



getClarity Data Dictionary



getClarity Sample Data Overview

getClarity collects data from a variety of sources and displays it as either layers on our GIS application or incorporated into the various profiles that have been developed. The data is also available for download.. getClarity has historical insurance data for each month going back to the beginning of 2009.

The files have been placed in 2 categories, the first being raw data, which is unfiltered data extracted from the quotation process for personal lines insurance in Canada. This data is updated monthly and represents 85% of the transactions placed through independent brokers and insurance companies in Canada. The raw data files display the data that is available for all postal codes in Canada. These particular files represent all the transactions that occurred in the Burlington Ontario FSA's. The data is provided at the full 6 digit postal code, in the getClarity application this data has been aggregated up to the FSA level. Additionally the data is tracked by the exact date and time of day.

The second category are our Aggregate files which along with other data we collect are used to create the profiles found in the getClarity application. The data in these files is displayed at the FSA level. It is available for all months from the beginning of 2009. The files use moving averages to eliminate any individual monthly aberrations, the data can be supplied without the moving averages if required. We have selected 2 different months just to demonstrate the availability of data from different time frames.

Auto data Extended (Canadian Insurance based approx. 2,300,000 monthly records)

Field Name	Description
Auto Quote ID	Unique Quote Identifier
Quote Date	Date of Quote
Quote ID	Unique Driver Identifier
Vehicle ID	Unique Vehicle Identifier
DriverDOB	Driver date of birth
DriverAge	Driver age
DriverGender	Gender of driver
DriverMaritalStatus	Marital Status
MinorConvictInLast3Years	Minor convictions in last 3 years
MajorConvictInLast3Years	Major convictions in last 3 years
CriminalConvictInLast3Years	Criminal convictions in last 3 years
AtFaultClaimsLiabilityInLast5years	At fault liability claims last 5 years
AtFaultClaimsCollisionInLast5years	At fault collision claims in last 5 years
AtFaultClaimsCollisionAndLiabilityInLast5years	At fault collision & liability claims in last 5 years
GlassBreakageClaimsInLast5years	Glass breakage claims in last 5 years
GlassRepairClaimsInLast5years	Glass repair claims in last 5 years
TheftClaimsInLast5years	Theft claims reported by client in last 5 years



TheftEntireVehicleClaimsInLast5years	Theft of entire vehicle reported by client in last 5 years
VandalismClaimsInLast5years	Vandalisms claims reported by client in last 5 years
HailClaimsInLast5years	Hail claims in last 5 years
FireClaimsInLast5years	Fire claims in last 5 years
VehicleUsage	What is the vehicle used for, business, pleasure
DailyDistance	Distance driven each day
VehicleYear	Year vehicle was manufactured
VehicleAge	Age of vehicle
VehicleType	What type of vehicle is it? Passenger, Van, 2Door etc.
VICCCODE	Vehicle Information Centre of Canada
Manufac	Who manufactured the vehicle
Make_and_M	Make and model of the vehicle
VehiclePrice	The MSRP
Estimated Vehicle Value at Quote Date	Current vehicle value
VehicleHorsePower	The engine horse power rating
VehicleBodyStyle	The body style of the vehicle
VehicleDriveTrain	Front wheel, rear wheel, all wheel, 4 wheel
Engine_Fuel	Gas, diesel, electric
VehicleHybrid	Is it a hybrid
Province	Provincial location of the vehicle and insured
City	The city of the insured
Postalcode	6 digit Postal Code
FSA	The FSA
UrbanRural	Is it rural or urban
AVGVehicleDriverPremium	The insurance premium for the driver
IsRenewal	Is it a renewal policy
VehtypeID	Type of vehicle
VehCommercial	Type of commercial vehicle
BodyStyle_Class	The type of body style
EngineDisplacement	The size of the engine
EngineStrokes	Number of stroke engine
GrossWeight	Gross weight of the vehicle
PriceNew	The new MSRP
PurchasePrice	The price paid
ResalePrice	The resale price
AccessoriesValue	Value of any accessories added to the vehicle
NumOfDaysOutOfProvince	Number of days per year driven out of province
OwnedLeasedSince	Is the vehicle owned or leased
CommercialUsageID	Any commercial usage and identifier of use
PleasureUse	% of pleasure use
NormalRadius	Normal daily driving radius
MaximumRadius	Maximum daily driving radius
NumDaysTripsOver80KM	Number of Days driven over 80KM
NumDaysTripsOver160KM	Number of Days driven over 160KM



DistanceIntoUSA	Annual mileage driven in the US
YearlyDistance	Annual kilometers driven
BusinessDistance	Number of kilometers for business use
YearsLicensed	The number of years the applicant has been licensed
NumberOfYearsInsured	The number of years the applicant has been insured
YearsClaimsFree	Number of years claims free
YearsWithCurrentCarrier	Number of years with the current insurer
Occupation	The occupation of the applicant

Had Data Extended (Canadian Insurance based approx. 500,000 monthly records)

Field Name	Description
Province	Province
Postalcode	Postal Code
FSA	The FSA
FSABeginsWith	First letter of the FSA
UrbanRural	Urban or rural property
DwellingType	The type of dwelling, single family, seasonal, etc.
BuildingStyle	The building style, duplex, triplex, ranch,
BuildingValue	The building value
LivingareaMeasure	The area of the building
TotalLivingArea	The portion finished for living
LivingAreaSqrFoot	The square footage of the living area
BuiltDate	The date built
HouseAge	The age of the house
YearsInCurrentResidence	The years currently living in that residence
InsuredAge	The age of the applicant
RoofDate	The age of the roof, (first built)
RoofAge	The age of the current roof
RoofReno	The date of last renovation
RoofType	The type of roof, asphalt shingles, copper, etc.
ElectricalDate	The installation date of electrical service
ElectricalAge	The age of the current electrical service
ElectReno	The date of last electrical renovation
ElectricityType	The type of electrical supply
ElectricalWiringType	The type of electrical wiring installed
PlumbDate	The date of plumbing installation
PlumbAge	The age of the current plumbing
PlumbReno	The date of last plumbing renovation
PlumbingType	The type of pipes installed in plumbing



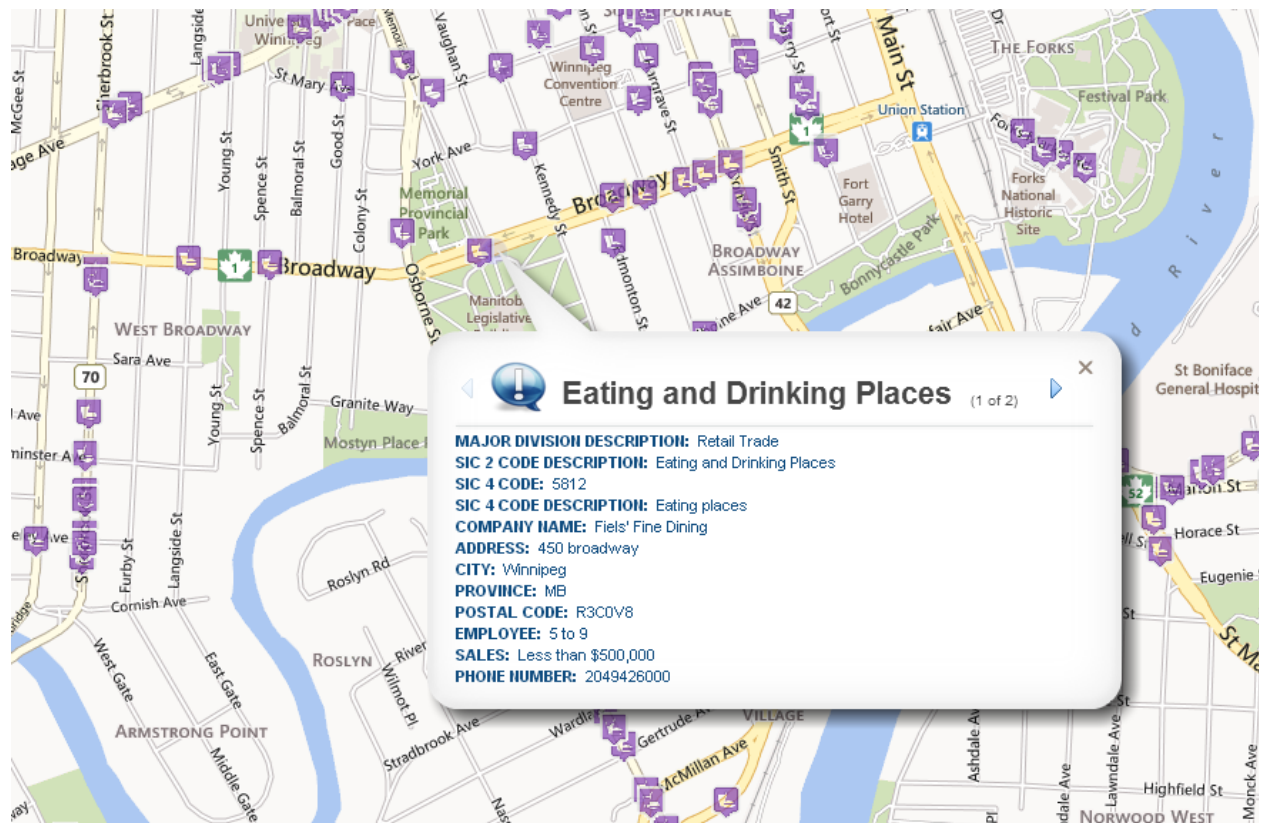
SolarOwned	Is the solar supply installed owned by the applicant
SolarInstallDate	The date of the solar installation
SolarInstallLocation	The location of where the solar is installed, roof, etc.
SolarCapacity	The electrical capacity generated by solar
SolarOnGrid	Is the solar connected to the grid
SolarTracking	Is there tracking of the solar output
PoolType	The type of pool installed
PoolDate	The date the pool was installed
NumberMortgages	The number of mortgages on the property
OutBuildingValue	The value of any out buildings
NumberOfFloaters	The number of additional items attached to the policy
FloaterAmount	The value of the attached items on the floater
WaterClaimsInLast5years	The number of water claims in the last 5 years
BurglarOrTheftClaimsInLast5years	The number of burglary claims in last 5 years
WindOrHailClaimsInLast5years	The number of wind or hail claims in the last 5 years
FireClaimsInLast5years	The number of fire claims in the last 5 years
SewerClaimsInLast5years	The number of claims resulting from blocked sewers
PropertyDamageClaimsInLast5years	The number of property claims in the last 5 years
VandalismClaimsInLast5years	The number of vandalism claims in the last 5 years
FloaterClaimsInLast5years	The number of claims on items attached as floaters
GlassClaimsInLast5years	The number of glass claims in last 5 years
BodilyInjuryClaimsInLast5years	The number of bodily injury claims in last 5 years
PrimaryHeat	The primary heating source for the property
PrimaryHeatOilTank	Is an oil tank installed
PrimaryHeatOilTankDate	The date the oil tank was installed
PrimaryHeatApproved	Is the primary heating an approved type
SecondaryHeat	Is there a secondary heating source
SecondaryHeatOilTank	Is it oil
SecondaryHeatOilTankDate	The date the oil tank for the secondary heating was installed
SecondaryHeatApproved	Is the secondary source approved
FireAlarmType	Is there a fire alarm installed
Occupation	The occupation of the applicant
RequestedContentsLimit	The amount of insurance coverage requested for the contents
RequestedOutbuildingsLimit	The amount of insurance coverage requested for the out building
EQBldgReqDeduct	Requested deductible
EQBldgReqAmount	Deductible amount
EQContsReqDeduct	Contents coverage requested
EQContsReqAmount	Contents deductible amount
SBUReqAmount	Burglary requested coverage
YearsPriorInsurance	Years with prior insurance provider
ConstructionType	The type of construction used on property
BurglarAlarmType	The type of burglar alarm installed
Retired	Is the applicant retired



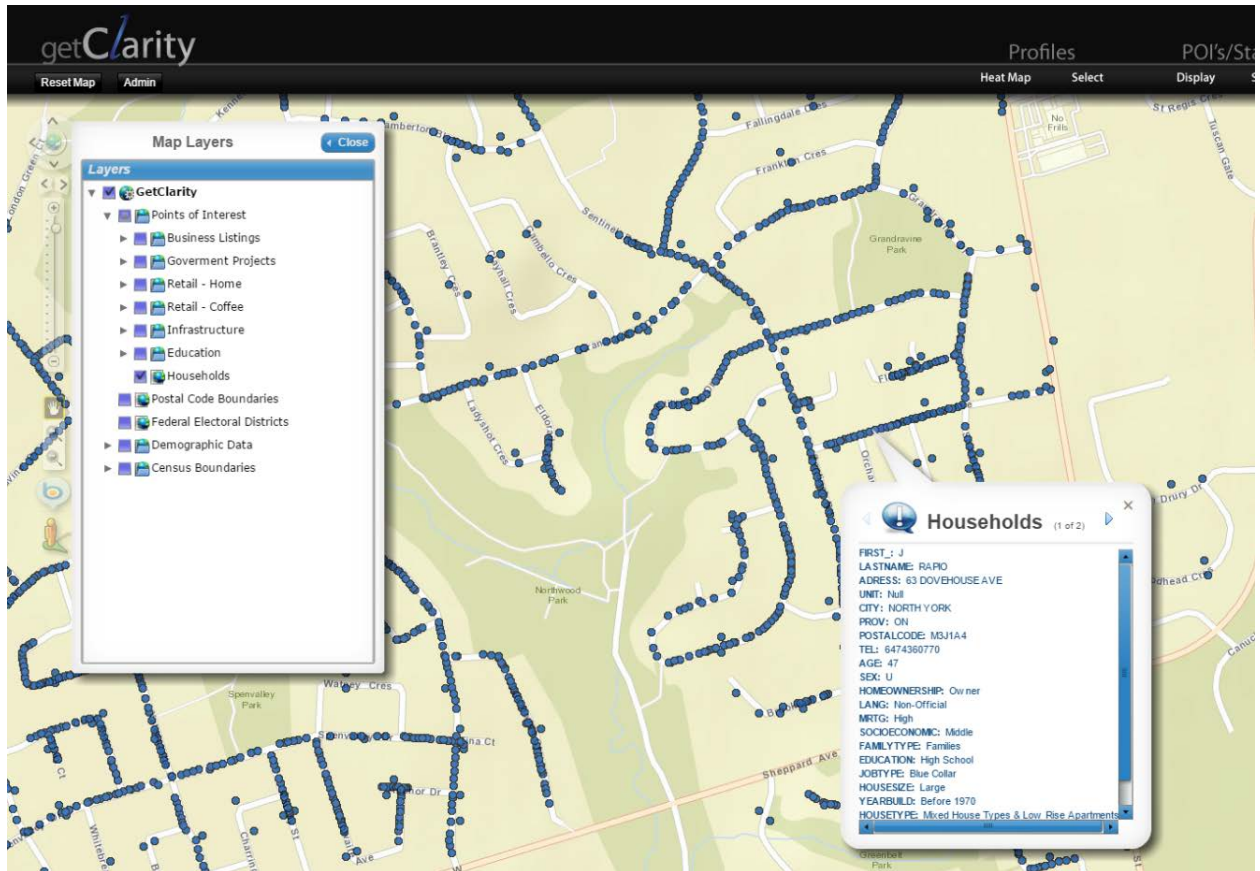
NumberOfNSF	The number of NSF cheques by applicants
NumberOfFamilies	The number of families living in the property
NumberOfUnits	The number of apartment units in the property
NumberOfStoreys	The number of storeys
NumberOfBedrooms	The number of bedrooms
NonSmoker	Is the applicant a smoker, anyone living in the house
YearsSinceLastNSF	The number of years since the last NSF cheque was passed
IsOwnerOccupied	Is the building owner living in the property
HasInLawApartment	Is there an in-law apartment
HasBasementApartment	Is there a basement apartment
IsLogConstruction	Is the building built from logs
BasicFormAVGPremium	The basic premium
CompFormAVGPremium	the comprehensive premium

Additional Data and Map Layers

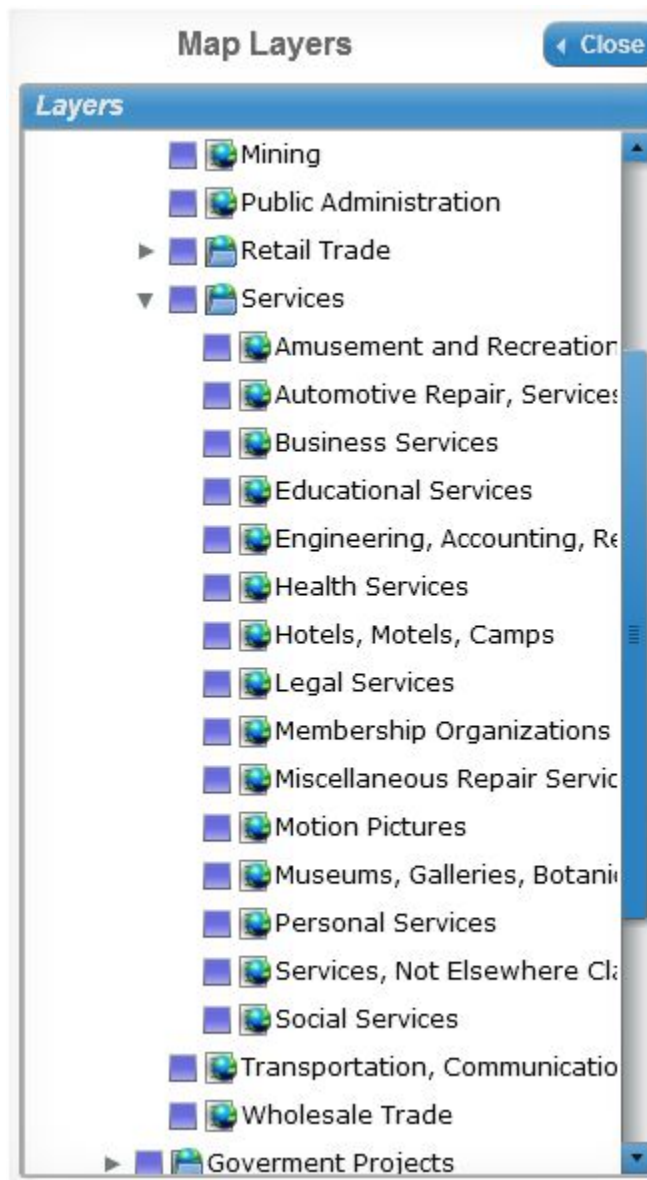
Business Listings – 2,000,000 with attributes



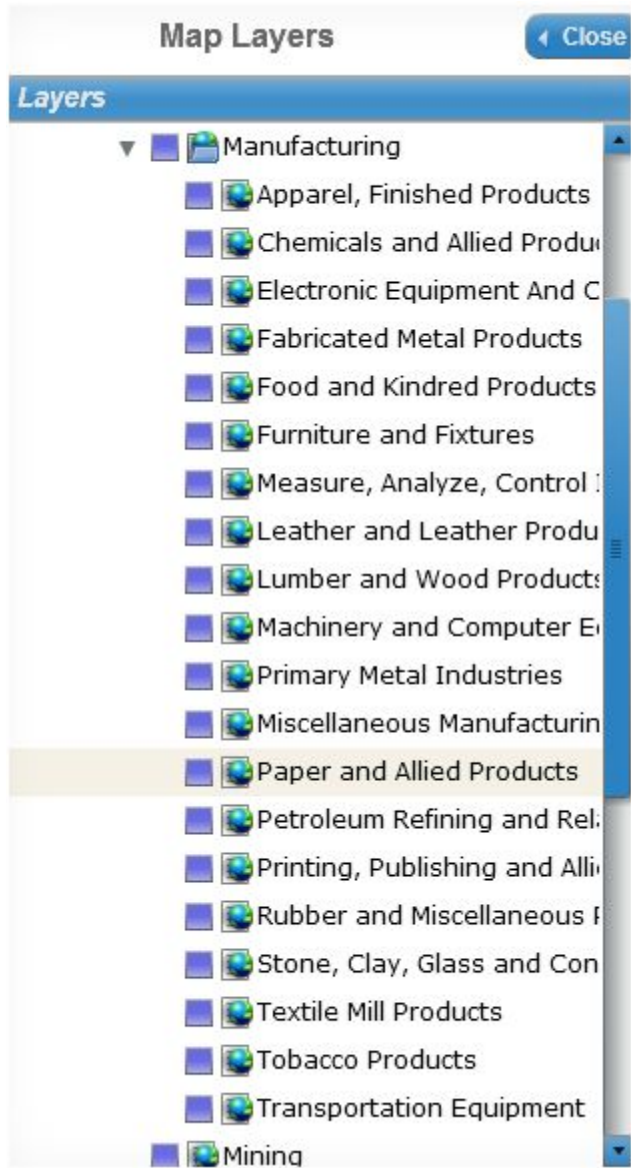
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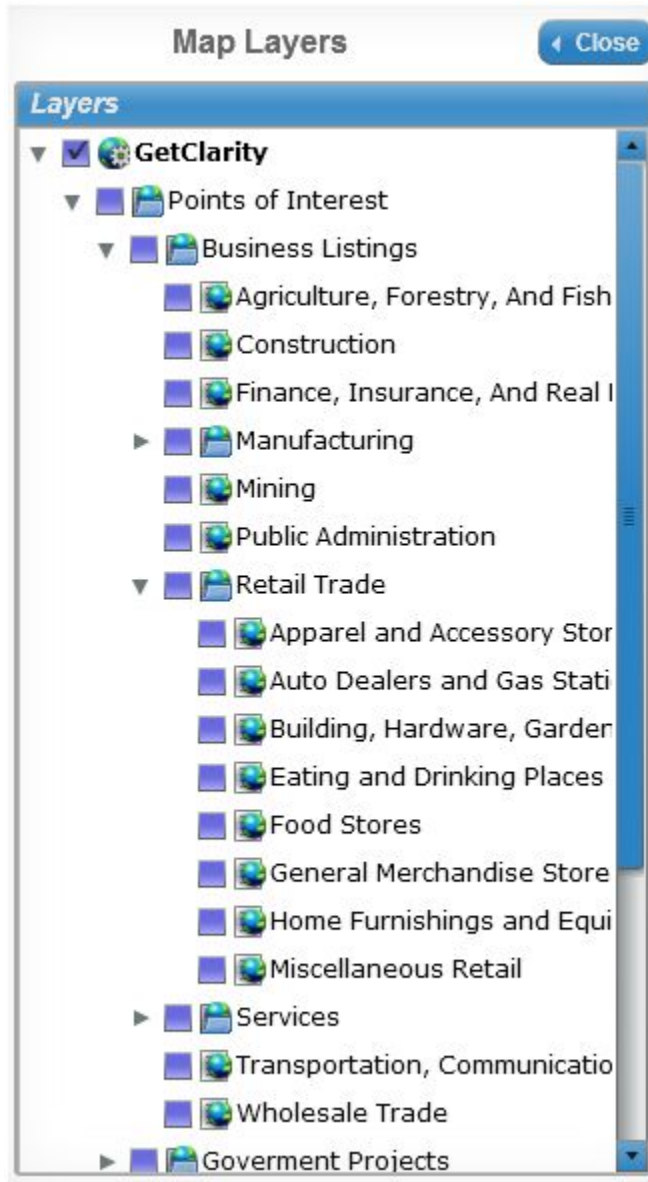
Business Listings - General



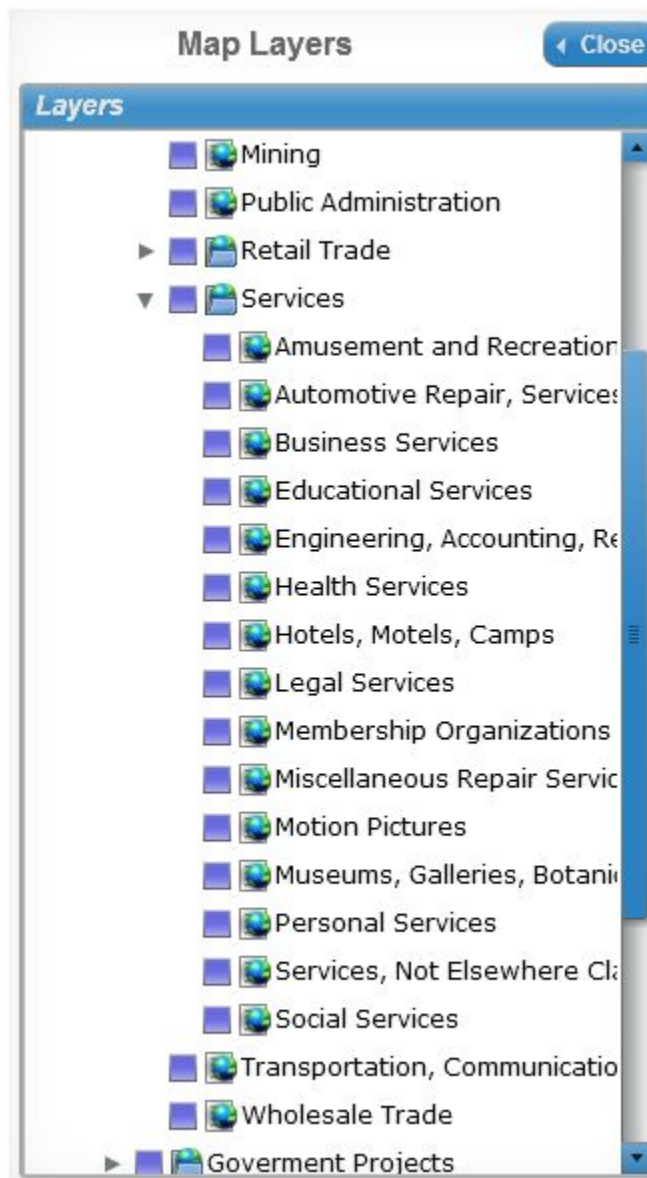
Business Listings - Manufacturing



Business Listings – Retail Trade



Business Listings – Services





getClarity Profiles

Standard Profile Name	Match %	Is the modelling used in developing
Upper Crust	15.20%	Yes
Suburban Society	14.10%	Yes
The Environmentalist	11.70%	Yes
Executive on the Move	9.70%	Yes
Middle Management	8.50%	Yes
The Landlord	8.50%	Yes
On the Road Sales	3.70%	Yes
Outdoor Adventurer	3.70%	Yes
Golden Years Couple	3.60%	Yes
Facebook and Bistros	3.20%	Yes
Soccer Mom	2.60%	Yes
Hockey Dad	2.50%	Yes
Trade and Unskilled Worker	2.00%	Yes
Walmart Worker Woman	1.50%	Yes
Mid-life Crisis Man	1.30%	Yes
Fast and Furious	0.90%	Yes
Pickup Truck Man	0.80%	Yes
Student Female	0.20%	Yes
Student Male	0.10%	Yes
Credit Worthy	63.20%	Yes
Down on the Farm	27.30%	Yes
Empty Nester	17.30%	Yes
Entering Workforce Woman	9.80%	Yes
Just Arrived	5.00%	Yes
Just Married	4.50%	Yes
Wannabee	2.80%	Yes
Mallwalker	2.30%	Yes
Young Gun	1.80%	Yes
Scraping By	1.80%	Yes
House Poor	1.00%	Yes
The Renovator	0.80%	Yes
The Turtle	0.30%	Yes



Demographic Information (Postal Code based)

Statistic	Value
Population 2011	15,333
Pop % National	70.70%
Nat Pop Index 1=7	2
Pop % Province	26.30%
Prov Pop Index 1=7	2
% Work at Home	13.90%
Pop % 0-19	15.20%
Pop % 20-29	15.00%
Pop % 30-39	14.40%
Pop % 40-49	15.10%
Pop % 50-59	14.60%
Pop % 60-69	12.20%
Pop % 70-79	7.50%
Pop % 80 +	6.10%
Never legally married	40.40%
Legally married	42.60%
Separated	2.30%
Divorced	8.60%
Widowed	6.10%
Not Common-law	91.60%
Common-law	8.40%
2 persons family	60.70%
3 persons family	16.20%
4 persons family	15.70%
5+ persons family	7.40%
New to FSA per year	18.60%
No degree	1.60%
Any degree	98.40%
High school certificate	11.10%
Trades degree	2.70%
College degree	12.50%
Any university degree	72.20%
University degree below BA	6.00%
University cert. or degree	66.20%
Bachelor's degree	35.40%
University degree above BA	6.30%
Medical degree	2.20%
Master's degree	18.40%
Doctorate degree	4.00%



AVG Vehicle Age	5
AVG Vehicle Estimated Value	\$18,802
AVG House Age	65
AVG Building Value	\$786,496
Percentage Value Of Provincial AVG	226.40%
Older Smoker	27.50%
Mid Age Smoker	41.20%
Young Smoker	29.40%



Contact Information

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