | Repair History | Other Losses | Know Your Customer |

Loss Date: 5 Dec 2016   Source: IBC
Company: Jevco Ins. Company   Policy: HOAP104445
1998 TOYOTA COROLLA LE 4DR 4/5 Door 2WD   2T1BR12E0WC714349

   Code/Type: 20 - COLL   Paid: $555   Exp: $0   Loss: Total   Type: RECOVERY

              *** ATTENTION – first party driver is an unlisted operator ***
   1st: SMITH, SAM   Licence: NS; SMITH080396024   Fault: 50%

Claims Section

~ Scenario where CGI receives Reserve File from insurance companies ASP data submissions.

CGI receives reserve file from insurance companies ASP data submissions quarterly. (June 30/2022 in this example)
AutoPlus shows that that claim and KOL has outstanding reserve as of the reserve data feed.
The OS YY/MM will show beside the paid amount.

The amount of reserve is not available

History Overview	Summary	Policies	Vehicles	**Claims**	Repair History	Other Losses	Know Your Customer

Loss Date: 9 Jun 2019   **Source:** IBC
Company: Intact Ins - (Central Atl Reg)   **Policy:** 7M7976236
2019 SUBARU FORESTER 2.5I PREMIER WAGON AWD Station Wagon 4WD   JF2SKEWC7KH411385

Expenses on the claim: $236

Code/Type:	16 - DCVEH	Paid:	$13755	OS 22/06	Loss:	Total	Type:	N/A
Code/Type:	18 - DCLOU	Paid:	$391	OS 22/06	Loss:	Not Applicable	Type:	N/A
Code/Type:	41 - SABMD	Paid:	$0	OS 22/06	Loss:	Not Applicable	Type:	N/A

AB Catastrophic Impairment Ind: 0   AB Minor Injury Ind: 0

| Code/Type: | 86 - SBCEX | Paid: | $50 | OS 22/06 | Loss: | Not Applicable | Type: | N/A |

AB Catastrophic Impairment Ind: 0   AB Minor Injury Ind: 0

*** First Party Driver is an Excluded Driver ***

1st: MINK, KURT   **Licence:** ON: M45004380966119   **Fault:** 0%
3rd: **************,   **Licence:** ON: **************   **Ins:** CAA Insurance Company, 100200300

Loss Date: 22 Jun 2015   Source: IBC

Claims Section — Excluded Driver

~ Lists all claims under each policy. Only claims involving the inquired driver are listed for commercial and possible commercial policies.

| History Overview | Summary | Policies | Vehicles | Claims | Repair History | Other Losses | Know Your Customer |

Loss Date: 10 Feb 2018   Source: IBC

Company: ABC Insurance Co.   Policy: 200888855

2000 GMC TRUCK/VAN JIMMY SLT 4DR 4WD Multi-Purpose Vehicle 4WD   1GGGG11G1G1111111

Expenses on the claim: $77

Code/Type: 15 - PD   **Paid:** $0   **Loss:** Not Applicable   **Type:**

Code/Type: 41 - SABMD   **Paid:** $1000   **Loss:** Not Applicable   **Type:**

AB Catastrophic Impairment Ind: 0   AB Minor Injury Ind: 0

Code/Type: 86 - SBCEX   **Paid:** $30000   **Loss:** Not Applicable   **Type:**

AB Catastrophic Impairment Ind: 0   AB Minor Injury Ind: 0

*** First Party Driver is an Excluded Driver ***

1st: EXCLUDED, DRIVER   Licence: ON; E00001111111111   Fault: 0%

3rd: **************,   Licence: ON; **************   Ins: XYZ Insurance Company, X000000001

DRIVER INFORMATION:

- **1st Reported Driver—**No driver identified—e.g. collision claims involving a parked vehicle and windshield claims, etc.

- **1st—**Inquired driver. Name and driver's licence number of the vehicle operator at the time of the reported loss. For new 1st Party Driver licence # values, Please refer to 'Claims Section—1st Party Drivers's licence is undetermined'

- **3rd—**Other driver involved in the claim. Name and driver's licence number not shown for privacy reasons. For new 3rd Party Driver licence # values, Please refer to 'Claims Section— 3rd Party Drivers's licence is undetermined'

CLAIMS INFORMATION:

- **Code/Type—**IBC claim code and abbreviated type of loss.

- **Expenses in the claim —**Amount paid in addition to the claims paid amount for miscellaneous expenses such as towing, etc

- **Loss—**Indicates whether the vehicle damage resulted in a total (T) or partial (P) loss of the vehicle

- **Type—**Type of action that was taken when a 'loss' occurred—e.g. salvage (S) or recovery (R)

The alert ***** First Party Driver is an Excluded Driver ***** will show The driver of the vehicle at the time of the accident was an excluded driver under the policy (Accident Benefits only)

Claims Section — 1st Party Driver's licence is undetermined

The following values are displayed for First Party Drivers. The Values are as per the IBC Statistical Plan.
1st party driver —If the licence is one of the key values below, the 1st party driver is undetermined.

Key values for the licence number	What is the meaning
UNLICENSED	First Party Accident Driver does not hold a driver's license or holds a special license/permit
UNDER SUSPENSION	First Party Accident Driver's license is under suspension
UNDER INVESTIGATION	First Party Accident Driver fails to provide driver's license number
UNSUCCESSFUL	Search for license number unsuccessful
NOT APPLICABLE	No First Party Vehicle involved in accident

History Overview | Summary | Policies | Vehicles | **Claims** | Repair History | Other Losses | Know Your Customer

Loss Date: 13 Oct 2019   **Source:** IBC
Company: ABC Insurance Company   **Policy:** PR5AABP486
2019 CHEVROLET TRUCK/VAN COLORADO Z71 CREW CAB 4WD DIESEL Compact Pickup Truck 4WD   1GCPTDE19K1167498

Code/Type: 20 - COLL   **Paid:** $2665   **Exp:** $0   **Loss:** Partial   **Type:**

1st: **Licence:** Under Suspension   **Fault:** 0%
3rd: ***************,   **Licence:** Not Applicable   **Ins:** , 00000000000

1st Party Driver's licence is undetermined

Claims Section — 3rd Party Driver's licence is undetermined

The following values are displayed for Third Party Drivers. The Values are as per the IBC Statistical Plan.
3rd party driver —If the licence is one of the key values below, the 3rd party driver is undetermined.

Key values for the licence number	What is the meaning
UNLICENSED	Third Party Accident Driver does not hold a driver's license or holds a special license/permit
UNDER SUSPENSION	Third Party Accident Driver's license is under suspension
UNDER INVESTIGATION	Third Party Accident Driver fails to provide driver's License Number
UNSUCCESSFUL	Search for license number unsuccessful
HIT AND RUN	"Hit and Run" accident
NO DRIVER	No Third Party Driver involved in accident
OTHER THAN VEHICLE	Insured vehicle is involved in collision with another object other than an automobile
NOT APPLICABLE	No Third Party Vehicle involved in accident

Claims Section — AB Catastrophic Impairment and Minor Injury

For Ontario AB Claims:

AB Catastrophic Impairment
Indicates if any claimants associated with the claim sustained catastrophic injuries.
0 – No claimants with catastrophic impairment
1 – One claimant with catastrophic impairment
2 – Two or more claimants with catastrophic
Impairment

AB Minor Injury Indicator
0 - All claimants with minor injuries
1 - Claimants with both minor and non-minor
Injuries
2 - All claimants with non-minor injuries

History Overview	Summary	Policies	Vehicles	Claims	Repair History	Other Losses	Know Your Customer

Loss Date: 9 Jun 2019   Source: IBC
Company: Intact Ins - (Central Atl Reg)   Policy: 7M7976236
2019 SUBARU FORESTER 2.5I PREMIER WAGON AWD Station Wagon 4WD   JF2SKEWC7KH411385

Expenses on the claim: $236

Code/Type:	16 - DCVEH	Paid:	$13755	OS 22/06	Loss:	Total	Type:	N/A
Code/Type:	18 - DCLOU	Paid:	$391	OS 22/06	Loss:	Not Applicable	Type:	N/A
Code/Type:	41 - SABMD	Paid:	$0	OS 22/06	Loss:	Not Applicable	Type:	N/A

AB Catastrophic Impairment Ind: 0   AB Minor Injury Ind: 0

| Code/Type: | 86 - SBCEX | Paid: | $50 | OS 22/06 | Loss: | Not Applicable | Type: | N/A |

AB Catastrophic Impairment Ind: 0   AB Minor Injury Ind: 0

*** First Party Driver is an Excluded Driver ***

1st: MINK, KURT   Licence: ON; M45004380966119 Fault: 0%
3rd: ***************.   Licence: ON; ***************   Ins: CAA Insurance Company, 100200300

Claims Section — Multiple Claims

The following example will display multiple claims by the same first party accident driver on the same date for the same vehicle:

Identifies claims, where:
- The date of loss is the same △
- First party driver is the same ✚
- First party VIN is the same ◇
- On different policies ○

Note: Shapes are for demonstration purposes only.

| History Overview | Summary | Policies | Vehicles | Claims | Repair History | Other Losses | Know Your Customer |

Requested By:	CGI - 25 user (25 years): CGI user	Identifier:	999408888
For:	BANANA, BOB	Search By:	AB: 999408888
Address:	123 FAKE STREET, EDMONTON, AB, T6X6H6		

*** 1 INQUIRIES IN LAST 12 MONTHS ***
*** Claim Check - AutoPlus™ Check Failed ***
*** There is an unlisted driver in this report***
*** More than one claim is detected for the same date of loss February 01, 2013 (plus 1 other date of loss) ***

Associated summary tab alert

Claims Tab:

More than one claim is detected for the same date of loss February 01, 2013

Loss Date:	1 Feb 2013 △		Source:	IBC
Company:	Canada Insurance Inc.		Policy:	ABA5551520 ○
2009 MITSUBISHI LANCER GT 4DR 4/5 Door 2WD	JA3AU26U49U000000 ◇			
Expenses on the claim: $0				

| Code/Type: | 09 - PD | Paid: | $6915 | Loss: | Not Applicable | Type: |

| 1st: BANANA, BOB | Licence: AB; 999408888 ✚ | Fault: 100% |

Multiple claim alert for <u>February 01, 2013</u>

△ ✚ ◇ ○

Shapes (black) represents the pairs of elements for the multiple claim on **February 01, 2013**

More than one claim is detected for the same date of loss February 01, 2013

Loss Date:	1 Feb 2013 △		Source:	IBC
Company:	Canada Insurance Inc.		Policy:	ABR4443871 ○
2009 MITSUBISHI LANCER GT 4DR 4/5 Door 2WD	JA3AU26U49U000000 ◇			
Expenses on the claim: $0				

| Code/Type: | 09 - PD | Paid: | $1 | Loss: | Not Applicable | Type: |
| Code/Type: | 20 - COLL | Paid: | $0 | Loss: | Partial | Type: |

| 1st: BANANA, BOB | Licence: AB; 999408888 ✚ | Fault: 0% |

More than one claim is detected for the same date of loss October 05, 2012

Loss Date:	5 Oct 2012 △		Source:	IBC
Company:	Canada Insurance Inc.		Policy:	ABA5551520 ○
2009 MITSUBISHI LANCER GT 4DR 4/5 Door 2WD	JA3AU26U49U000000 ◇			
Expenses on the claim: $0				

| Code/Type: | 09 - PD | Paid: | $1068 | Loss: | Not Applicable | Type: |

| 1st: BANANA, BOB | Licence: AB; 999408888 ✚ | Fault: 100% |

Multiple claim alert for <u>October 05, 2012</u>

△ ✚ ◇ ○

Shapes (orange) represents the pairs of elements for the multiple claim on **October 05, 2012**

More than one claim is detected for the same date of loss October 05, 2012

Loss Date:	5 Oct 2012 △		Source:	IBC
Company:	Canada Insurance Inc.		Policy:	ABR4443871 ○
2009 MITSUBISHI LANCER GT 4DR 4/5 Door 2WD	JA3AU26U49U000000 ◇			
Expenses on the claim: $0				

| Code/Type: | 09 - PD | Paid: | $0 | Loss: | Not Applicable | Type: |

| 1st: BANANA, BOB | Licence: AB; 999408888 ✚ | Fault: 0% |

Vehicle Repair History (VRH) -
Data is no longer available effective November 1, 2024

Accident-related VRH incidents that are shown in black – claim(s) are found in claim section of the AutoPlus report for the incident

| History Overview | Summary | Policies | Vehicles | Claims | Repair History | Other Losses | Know Your Customer |

Repair History for Active VIN(s)

VIN: 1G2WR521181F157930
8893 - 2001 PONTIAC GRAND PRIX GT 4/5 Door 2WD

Vehicle description and VIN for each vehicle on active policies. The 2001 vehicle is the first of two vehicles listed on active policies for Mark Red.

Incident #1

INCIDENT DATE:	20 Jan 2008	Source:	CarFax	Claim Found in AP:	Yes
Mileage:	119,704 KM	Frame Damaged:	No	Airbag Deployed:	No
Driveable:		Total Loss:	No	Estimate:	$6,017.00
Probable At Fault:	50%-100%	Point of Impact:	LEFT SIDE		
		Province/City:	NB; Fredericton		
AP Policy No:	9001000	AP Company Name:	987 - Norwood Mutual		
Vehicle Added to Policy:	18 Feb 2007	Vehicle Removed from Policy:			

Incident #2

* INCIDENT DATE:	13 Mar 2009	Source:	CarFax	Claim Found in AP:	** No
* Mileage:	130,632 KM	Frame Damaged:	No	Airbag Deployed:	No
* Driveable:	Yes	Total Loss:	No	Estimate:	$6,191.00
* Probable At Fault:	50%-100%	Point of Impact:	LEFT SIDE		
*		Province/City:	NB; Saint John		
* AP Policy No:	9001000	AP Company Name:	987 - Norwood Mutual		
* Vehicle Added to Policy:	18 Feb 2007	Vehicle Removed from Policy:			

VRH incidents in red and marked by asterisk – claim(s) for the incident may **NOT** be found in the claim section of the AutoPlus™ report and should be investigated. **Important: Even though an incident may indicate that the claim is not found on AutoPlus™, the claim may actually be there.** This is because VRH searches the AutoPlus™ database for all active VINs on all active policies that have collision related claims that are less than 8 years old. If the VIN has not been submitted to CGI with the claim, then VRH will not be able to find the claim in AutoPlus™.

Data may be missing from the AutoPlus™ database because it hasn't been submitted to CGI, it hasn't been coded properly or due to issues related to the timing of the data submission to CGI and the incident. Because collision-related repair shop data is available to CGI by VIN in real time, VRH incidents may fill these possible data voids in AutoPlus™. Note that VRH data does not show consumer paid "out-of-pocket" expenses because this data is not reported to CGI through VRH.

The VRH Tab displays two kinds of incidents —Repair Estimates and Valuations. In the example above, Incidents 1 and 2 are repair estimates (estimate shown in dollars). Incident 4 (next page) is a valuation incident (estimate shown as "Valuation").

INCIDENT INFORMATION:
- **Probable At Fault—**The percentage at fault derived from FSCO fault determination rules based on point of impact
- **Province/City—**Location where the repair estimation or valuation is carried out
- **AP Company Name—**Insurance company where the vehicle was insured at the time of the event from AutoPlus™.
- **AP Policy No—**Policy number of the policy that the vehicle was insured on at the time of the event from AutoPlus™.

Data is no longer available effective November 1, 2024

Incidents that occur out of the Province may not appear in the claims section of AutoPlus™, but these incidents will show on VRH (AutoPlus™ data is available across Canada, but not from all Provinces—ie: SK, BC and MB).

Date of claim in AutoPlus™ is February 5, 2009. VRH will match an incident to a claim found in AutoPlus™ if the date of the claim is within 7 days of the VRH incident date.

Vehicle description and VIN for each vehicle on active policies. The 2006 Buick Allure is the second vehicle listed on active policies for Mark Red.

VIN: 2G4WJ58261162101
6309 - BUICK ALLURE CX 4/5 Door 2WD

Incident #3

INCIDENT DATE:	2 Feb 2009	Source:	CarFax	Claim Found in AP:	Yes
Mileage:	86,832 KM	Frame Damaged:	No	Airbag Deployed:	No
Driveable:	Yes	Total Loss:	No	Estimate:	$3,677.00
Probable At Fault:	0%-25%	Point of Impact:	RIGHT REAR SIDE		
		Province/City:	NB; Fredericton		
AP Policy No:	9001000	AP Company Name:	987 - Norwood Mutual		
Vehicle Added to Policy:	18 Feb 2007	Vehicle Removed from Policy:			

Incident #4

* INCIDENT DATE:	13 Mar 2010	Source:	CarFax	Claim Found in AP:	** No
* Mileage:	110,704 KM	Frame Damaged:	No	Airbag Deployed:	No
* Driveable:	Yes	Total Loss:	No	Estimate:	$6,690.00
* Probable At Fault:	0%-25%	Point of Impact:	LEFT REAR CORNER		
*		Province/City:	BC; Vancouver		
* AP Policy No:	9001000	AP Company Name:	987 - Norwood Mutual		
* Vehicle Added to Policy:	18 Feb 2007	Vehicle Removed from Policy:			

INCIDENT DATE:	13 Mar 2010	Source:	CarFax	Claim Found in AP:	
Mileage:	110,704 KM	Frame Damaged:	No	Airbag Deployed:	No
Driveable:	Yes	Total Loss:	No	Estimate:	Valuation
Probable At Fault:	0%-25%	Point of Impact:	LEFT REAR CORNER		
		Province/City:	BC; Vancouver		
AP Policy No:	9001000	AP Company Name:	987 - Norwood Mutual		
Vehicle Added to Policy:	18 Feb 2007	Vehicle Removed from Policy:			

Incident #5

* INCIDENT DATE:	15 Jan 2013	Source:	CarFax	Claim Found in AP:	** No
* Mileage:	160,704 KM	Frame Damaged:	No	Airbag Deployed:	No
* Driveable:	Yes	Total Loss:	No	Estimate:	$2,335.00
* Probable At Fault:	50%-100%	Point of Impact:	RIGHT FRONT CORNER		
*		Province/City:	NB; Fredericton		
* AP Policy No:	9001000	AP Company Name:	987 - Norwood Mutual		
* Vehicle Added to Policy:	18 Feb 2007	Vehicle Removed from Policy:			

Valuation—Incident is for an estimation of the replacement cost of the vehicle before its damage.

Valuation incidents, incidents not related to an accident (ie—Point of Impact is "non-collision" or "allover") and incidents that occurred more than 8 years ago are not matched to claims information on AutoPlus™ (Claim Found in AP will be blank).

"Unavailable" will be displayed if date that the vehicle was added to the policy cannot be determined.

Date will only show if the vehicle is no longer on the policy

Two VRH incidents with the same date indicate that the vehicle was inspected by two different repair shops. In the above example, the "Valuation" incident indicates that one of the repair shops deemed the cost of the repair to be greater than the value of the vehicle.

Autoplus Gold Report Print Print All Tuesday, January 29, 2013 09:15 AM

| History Overview | Summary | Policies | Vehicles | Claims | Repair History | Other Losses | Know Your Customer |

Repair History for Active VIN(s)

VIN: 1G2WR521181F157930
8893 - 2001 PONTIAC GRAND PRIX GT 4/5 Door 2WD

INCIDENT DATE:	20 Jan 2008	Source:	CarFax	Claim Found in AP:	Yes
Mileage:	119,704 KM	Frame Damaged:	No	Airbag Deployed:	No
Driveable:		Total Loss:	No	Estimate:	$6,017.00
Probable At Fault:	50%-100%	Point of Impact:	LEFT SIDE		
		Province/City:	NB; Fredericton		
AP Policy No:	9001000	AP Company Name:	987 - Norwood Mutual		
Vehicle Added to Policy:	18 Feb 2007	Vehicle Removed from Policy:			

* INCIDENT DATE:	13 Mar 2009	Source:	CarFax	Claim Found in AP:	** No
* Mileage:	130,632 KM	Frame Damaged:	No	Airbag Deployed:	No
* Driveable:	Yes	Total Loss:	No	Estimate:	$6,191.00
* Probable At Fault:	50%-100%	Point of Impact:	LEFT SIDE		
		Province/City:	NB; Saint John		
* AP Policy No:	9001000	AP Company Name:	987 - Norwood Mutual		
* Vehicle Added to Policy:	18 Feb 2007	Vehicle Removed from Policy:			

VIN: 2G4WJ58261162101
6309 - BUICK ALLURE CX 4/5 Door 2WD

INCIDENT DATE:	2 Feb 2009	Source:	CarFax	Claim Found in AP:	Yes
Mileage:	86,832 KM	Frame Damaged:	No	Airbag Deployed:	No
Driveable:	Yes	Total Loss:	No	Estimate:	$3,677.00
Probable At Fault:	0%-25%	Point of Impact:	RIGHT REAR SIDE		
		Province/City:	NB; Fredericton		
AP Policy No:	9001000	AP Company Name:	987 - Norwood Mutual		
Vehicle Added to Policy:	18 Feb 2007	Vehicle Removed from Policy:			

* INCIDENT DATE:	13 Mar 2010	Source:	CarFax	Claim Found in AP:	** No
* Mileage:	110,704 KM	Frame Damaged:	No	Airbag Deployed:	No
* Driveable:	Yes	Total Loss:	No	Estimate:	$6,690.00
* Probable At Fault:	0%-25%	Point of Impact:	LEFT REAR CORNER		
		Province/City:	BC; Vancouver		
* AP Policy No:	9001000	AP Company Name:	987 - Norwood Mutual		
* Vehicle Added to Policy:	18 Feb 2007	Vehicle Removed from Policy:			

INCIDENT DATE:	13 Mar 2010	Source:	CarFax	Claim Found in AP:	
Mileage:	110,704 KM	Frame Damaged:	No	Airbag Deployed:	No
Driveable:	Yes	Total Loss:	No	Estimate:	Valuation
Probable At Fault:	0%-25%	Point of Impact:	LEFT REAR CORNER		
		Province/City:	BC; Vancouver		
AP Policy No:	9001000	AP Company Name:	987 - Norwood Mutual		
Vehicle Added to Policy:	18 Feb 2007	Vehicle Removed from Policy:			

* INCIDENT DATE:	15 Jan 2013	Source:	CarFax	Claim Found in AP:	** No
* Mileage:	160,704 KM	Frame Damaged:	No	Airbag Deployed:	No
* Driveable:	Yes	Total Loss:	No	Estimate:	$2,335.00
* Probable At Fault:	50%-100%	Point of Impact:	RIGHT FRONT CORNER		
		Province/City:	NB; Fredericton		
* AP Policy No:	9001000	AP Company Name:	987 - Norwood Mutual		
* Vehicle Added to Policy:	18 Feb 2007	Vehicle Removed from Policy:			

Tip: For incidents that do not match to a claim found on AutoPlus™—it is helpful to check the incident date and the date that the AutoPlus™ report was ordered. Dates that are close indicate that the claim is still being processed by the insurance company and has not yet been submitted to CGI.

Other Losses Section
~ Lists all claims where the Inquired Driver was listed as a claimant on another policy, often as a third party.   This is the point view from the Third Party Insurance Company

IBC claim code and abbreviated type of loss. Loss information pertains to the other party involved in the incident.

Other party's vehicle

Indicates whether the vehicle damage resulted in Total (T) or Partial (P) loss of the vehicle.

| History Overview | Summary | Policies | Vehicles | Claims | Repair History | Other Losses | Know Your Customer |

Loss Date: 30 Mar 2009
1990 TOYOTA COROLLA SR5 COUPE 2/3 Door 2WD   JM7BB54W3L6662719

Code/Type: 20 - COLL	Paid: $10	Exp: $1750	Loss: Partial	Type:
Code/Type: 31 - MED	Paid: $3775		Loss: Partial	Type:
Code/Type: 34 - DISAB	Paid: $4194		Loss: Partial	Type:

3rd: RED, MARK	Licence: NB; 9521714
Policy #: 9001000	Company: Norwood Mutual
1st: ***************	Licence: ON; ***************	Fault: 0%
Policy #: 42604914	Company: Allstar Insurance Co

Type of action that was taken when a 'loss' occurred—e.g.: Salvage (S) or Recovery (R)

Third party driver information—Name, licence number, company and policy number pertaining to the inquired driver.

Mark Red is your Customer, the Inquired Driver

First party driver information—Name, licence number, company and policy number pertaining to the other party involved in the claim. Insured name and driver licence number are not shown for privacy reasons.

The percentage of fault assigned to the first party (other driver) by his insurer. Percentage of fault not shown for third party driver (inquired driver).

Other losses are claims, where the inquired driver was reported by another insurance company as a 3rd party accident driver.

This example show Mark Red, the AutoPlus report is about Mark Red and he was reported as a 3rd party driver by another insurance company. This claim is not in the regular Claims Tab.

Know Your Customer Section Household View
~ Provides a information the active driver and vehicle count at the address

History Overview	Summary	Policies	Vehicles	Claims	Repair History	Other Losses	Know Your Customer

Know Your Customer

Household View

High number of ACTIVE drivers or ACTIVE vehicles under same address may warrant closer scrutiny and further conversation. Please verify if the address is a multi-dwelling building.

Address:	51 GOLFVIEW BL, BRADFORD
Province:	ON
Postal Code:	L3Z2A6
Reference:	

Returned Results

Policy Drivers:	7
Policy Vehicles:	10
Claims:	2

Highlighted addresses belong to the inquired driver or inquired policy.

Current Address	Expiry Date	Cancellation Date	Drivers	Vehicles	Claims
51 GOLFVIEW BL, BRADFORD, ON, L3Z2A6	29 Sep 2022	NA	2	4	0
51 GOLFVIEW BL, BRADFORD, ON, L3Z2A6	07 Jul 2021	NA	5	6	2

VIN View

No Claims are displayed for the suspected invalid VINs (IV).

Highlighted VINs belong to the inquired driver's policy.
Click a VIN below to access the VINClaims Gold service which provides a closer look at the physical damage claims and policy history based on the vehicle identification number (VIN) over the lifetime of the vehicle, regardless of the owner or insurer.

VIN	Type	Year	Make	Model	Claims	Total Paid Amt	Note
3GNFK16T54G206578	A	2004	CHEVROLET TRUCK/VAN	SUBURBAN 1500 LS1 4WD	0	$0	
SAJGA51CX4WE08238	A	2004	JAGUAR	X TYPE 3.0 4DR AWD	0	$0	
1GNFK16RXTJ307262	A	1996	CHEVROLET TRUCK/VAN	SUBURBAN K/V 1500 4WD	1	$4,265	
HOMEMADE		UNKNOWN			0	$0	IV

The Household View displays the active driver, vehicle and claim count for each active policy associated with the inquired policy holder's address *Note: If there is a high number of Active Drivers or Active Vehicles, a warning message along with a maximum of 10 Current Addresses will be displayed in Returned Results which will warrant closer scrutiny and further investigation. *

Starting June 2020 we adding a 'Know Your Customer' tab. The first information added is the Household view. The Household View displays the active driver, vehicle and Claim count for each active policy associated with the inquired policy holder's address.

The highlighted area confirms that Highlighted addresses belong to the inquired driver or inquired policy.

This information will help Underwriters, SIU investigators Claim adjusters identifying potential problematic scenarios and causing additional inquiry before binding the risk by identifying number of active drivers and number of active vehicles.

Know Your Customer Section VIN View
~ Provides a claim count and physical damage amounts on the VINs

| History Overview | Summary | Policies | Vehicles | Claims | Repair History | Other Losses | Know Your Customer |

Know Your Customer

Household View

High number of ACTIVE drivers or ACTIVE vehicles under same address may warrant closer scrutiny and further conversation. Please verify if the address is a multi-dwelling building.

Address:	51 GOLFVIEW BL, BRADFORD
Province:	ON
Postal Code:	L3Z2A6
Reference:	

Returned Results

Policy Drivers:	7
Policy Vehicles:	10
Claims:	2

The VIN View displays the claims count and paid amount for VINS

Now users have the option to add a new VIN to the search. Also they can select of the they want to see the VINs on most recent policy or all policies.

AB claims are not included in and totals.

Highlighted addresses belong to the inquired driver or inquired policy.

Current Address	Expiry Date	Cancellation Date	Drivers	Vehicles	Claims
51 GOLFVIEW BL, BRADFORD, ON, L3Z2A6	29 Sep 2022	NA	2	4	0
51 GOLFVIEW BL, BRADFORD, ON, L3Z2A6	07 Jul 2021	NA	5	6	2

VIN View

No Claims are displayed for the suspected invalid VINs (IV).

Highlighted VINs belong to the inquired driver's policy.
Click a VIN below to access the VINClaims Gold service which provides a closer look at the physical damage claims and policy history based on the vehicle identification number (VIN) over the lifetime of the vehicle, regardless of the owner or insurer.

VIN	Type	Year	Make	Model	Claims	Total Paid Amt	Note
3GNFK16T54G206578	A	2004	CHEVROLET TRUCK/VAN	SUBURBAN 1500 LS1 4WD	0	$0	
SAJGA51CX4WE08238	A	2004	JAGUAR	X TYPE 3.0 4DR AWD	0	$0	
1GNFK16RXTJ307262	A	1996	CHEVROLET TRUCK/VAN	SUBURBAN K/V 1500 4WD	1	$4,265	
HOMEMADE		UNKNOWN			0	$0	IV

Starting August 2020 we adding a new section to the 'Know Your Customer' tab—VIN View   The VIN View displays claims count and paid amount for VINS. Claims show are for the entire insurance history of the VIN, regardless of the inquired driver's policies.
The highlighted area confirms that VIN belongs to the inquired driver or inquired policy.

This information will help Underwriters, SIU investigators Claim adjusters identifying potential problematic scenarios and causing additional inquiry before binding the risk or adjudicate a claim.
A new coloumn called 'Note' alerts the user of invalid VIN is in the report.

NOTE: If your company has authorized the user to have VIN Claims Gold service, you can click on the VIN link and order a full VIN Claims Gold report.

VIN View

Report reflects Simultaneous Coverage for at least one active vehicle

Highlighted VINs belong to the inquired driver's policy.

Click a VIN below to access the VINClaims Gold service which provides a closer look at the physical damage claims and policy history based on the vehicle identification number (VIN) over the lifetime of the vehicle, regardless of the owner or insurer.

VIN	Type	Year	Make	Model	Claims	Total Paid Amt	Note
5N1AT2MV8JC780094	A	2018	NISSAN TRUCK/VAN	ROGUE MIDNIGHT 4DR AWD	0	$0	
1N4AA6AP0HC401063	A	2017	NISSAN	MAXIMA 3.5 PLATINUM 4DR	0	$0	SC
4UF10ATVXAT808074	A	2010	ARCTIC CAT	650 H1 MUDPRO 4X4	0	$0	

Starting June 27th 2021, SC will be returned in Note column of VinView Section which indicates Simultaneous Coverage where the VIN is active under multiple policies.

NOTE: If your company has authorized the user to have VIN Claims Gold service, you can click on the VIN link and order a full VIN Claims Gold report.

Contact Information

Please contact the CGI Helpdesk

Phone: 1-888-430-9906
E-mail: insurance.helpdesk@cgi.com

Monday to Friday, 7:30am—5pm EST

IBC Claim Codes (Claims Section)

AutoPlus™ users can obtain a complete list of IBC claim codes by logging on to AutoPlus™ and clicking on **IBC Claim Codes** at the bottom of the screen. If you do not have access to AutoPlus™, you can obtain a list of these codes by contacting our service desk at 888-430-9906 or via email at insurance.helpdesk@cgi.com.