



Australian Prudential Regulation Authority (confidentiality) determination No.1 of 2019

Information provided by general insurers and Lloyd's underwriters for the purposes of the National Claims and Policies Database under Reporting Standard GRS 800.1, GRS 800.2, GRS 800.3, LOLRS 800.1, LOLRS 800.2 and LOLRS 800.3

Australian Prudential Regulation Authority Act 1998

I, Andre Korenhof, a delegate of APRA, under section 57 of the *Australian Prudential Regulation Authority Act 1998*, DETERMINE that a reporting document specified in Part 1 of the Schedule does not contain confidential information, except for the items of information specified in Part 2 of the Schedule.

This determination commences on the date of registration on the Federal Register of Legislation under the *Legislation Act 2003*.

Note: The effect of this determination is that the non-confidential information (other than personal information within the meaning of the *Privacy Act 1988*) may be published under subsection 56(5C) of the *Australian Prudential Regulation Authority Act 1998*.

Dated: 8 July 2019

[Signed]

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Andre Korenhof
Senior Manager, Data Processes & Solutions
Data Analytics & Insights

Interpretation

In this determination:

APRA means the Australian Prudential Regulation Authority.

general insurer has the meaning given in section 11 of the *Insurance Act 1973*.

Lloyd's underwriters has the meaning given in section 3 of the *Insurance Act 1973*.

reporting document means a reporting document within the meaning of section 13 of the *Financial Sector (Collection of Data Act) 2001*.

Schedule

Part 1 (reporting documents covered by this determination)

1. The level 1 reports covered by this Determination are (**the level 1 reports**):
 - a. Policy data reports- All States
 - b. Claims Data Reports- National
 - c. Claims Data Reports- NSW
 - d. Claims Data Reports- Victoria
 - e. Claims Data Reports- Queensland
 - f. Claims Data Reports- Western Australia
 - g. Claims Data Reports- South Australia
 - h. Claims Data Reports- Tasmania
 - i. Claims Data Reports- Northern Territory
 - j. Claims Data Reports- ACT

2. The level 1 reports include all data items extracted, for the purpose of preparing the level 1 reports, from reporting documents given to APRA on or before the date of this determination by general insurers and Lloyd's Underwriters under the following reporting standards made under the *Financial Sector (Collection of Data Act) 2001*:
 - A. General Insurers**
 - a. Reporting Standard GRS 800.1 Policy Data: Public and Product Liability and Professional Indemnity Insurance
 - b. Reporting Standard GRS 800.2 Claim Data: Public and Product Liability and Professional Indemnity Insurance
 - c. Reporting Standard GRS 800.3 Facility Business Data: Public and Product Liability and Professional Indemnity Insurance

 - B. Lloyd's Underwriters**
 - a. Reporting Standard LOLRS 800.1 Policy Data: Public and Product Liability and Professional Indemnity Insurance
 - b. Reporting Standard LOLRS 800.2 Claim Data: Public and Product Liability and Professional Indemnity Insurance
 - c. Reporting Standard LOLRS 800.3 Facility Business Data: Public and Product Liability and Professional Indemnity Insurance

3. The level 2 reports covered by this Determination are (**the level 2 reports**):
 - A. Policy reports**
 - a. Year by Product (filter by: COB, State, Occupation, LOI, EDA)
 - b. Product by State (filter by: Year, COB, LOI, EDA)
 - c. Product by LOI (filter by: Year, COB, State, Occupation)
 - d. Product by EDA (filter by: Year, COB, State, Occupation)
 - e. Year by State (filter by: COB, Product, LOI, EDA)
 - f. LOI by State (filter by: Year, COB, Product)
 - g. EDA by State (filter by: Year, COB, Product)

- h. Year by LOI (filter by: COB, State, Product, Occupation)
- i. Year by EDA (filter by: COB, State, Product, Occupation)
- j. Occupation by Year (filter by: COB, Product, LOI, EDA)
- k. Occupation by Product (filter by: Year, COB, LOI, EDA)
- l. Occupation by LOI (filter by: Year, COB, Product, Occupation)
- m. Occupation by EDA (filter by: Year, COB, Product, Occupation)

B. Claim reports

- a. Year by Development year (filter by: COB, State, Product, Occupation, LOI, EDA)
- b. Year by Product (filter by: COB, State, Occupation, LOI, EDA)
- c. Product by State (filter by: Year, COB, LOI, EDA)
- d. Product by LOI (filter by: Year, COB, State, Occupation)
- e. Product by EDA (filter by: Year, COB, State, Occupation)
- f. Year by State (filter by: COB, Product, LOI, EDA)
- g. LOI by State (filter by: Year, COB, Product)
- h. EDA by State (filter by: Year, COB, Product)
- i. Year by LOI (filter by: COB, State, Product, Occupation)
- j. Year by EDA (filter by: COB, State, Product, Occupation)
- k. Occupation by Year (filter by: COB, Product, LOI, EDA)
- l. Occupation by Product (filter by: Year, COB, LOI, EDA)
- m. Occupation by LOI (filter by: Year, COB, Product, Occupation)
- n. Occupation by EDA (filter by: Year, COB, Product, Occupation)

C. Facility reports

- a. Reporting period (filter by: Occupation)
- b. Occupation (filter by: Reporting period)

D. Facility in run-off reports

- a. Reporting period (filter by: Occupation)
- b. Occupation (filter by: Reporting period)

4. The level 2 reports include data items extracted, for the purpose of preparing the level 2 reports, from reporting documents given to APRA on or before the date of this determination by general insurers under the following reporting standards made under the *Financial Sector (Collection of Data Act) 2001*:

- a. Reporting Standard GRS 800.1 Policy Data: Public and Product Liability and Professional Indemnity Insurance
- b. Reporting Standard GRS 800.2 Claims Data: Public and Product Liability and Professional Indemnity Insurance
- c. Reporting Standard GRS 800.3 Facility Business Data: Public and Product Liability and Professional Indemnity Insurance

5. The level 2 reports include the following data items:

A. Data measures

- a. Gross written premium, gross earned premium, number of risks written and average earned premium.

- b. Number of claims reported, number of claims finalised, gross claim payments and gross claims incurred, each of which is available on an underwriting year, accident year and calendar year basis.
- c. Premiums received, claims paid, and number of policies, number of claims and number of facilities.

B. Data dimensions

- a. Year
- b. Development year
- c. Class of business
- d. State/Jurisdiction
- e. Product
- f. Industry/Occupation
- g. Limit of indemnity
- h. Excess/deductible

C. Dimension categories available in level 2 reports

- a. Year
- b. Underwriting years
- c. Accident years
- d. Calendar years
- e. Six month reporting period (facility reports only)

D. Development year

- a. ALL
- b. 0 – 9

E. Class of business (COB)

- a. PI
- b. PL

F. State/Jurisdiction

- a. All States
- b. No detailed occupation information is available except on All States'
- c. NSW
- d. VIC
- e. QLD
- f. SA
- g. WA
- h. TAS
- i. NT
- j. ACT
- k. Unknown

G. Product

- a. ALL
- b. D&O and employment practices liability
- c. Medical indemnity/Malpractice

- d. Other professional indemnity
- e. Construction liability
- f. Product liability
- g. Public liability
- h. Other product and public liability

H. Industry/Occupation

- a. ALL
- b. No detailed state/jurisdiction information is available except on 'ALL'
- c. 2 digit ANZSIC code; or
- d. character occupation code
- e. A - Financial occupations
- f. B - General Consultants
- g. C - Medical & Paramedical occupations
- h. D - Legal & Para Legal occupations
- i. E - Real Estate occupations
- j. F - Agricultural, Horticultural occupations
- k. G - Schools, Colleges occupations
- l. H - Insurance occupations
- m. I - Local Government occupations
- n. J - Miscellaneous occupations
- o. K – Architects
- p. L - Engineering occupations
- q. M - Surveying occupations
- r. N – Defamation

I. Limit of indemnity (LOI)

- a. ALL
- b. No detailed EDA information is available except on 'ALL'
- c. 0-5m
- d. 5m-10m
- e. 10m+

J. Excess/deductible (EDA)

- a. ALL
- b. No detailed LOI information is available except on 'ALL'
- c. 0-\$499
- d. \$500-\$999
- e. \$1,000+

Schedule

Part 2 (items of information from reporting documents that are to remain confidential)

1. Data items in respect of the following data dimensions are not covered by this Determination:
 - a. data on state/jurisdiction and also occupation; and
 - b. data on the limit of indemnity and also the excess/deductible.