



Interpreting your AutoPlus™ Gold Claims 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 "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.

December 2019

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.

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

AutoPlus™ Gold Report

Friday, May 10, 2019 10:04 AM

Summary
Policies
Vehicles
Claims
Repair History
Other Losses

Requested By:	CGI	Identifier:	
For:	JOHN R. BLACK	Search By:	ON; B50094077600101
Address:	101 DISNEY AVENUE, HAMILTON, ON, L8N1L4		

*** ATTENTION - 3 INQUIRIES IN LAST 12 MONTHS ***
 *** ALERT - Claim Check - AutoPlus™ Check Failed ***
 *** ALERT - Branded vehicles found - see Vehicles tab ***

<u>Inquired Driver</u>	
Licence Number:	ON; B50094077600101
Birth Date:	1 Dec 1960
Gender:	Male
Years Insured on AutoPlus™:	22
Claims in the Last 6 years:	0
At Fault Claims:	0
Years Claim Free:	22

<u>Claims on all policies</u>	
Number of Claims:	4
Third party claims:	0
Paid:	\$4481
Expenses paid:	\$745

<u>Previous Inquiries</u>	
Co-operators General Ins. Co.	May 2019
TD Home and Auto Ins. Company	May 2019
Co-operators General Ins. Co.	May 2019

<u>Additional Data Sources</u>	
Saskatchewan Claims:	Available
Sherlock Antitheft:	Available
Roy Speed Ross Antitheft:	Available
North American Branding:	Available
North American Liens:	Available
Repair History:	Temporarily Unavailable

Inquired driver’s name and policy holder’s address

Information for other principal drivers on policy is not shown

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

Alerts—See below for more information

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

Total claims paid for all claims on all policies

Total expenses paid for all claims on all policies

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.

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

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.

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.
- **Claim Check**—a failed status indicates that two or more claims have occurred on a vehicle listed on the current policy in the past six months.
- **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.

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.

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

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.

Summary	Policies	Vehicles	Claims	Repair History	Other Losses																																				
<p>Latest Carrier: 144 - Niagara Fire Insurance Co. Policy #: 5679285</p> <p>Recorded Dates: Nov 2005 to Nov 2020 Status: RENEWAL</p> <p>Endorsement Date: 1 Aug 2015 Cancellation Date: N/A</p> <p>Policy Holder: ALONE, XXX Last IBC Update: 4 Aug 2015</p> <p>Alberta Grid Policy: No Group Marketing Policy: Unknown No Frill Policy: Unknown</p> <p>Listed Drivers</p> <table border="1"> <thead> <tr> <th>Name</th> <th>Licence</th> <th>G</th> <th>DOB</th> <th>Age</th> <th>MS</th> <th>Rel</th> <th>Lic.</th> <th>Trn</th> </tr> </thead> <tbody> <tr> <td>ALONE, XXX</td> <td>ON; A80030620680521</td> <td>U</td> <td></td> <td></td> <td>N</td> <td>INS</td> <td></td> <td>No</td> </tr> <tr> <td>ALBERT RUMBERRY</td> <td>ON; R749411116001</td> <td>U</td> <td>1/1/1960</td> <td>45</td> <td></td> <td></td> <td></td> <td>No</td> </tr> <tr> <td>FRUIT PUJAU</td> <td>ON; P555511116001</td> <td>U</td> <td>1/1/1960</td> <td>45</td> <td>T</td> <td></td> <td></td> <td>No</td> </tr> </tbody> </table>						Name	Licence	G	DOB	Age	MS	Rel	Lic.	Trn	ALONE, XXX	ON; A80030620680521	U			N	INS		No	ALBERT RUMBERRY	ON; R749411116001	U	1/1/1960	45				No	FRUIT PUJAU	ON; P555511116001	U	1/1/1960	45	T			No
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FRUIT PUJAU	ON; P555511116001	U	1/1/1960	45	T			No																																	
<p>Commercial Policy: only the Insured and the Driver in question has been displayed.</p> <p>Prior Carrier: 007 - Dominion of Canada Gen. Ins. Policy #: 0885598</p> <p>Recorded Dates: 1 Feb 2006 to 28 Feb 2020 Status: RENEWAL</p> <p>Endorsement Date: N/A Cancellation Date: N/A</p> <p>Policy Holder: \$\$UNKNOWN ELECTRONIC COMPANY TEST Last IBC Update: 2 Jan 2006</p> <p>Alberta Grid Policy: No Group Marketing Policy: Unknown No Frill Policy: Unknown</p> <p>Unlisted Drivers</p> <table border="1"> <thead> <tr> <th>Name</th> <th>Licence</th> <th>G</th> <th>DOB</th> <th>Age</th> <th>MS</th> <th>Rel</th> <th>Lic.</th> <th>Trn</th> </tr> </thead> <tbody> <tr> <td>* ALONE, XXX</td> <td>ON; A80030620680521</td> <td>U</td> <td></td> <td></td> <td></td> <td>OTH</td> <td></td> <td>No</td> </tr> </tbody> </table>						Name	Licence	G	DOB	Age	MS	Rel	Lic.	Trn	* ALONE, XXX	ON; A80030620680521	U				OTH		No																		
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* ALONE, XXX	ON; A80030620680521	U				OTH		No																																	

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

Information about each driver on the policy.

Listed Drivers - Insured by the policy

Unlisted Driver - 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".

An * indicates that the driver has been removed from the policy (e.g. a young driver).

Summary	Policies	Vehicles	Claims	Repair History	Other Losses																																				
<p>Latest Carrier: 897 - Jevco Ins. Company Policy #: HOAP104445</p> <p>Recorded Dates: 2 Sep 2012 to 2 Sep 2020 Status: RENEWAL</p> <p>Endorsement Date: 2 Sep 2012 Cancellation Date: N/A</p> <p>Policy Holder: SMITH, JOE Last IBC Update: 2 Sep 2012</p> <p>Alberta Grid Policy: No Group Marketing Policy: Unknown No Frill Policy: Unknown</p> <p>Listed Drivers</p> <table border="1"> <thead> <tr> <th>Name</th> <th>Licence</th> <th>G</th> <th>DOB</th> <th>Age</th> <th>MS</th> <th>Rel</th> <th>Lic.</th> <th>Trn</th> </tr> </thead> <tbody> <tr> <td>SMITH, JOE</td> <td>NS; SMITH070574005</td> <td>F</td> <td>12/3/1990</td> <td>21</td> <td>T</td> <td>PRN</td> <td>10</td> <td>No</td> </tr> </tbody> </table> <p>Unlisted Drivers</p> <table border="1"> <thead> <tr> <th>Name</th> <th>Licence</th> <th>G</th> <th>DOB</th> <th>Age</th> <th>MS</th> <th>Rel</th> <th>Lic.</th> <th>Trn</th> </tr> </thead> <tbody> <tr> <td>SMITH, SAM</td> <td>NS; SMITH080396024</td> <td>M</td> <td>4/4/1992</td> <td>20</td> <td>T</td> <td>OTH</td> <td>8</td> <td>No</td> </tr> </tbody> </table>						Name	Licence	G	DOB	Age	MS	Rel	Lic.	Trn	SMITH, JOE	NS; SMITH070574005	F	12/3/1990	21	T	PRN	10	No	Name	Licence	G	DOB	Age	MS	Rel	Lic.	Trn	SMITH, SAM	NS; SMITH080396024	M	4/4/1992	20	T	OTH	8	No
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SMITH, SAM	NS; SMITH080396024	M	4/4/1992	20	T	OTH	8	No																																	

STATUS:

- Cancelled for non-payment (IBC code 11)
- Cancelled for policy lapse (IBC code 12)
- Cancelled based on underwriting (IBC code 13)
- Cancelled for material misrepresentation (IBC code 14)
- Cancelled at insured's request (IBC code 15)
- Cancelled for other reason (IBC code 20)
- Temporary suspension/reinstatement of temporary suspensions (IBC code 21)
- Re-instatement following cancellation (IBC code 80)
- All other (IBC code 90)

RELATIONSHIP CODES (REL):

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

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.

ALBERTA POLICIES:

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

Prior Carrier:	486 - Wvawanesa 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
GREEN, MICHAEL	AB; 147515084	M	11/23/1959
	Grid Level -15	Grid Date	09/19/2004
		Age	Rel
		9+	INS
		Lic.	Trn
			No

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

Location where vehicle is usually garaged

Summary	Policies	Vehicles	Claims	Repair History	Other Losses
Vehicles for policy: 9001010 (Northbridge General Ins. Cor.)					
IBC Territory: 401 - Carleton, Kent, Queens, Sunbury, York Districts NB			Location FSA: E3B		
6230 - 1994 BUICK PARK AVENUE 4/5 Door 2WD					
VIN:	1G4CW52L1RH623167	Class/Sub Dr.:	01 0/0		
Coverage:	T.P. A.B.	Use:	Pleasure		
Business Use Percent:	0%	Type Bus.:	1		
Vehicle Added to Policy:	Unavailable	Vehicle Removed from Policy:			
Commute (one-way):	18 km	Annual Driving Distance:	20000 km		
Multi-Car Discount:	N	Multi-Line Discount:	N		
Retiree Discount:	0%	New Driver Discount:			
Renewal Discount:	N	Winter Tire Discount:	N		
<u>Principal Operator</u>					
Name:	BUBBLBY, MICHAEL				
Conviction History:	1 A 2 B 3 C Convictions				
<u>AfterMarket Security</u>					
Roy Speed Ross Antitheft	No Results Returned				
Sherlock Antitheft	No Results Returned				
<u>Lien Information</u>					
North American Liens	No Results Returned				
<u>Branding Information</u>					
North American Branding	No Results Returned				
6706 - 1991 GMC TRUCK/VAN JIMMY S SERIES Multi-Purpose Vehicle 4WD					
VIN:	1GKDT13Z5M2519486	Class/Sub Dr.:	02 0/0		
Coverage:	T.P. A.B. COMP	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%	New Driver Discount:	N		
Renewal Discount:	N	Winter Tire Discount:	N		
<u>Principal Operator</u>					
Name:	Lic: 12 Born: 1980 M				
Conviction History:	0 A 0 B 0 C Convictions				
<u>AfterMarket Security</u>					
Roy Speed Ross Antitheft	No Results Returned				
Sherlock Antitheft	No Results Returned				
<u>Lien Information</u>					
North American Liens	No Results Returned				
<u>Branding Information</u>					
North American Branding	UNREBUILDABLE	Ontario	01 Oct 2010		

Information supplied at the discretion of the reporting insurance company. See page 6 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.

See next page for list of conviction history codes

Facility Association. See next page for codes.

<u>Principal Operator</u>	
Name:	RED, MARK
Conviction History:	1 A 2 B 3 C Convictions
<u>AfterMarket Security</u>	

Clean Ind:	Y
Driver Remedial Trn:	7

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.

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

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.

2805 - 2006 DODGE/RAM TRUCK/VAN RAM 1500 SLT MEGA CAB 4WD Small Pickup Truck 4WD
VIN: 3D3KS19D06G154136 **Class/Sub Dr.:** 02 0/0
Coverage: T.P. A.B. **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

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

AfterMarket Security
 Roy Speed Ross Antitheft No Results Returned
 Sherlock Antitheft No Results Returned

Lien Information
 North American Liens No Results Returned

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

4250 - 2000 MERCURY GRAND MARQUIS LS 4/5 Door 2WD
VIN: 2MEFM75W1YX645126 **Class/Sub Dr.:** 01 0/0
Coverage: T.P. A.B. **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:**

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

AfterMarket Security
 Roy Speed Ross Antitheft No Results Returned
 Sherlock Antitheft No Results Returned

Lien Information
 North American Liens No Results Returned

Branding Information
 North American Branding REBUILT/REBUILDABLE New Brunswick 20 May 2011

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

550700 - 2000 CHEVROLET/GEO CORVETTE COUPE Sport/Specialty Vehicle 2WD
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:**

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

AfterMarket Security
 Roy Speed Ross Antitheft No Results Returned
 Sherlock Antitheft No Results Returned

Lien Information
 North American Liens No Results Returned

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)

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.

Summary	Policies	Vehicles	Claims	Repair History	Other Losses
<p>Loss Date: 13 Mar 2009 Source: IBC Company: Norwood Mutual Policy: 9001000 2001 PONTIAC GRAND PRIX GT 4/5 Door 2WD 1G2WR521181F157930</p> <p>Code/Type: 20 - COLL Paid: \$6191 Exp: \$148 Loss: Partial Type: } 1st Reported Driver Lic: 9+ Born: 1982 Gender: M Training:</p>					
<p>Loss Date: 5 Feb 2009 Source: IBC Company: Norwood Mutual Policy: 9001000 2006 BUICK ALLURE CX 4/5 Door 2WD : 2G4WJ582961162101</p> <p>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</p>					
<p>Loss Date: 20 Jan 2008 Source: IBC Company: Norwood Mutual Policy: 9001000 2001 PONTIAC GRAND PRIX GT 4/5 Door 2WD 1G2WR521181F157930</p> <p>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</p>					

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.
- **3rd**—Other driver involved in the claim. Name and driver's licence number not shown for privacy reasons.
- **Fault**—Shown as 0% for claims where no driver was involved—e.g. misc, windshield or collision claims involving a parked vehicle.

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)

Summary	Policies	Vehicles	Claims	Repair History	Other Losses
<p>Loss Date: 5 Dec 2016 Source: IBC Company: Jevco Ins. Company Policy: HOAP104445 1998 TOYOTA COROLLA LE 4DR 4/5 Door 2WD 2T1BR12E0WC714349</p> <p>Code/Type: 20 - COLL Paid: \$555 Exp: \$0 Loss: Total Type: RECOVERY</p> <p>1st: SMITH, SAM Licence: NS; SMITH080396024 Fault: 50%</p> <p>*** ATTENTION – first party driver is an unlisted operator ***</p>					

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 part 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

Summary
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Loss Date: 5 Jun 2019 **Source:** IBC
Company: ABC Insurance Company **Policy:** 246966333
 2005 PONTIAC G6 V6 4DR 4/5 Door 2WD 1G2ZG528354158601

Code/Type: 20 - COLL **Paid:** \$6500 **Exp:** \$0 **Loss:** Partial **Type:**

1st: AJAX, ANNA **License:** ON; A47810470495609 **Fault:** 0%
3rd: ***** **License:** Hit and Run **Ins:**

3rd Party Driver's licence is undetermined

Vehicle Repair History (VRH)

~ Provides insurance company paid vehicle repair history for each vehicle on all active policies.

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

Summary
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Repair History for Active VIN(s)

VIN: 1G2WR521181F157930 ← 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.

8893 - 2001 PONTIAC GRAND PRIX GT 4/5 Door 2WD

INCIDENT DATE:	Jan 20, 2008	Source:	Carproof	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:	Mar 13, 2009	Source:	CarProof	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:			

Incident #1

Incident #2

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™.

Vehicles Section (continued)

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.

Incident #3

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

INCIDENT DATE:	Feb 2, 2009	Source:	CarProof	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:	Mar 13, 2010	Source:	CarProof	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		
* 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:	Mar 13, 2010	Source:	Carproof	Claim Found in AP:	No
Mileage:	110,704 KM	Frame Damaged:	No	Airbag Deployed:	Valuation
Driveable:	Yes	Total Loss:	No	Estimate:	
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:	Jan 15, 2013	Source:	CarProof	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		
* AP Policy No:	9001000	AP Company Name:	987 - Norwood Mutual		
* Vehicle Added to Policy:	18 Feb 2007	Vehicle Removed from Policy:			

“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

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).

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.

Vehicles Section (continued)

AutoPlus™ Gold Report

Tuesday, January 29, 2013 09:15 AM

- Summary
- Policies
- Vehicles
- Claims
- Repair History**
- Other Losses

Repair History for Active VIN(s)

VIN: 1G2WR521181F157930

8893 - 2001 PONTIAC GRAND PRIX GT 4/5 Door 2WD

INCIDENT DATE:	Jan 20, 2008	Source:	Carproof	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:	Mar 13, 2009	Source:	CarProof	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:	Feb 2, 2009	Source:	CarProof	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:	Mar 13, 2010	Source:	CarProof	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:	Mar 13, 2010	Source:	Carproof	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:	Jan 15, 2013	Source:	CarProof	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 inquired driver was listed as a claimant on another policy, often as a third party.

The screenshot shows the 'Other Losses' section of an insurance report. The 'Other Losses' tab is highlighted in red. The main content area is enclosed in a red border. Callout boxes provide explanations for various fields:

- IBC claim code and abbreviated type of loss:** Points to the 'Code/Type' fields (e.g., 20 - COLL, 31 - MED, 34 - DISAB).
- Other party's vehicle:** Points to the vehicle description: '1990 TOYOTA COROLLA SR5 COUPE 2/3 Door 2WD JM7BB54W3L6662719'.
- Indicates whether the vehicle damage resulted in Total (T) or Partial (P) loss of the vehicle:** Points to the 'Loss' status (e.g., Partial).
- Type of action that was taken when a 'loss' occurred—e.g.: Salvage (S) or Recovery (R):** Points to the 'Type:' fields.
- Third party driver information—Name, licence number, company and policy number pertaining to the inquired driver:** Points to the '3rd:' and '1st:' driver information.
- 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:** Points to the 'Licence:' and 'Company:' information for the other party.
- 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):** Points to the 'Fault: 0%' field.

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

Party	Name	Licence	Company	Policy #
3rd	RED, MARK	NB; 9521714	Norwood Mutual	9001000
1st	*****	ON; *****	Allstar Insurance Co	42604914

Contact Information

For questions on Additional Data Sources:

Saskatchewan Claims
Sherlock Antitheft Marking Inc
Roy Speed Ross Antitheft
North American Liens
North American Branding
Vehicle Repair History

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.