



D2A and Standard Business Reporting

Private Health Insurer Information sessions

Melbourne - 10 May 2016

Sydney - 12 May 2016

Adelaide - 19 May 2016



Agenda

- SBR
- **Direct to APRA - D2A**
- SBR XBRL taxonomy
- Using the SBR XBRL taxonomy in D2A
- D2A data submission process
- Support available

Peter Macris

Direct to APRA - D2A



- D2A can be downloaded directly from the APRA website.
See <http://www.apra.gov.au/CrossIndustry/Pages/Install-D2A.aspx>
- Entities must have an AUSkey in order to use D2A.
See <http://www.apra.gov.au/CrossIndustry/Pages/AUSkey-FAQ.aspx>
- Before using AUSkey with D2A, you must complete the AUSkey acknowledgement form and send it to APRA.
- D2A is SBR compliant and any replacement system that APRA introduces in future will also be SBR compliant.
- Submit new data, retrieve previously submitted data, and amend and resubmit forms if required.
- Perform test submissions to ensure data meets validation rules, etc.

Data collection process - Overview



- D2A forms will be available 1 month prior to the period end date.
- APRA sends a reminder email to all reporting entities 7 days prior to the due date.
- APRA will issue emails to all reporting entities who have not submitted their returns by the due date.

Data collection process - Overview (Contd.)



- D2A forms contain validations which must be passed for submission to occur.
- Post submission data queries will be emailed to entities where anomalies are found. Entities have 2 days to provide a response or resubmit the return.
- Resubmissions of prior periods can be made at anytime. PHIs must notify APRA of any resubmission.



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- SBR
- Direct to APRA - D2A
- **SBR XBRL taxonomy**
- Using the SBR XBRL taxonomy in D2A
- D2A data submission process
- Support available

Paula Bowen

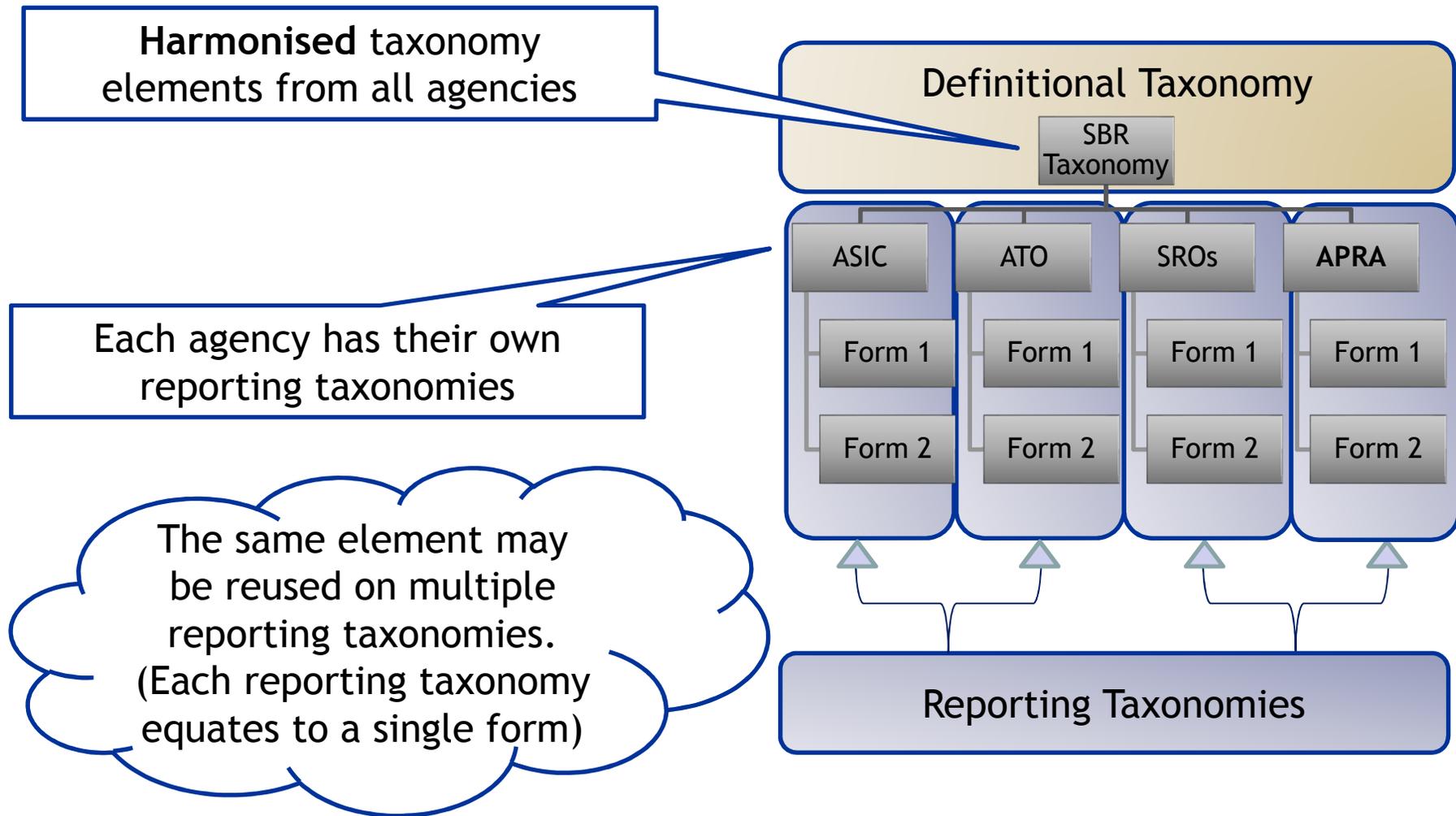


What is a taxonomy?

- A collection of data elements, similar to a dictionary that classifies and defines data and its uses.
- SBR taxonomy is written in XBRL (eXtensible Business Reporting Language).
- XBRL is an open data standard computer language that incorporates business meaning within the code such as:
 - balance type (debit/credit).
 - period type (instant/duration).
 - data type (monetary, date, percent etc.).
 - business labels.
 - definitions and guidance.



SBR XBRL taxonomy structure





XBRL instance documents

- File containing facts represented in XBRL format.
- Each fact corresponds to a concept defined in XBRL taxonomy, i.e. a data item on a form.
- XBRL instance documents contain **contexts** and **units declarations** that provide additional information needed to interpret facts.

Contexts: entity ABN, applicable dates, applicable dimensions and dimension members

Units declaration: monetary - AUD

How the taxonomy may be used



Tagging involves adding a XBRL barcode to the data
(One off exercise)

This is where you tag the data



These are instance documents containing data

Reporting taxonomy



Like a barcode XBRL is not designed to be human readable.

```
- <link:definitionLink xlink:role="http://sbr.gov.au/rprt/apra/hrf/hrf_604_0_1/hrf_604_0_1.0001.lodge.request.02.00/defRole1_1"
xlink:type="extended">
  <link:loc xlink:title="HC1_1" xlink:href="hrf_604_0_1.0001.private.02.00.module.xsd#HC1_1" xlink:type="locator"
  xlink:label="HC1_1"/>
  <link:loc xlink:title="Abstract1_1" xlink:href="hrf_604_0_1.0001.private.02.00.module.xsd#RA1_1" xlink:type="locator"
  xlink:label="Abstract1_1"/>
  <link:definitionArc xlink:title="definition: Abstract1_1 to HC1_1" xlink:type="arc"
  xbrldt:targetRole="http://sbr.gov.au/rprt/apra/hrf/hrf_604_0_1/hrf_604_0_1.private.02.00/hypercubes/1_1"
  xlink:arcrole="http://xbrl.org/int/dim/arcrole/all" xlink:to="HC1_1" xlink:from="Abstract1_1" xbrldt:closed="true"
  xbrldt:contextElement="segment" order="1.0"/>
  <link:loc xlink:title="Expense.TreatmentFees.Amount"
  xlink:href="../../../../sbr_au_taxonomy/icls/baf/bafpr/bafpr1.02.26.data.xsd#DE14074" xlink:type="locator"
  xlink:label="Expense.TreatmentFees.Amount"/>
  <link:definitionArc xlink:title="definition: Abstract1_1 to Expense.TreatmentFees.Amount" xlink:type="arc"
  xlink:arcrole="http://xbrl.org/int/dim/arcrole/domain-member" xlink:to="Expense.TreatmentFees.Amount"
  xlink:from="Abstract1_1" xbrldt:closed="true" xbrldt:contextElement="segment" order="1.0"/>
  <link:loc xlink:title="Expense.Insurance.BenefitsPaid.Amount"
  xlink:href="../../../../sbr_au_taxonomy/icls/baf/bafpr/bafpr3.02.21.data.xsd#DE14052" xlink:type="locator"
  xlink:label="Expense.Insurance.BenefitsPaid.Amount"/>
  <link:definitionArc xlink:title="definition: Abstract1_1 to Expense.Insurance.BenefitsPaid.Amount" xlink:type="arc"
  xlink:arcrole="http://xbrl.org/int/dim/arcrole/domain-member" xlink:to="Expense.Insurance.BenefitsPaid.Amount"
  xlink:from="Abstract1_1" xbrldt:closed="true" xbrldt:contextElement="segment" order="1.0"/>
  <link:loc xlink:title="Expense.MedicareBenefitsPaid.Amount"
  xlink:href="../../../../sbr_au_taxonomy/icls/baf/bafpr/bafpr1.02.26.data.xsd#DE14066" xlink:type="locator"
  xlink:label="Expense.MedicareBenefitsPaid.Amount"/>
  <link:definitionArc xlink:title="definition: Abstract1_1 to Expense.MedicareBenefitsPaid.Amount" xlink:type="arc"
  xlink:arcrole="http://xbrl.org/int/dim/arcrole/domain-member" xlink:to="Expense.MedicareBenefitsPaid.Amount"
  xlink:from="Abstract1_1" xbrldt:closed="true" xbrldt:contextElement="segment" order="1.0"/>
</link:definitionLink>
```

APRA's solution = PET (Plain English Taxonomy)

PET - Plain English Taxonomy



PET Plain English Taxonomy



Industry

Authorised Deposit-taking Institutions
General Insurance
Superannuation
Life Insurance and Friendly Societies
Private Health Insurance
Non-regulated Entities

Data Elements

Concepts
Dimensions
Data Types

Last Modified: 28 October 2015

[Feedback](#) | [Disclaimer](#)



PET Plain English Taxonomy



Statistical Data - by State - NSW (HRF_601_1_1)
D2A Form | D2A Attributes | SBR

HRF_601_1_1: Statistical Data - by State - NSW

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Quarterly	Whole dollars to two decimal places
Reporting Consolidation	
Health Benefits Fund	

Part 1 Policies and insured persons

Single (1)	Family (2)	Single parent (3)	Couple (4)	2+ persons no adults (5)	3+ adults (6)	Total (7)
---------------	---------------	----------------------	---------------	-----------------------------	------------------	--------------

1. Total hospital treatment (includes hospital treatment only and hospital treatment and general treatment combined)

1.1. Policies

1.1.1. Exclusionary policies

- 1.1.1.1. Excess & co-payments
- 1.1.1.2. No excess & no co-payments
- 1.1.1.3. Total exclusionary policies

OI12444	OI12445	OI12446	OI12447	OI12448	OI12449	OI12450
OI12451	OI12452	OI12453	OI12454	OI12455	OI12456	OI12457
OI12458	OI12459	OI12460	OI12461	OI12462	OI12463	OI12464

1.1.2. Non-exclusionary policies

- 1.1.2.1. Excess & co-payments
- 1.1.2.2. No excess & no co-payments
- 1.1.2.3. Total non-exclusionary policies

OI12465	OI12466	OI12467	OI12468	OI12469	OI12470	OI12471
OI12472	OI12473	OI12474	OI12475	OI12476	OI12477	OI12478
OI12479	OI12480	OI12481	OI12482	OI12483	OI12484	OI12485
OI12486	OI12487	OI12488	OI12489	OI12490	OI12491	OI12492

1.2. Total policies

1.3. Insured persons



PET

Plain English Taxonomy



Statistical Data - by State - NSW (HRF_601_1_1)

D2A Form | D2A Attributes | SBR

Attribute: OI12444
Concept: Regulatory Disclosures Insurance Policies Private Health Count
Label: Number of policies
Concept Guidance: This is the number, as at the relevant date, of private health insurance policies.

Dimensions

Dimension	Member	Description
ExcessTypeDimension	(ExcessAndCoPayments)	This dimension categorises the reported data according to the amount of money a policy holder agrees to pay before private health insurance benefits are payable. The information reported is in relation to policies under which an agreed, excess, amount is paid by the policy holder for hospital treatment and/or general treatment services, reducing the benefit otherwise payable in exchange for lower premium costs.
ExclusionaryTypeDimension	(ExclusionaryPolicies)	This dimension categorises the reported data according to whether a private health insurance policy has exclusions for certain types of hospital treatment. The information reported is in relation to a private health insurance policy featuring an exclusion for a particular condition covered by Medicare and there is no coverage at all for medical treatment as a private patient in a public or private hospital or any other setting for that condition.
InsuredPersonsCoverDimension	(Single)	This dimension categorises the reported data according to the type and number of people covered by a private health insurance policy. The information reported is in relation to a policy under which only one person is insured.
PolicyTreatmentTypeDimension	(TreatmentThatIncludesHospital)	This dimension categorises the reported data according to the type of treatment covered by a private health insurance policy. The information reported is in relation to any treatment that includes hospital treatment.



PET

Plain
English
Taxonomy



Regulatory Disclosures Insurance Policies Private Health Count

Label: Regulatory Disclosures Insurance Policies Private Health Count
 TREF ID: DE14046
 Data Type: xbrli:nonNegativeIntegerItemType
 Period Type: instant
 Business Description & Guidance: This is the number, as at the relevant date, of private health insurance policies.

Usage

Form	Labels
HRF_601_1_2	Label: Number of policies
HRF_601_1_5	Label: Number of policies
HRF_601_1_8	Label: Number of policies
HRF_601_1_1	Label: Number of policies
HRF_601_1_3	Label: Number of policies
HRF_601_1_4	Label: Number of policies
HRF_602_1	Label: Number of policies
HRF_601_1_6	Label: Number of policies
HRF_601_1_7	Label: Number of policies



PET

Plain
English
Taxonomy

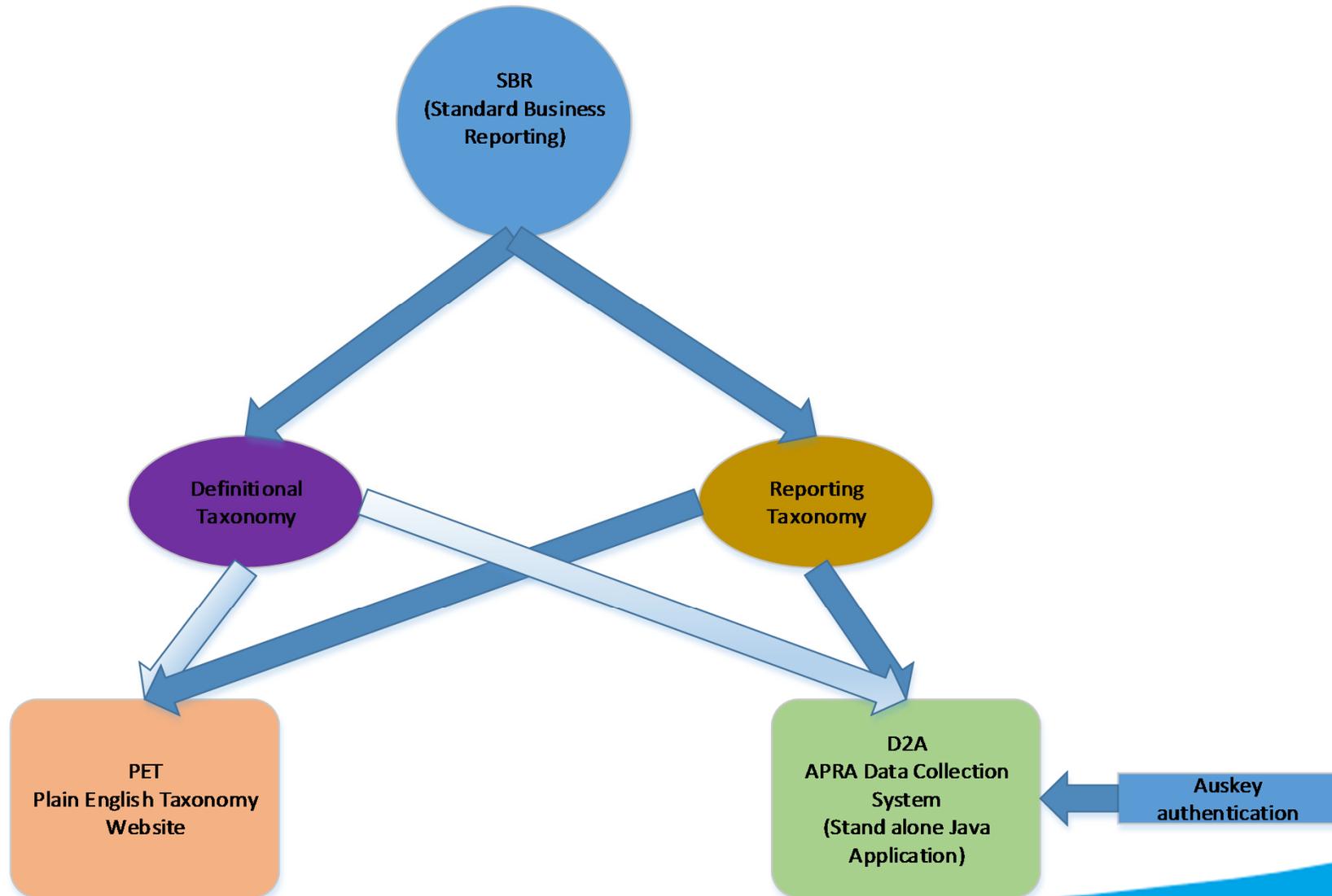


Statistical Data - by State - NSW (HRF_601_1_1)

D2A Form | D2A Attributes | SBR

Form	Dimension Source	Dimension
HRF_601_1_1	Consolidation (HLTH_FUND HLTH_FUND03)	HealthBenefitsFundDimension (HealthBenefitsFund3)
	Form Dimension	RiskEqualisationJurisdictionDimension (NSW)
	Consolidation (HLTH_FUND HLTH_FUND02)	HealthBenefitsFundDimension (HealthBenefitsFund2)
	Consolidation (HLTH_FUND HLTH_FUND01)	HealthBenefitsFundDimension (HealthBenefitsFund1)
	Consolidation (HLTH_FUND HLTH_FUND04)	HealthBenefitsFundDimension (HealthBenefitsFund4)
	Consolidation (HLTH_FUND HLTH_FUND05)	HealthBenefitsFundDimension (HealthBenefitsFund5)

How it fits together





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- **Using the SBR XBRL taxonomy in D2A**
- D2A data submission process
- Support available

Grace Fung

Introduction



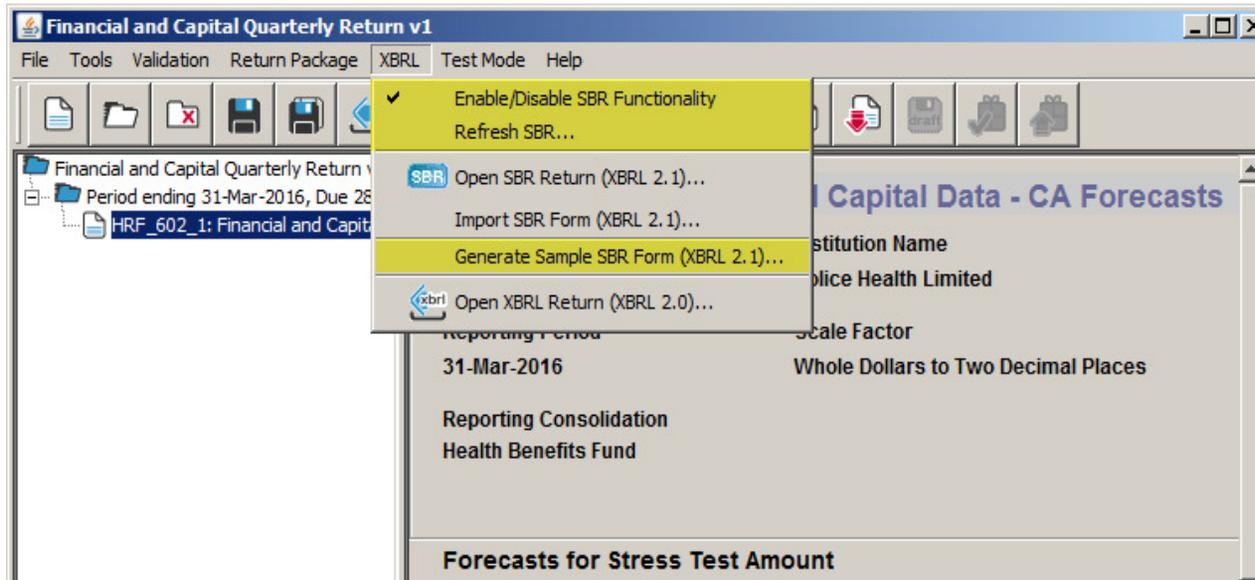
Why use XBRL in D2A?

- The creation of an XBRL instance document against a reporting taxonomy is the recommended and supported method to import information into a D2A form.
- The XBRL instance document is also automatically validated against the reporting taxonomy while importing into D2A.
- For any replacement systems, XBRL is the supported method and therefore any development work you do now will be supported in the future.

XBRL functions within D2A



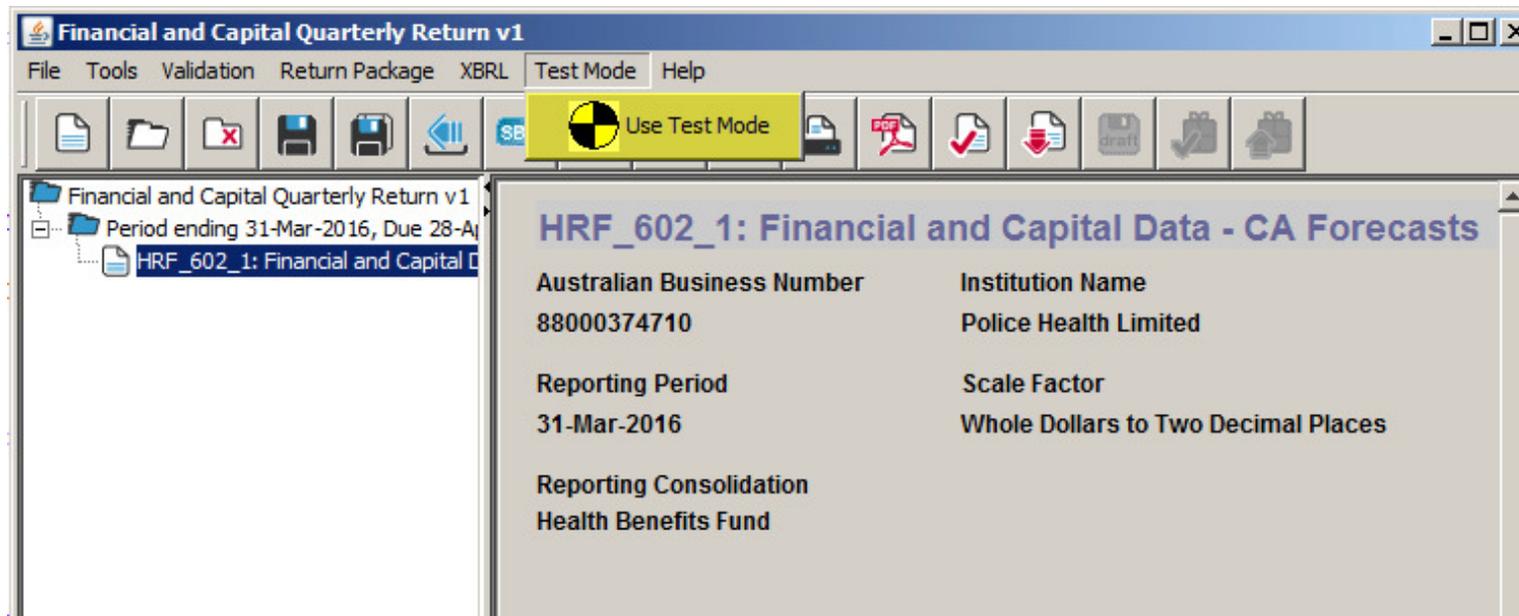
- Must install Altova XML Spy available for download from APRA D2A XBRL Website <http://www.apra.gov.au/CrossIndustry/Pages/D2A-and-XBRL.aspx>.
- Enable the SBR functionality in D2A.
- Refresh SBR to ensure the latest version of the SBR taxonomy is in the system.



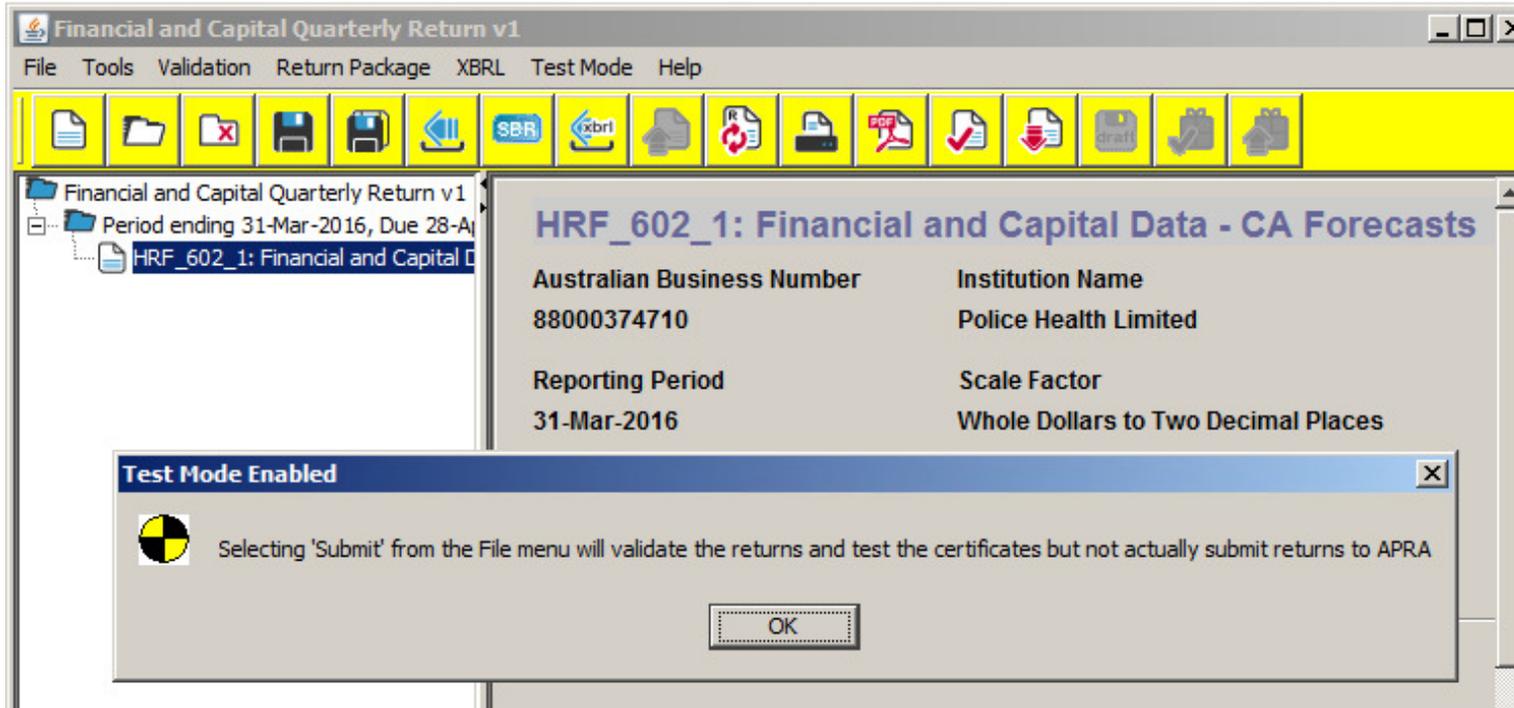
D2A test mode



The test mode provides a test ground for entities to test the content and structure of the SBR XBRL instance document without sending the data to APRA.



Test Mode of D2A



Once the test mode is activated, all the function buttons will be highlighted in yellow to show that it is in test mode.

Support for taxonomy development in D2A



- D2A and XBRL page
<http://www.apra.gov.au/CrossIndustry/Pages/D2A-and-XBRL.aspx>
- SBR Taxonomy Files
Contains the definitional and reporting taxonomies
- Association Files
These files map specific version of a form to a specific version of the taxonomy. Taxonomy and form versions change over time and it is important to ensure that they are in sync.

D2A Help Desk number (02) 9210 3400

The screenshot shows the APRA website page for 'D2A and XBRL'. The page includes a navigation menu with categories like 'Authorised Deposit-taking Institutions', 'General Insurance', 'Superannuation', 'Life Insurance & Friendly Societies', 'Private Health Insurance', 'Cross Industry', and 'Non-regulated Entities'. The main content area features a title 'D2A and XBRL' and a brief overview: 'This page provides only a generic overview of SBR/XBRL and its support in D2A. If you require further information and guidance on how the D2A client can be used to import XBRL/SBR, please refer to chapter 3 of the [D2A help guide](#).' Below this is a diagram titled 'D2A, SBR and XBRL' showing the flow of data: 'Definitional Taxonomy' and 'SBR Taxonomy' are linked; 'Reporting Taxonomy' feeds into 'D2A Client'; 'D2A Client' connects to 'D2A Server' and 'XBRL Reporting Entry'; and 'D2A Client' outputs 'Allow XML'. A sidebar on the right contains 'Quick Links' such as 'D2A', 'Disqualification Register', 'Enforceable Undertakings', 'Financial Claims Scheme (FCS)', 'Freedom of Information (FOI)', 'Infringement Notices', and 'Supervision of conglomerate groups (Level 2)'. There is also a 'Consultations open' section with links to 'Margining and risk mitigation for non-centrally cleared derivatives - February 2016', 'Supervision of conglomerate groups (Level 2) - Non-capital requirements - March 2016', and 'Basel III liquidity - the net stable funding ratio and the liquid assets requirement for foreign ADIs - March 2016'. A 'Closing soon' section mentions 'Religious charitable development funds - March 2016'. A footer note states: 'D2A (Direct 2 APRA) is a client tool through which reporting entities submit data to APRA in Returns and Forms, as per their reporting requirements. SBR (Standard Business Reporting) own and manage the SBR Taxonomy. APRA provides content into both the Definitional and Reporting Taxonomies in the SBR Taxonomy during our form development projects and are consulted on taxonomy changes with other member agencies. XBRL (eXtensible Business Reporting Language) is a language for the electronic communication of business information.'



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- Support available

Padma Srivatsan

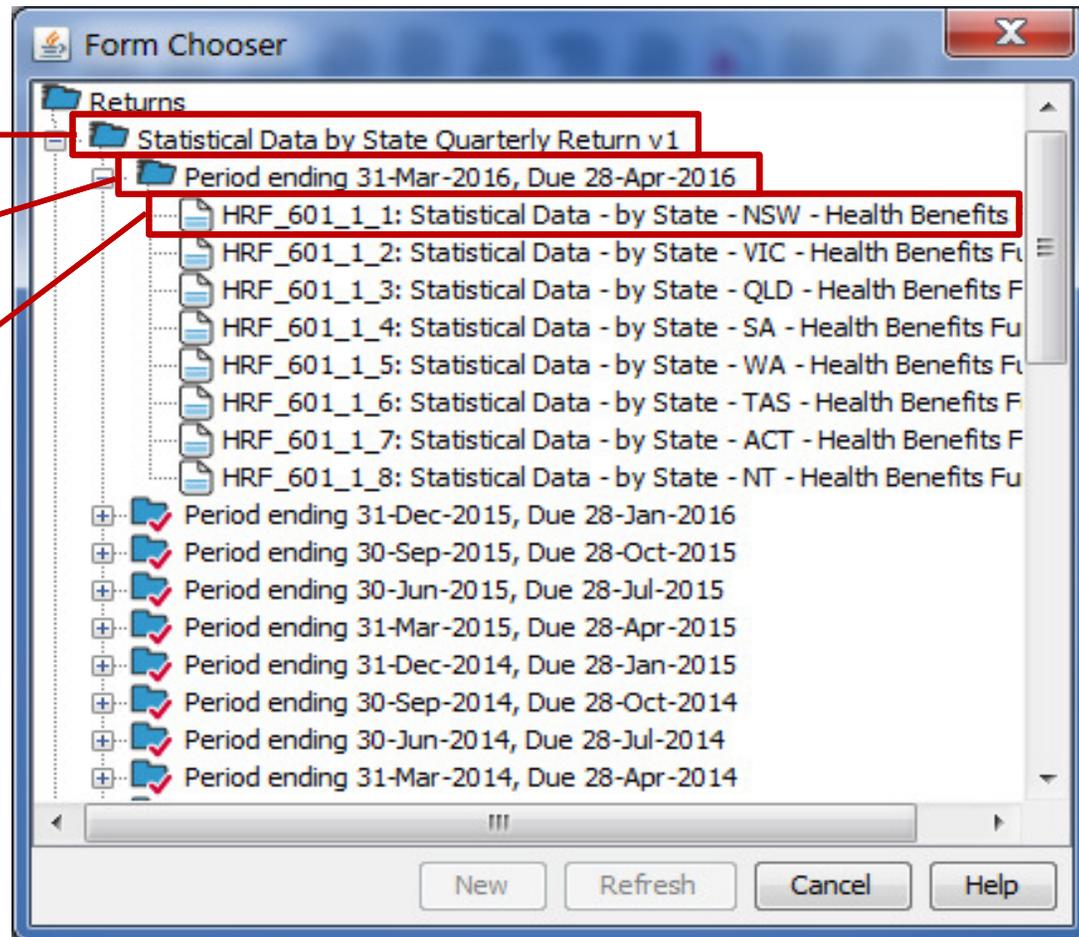
D2A forms and returns



Return Name

Return for a single period

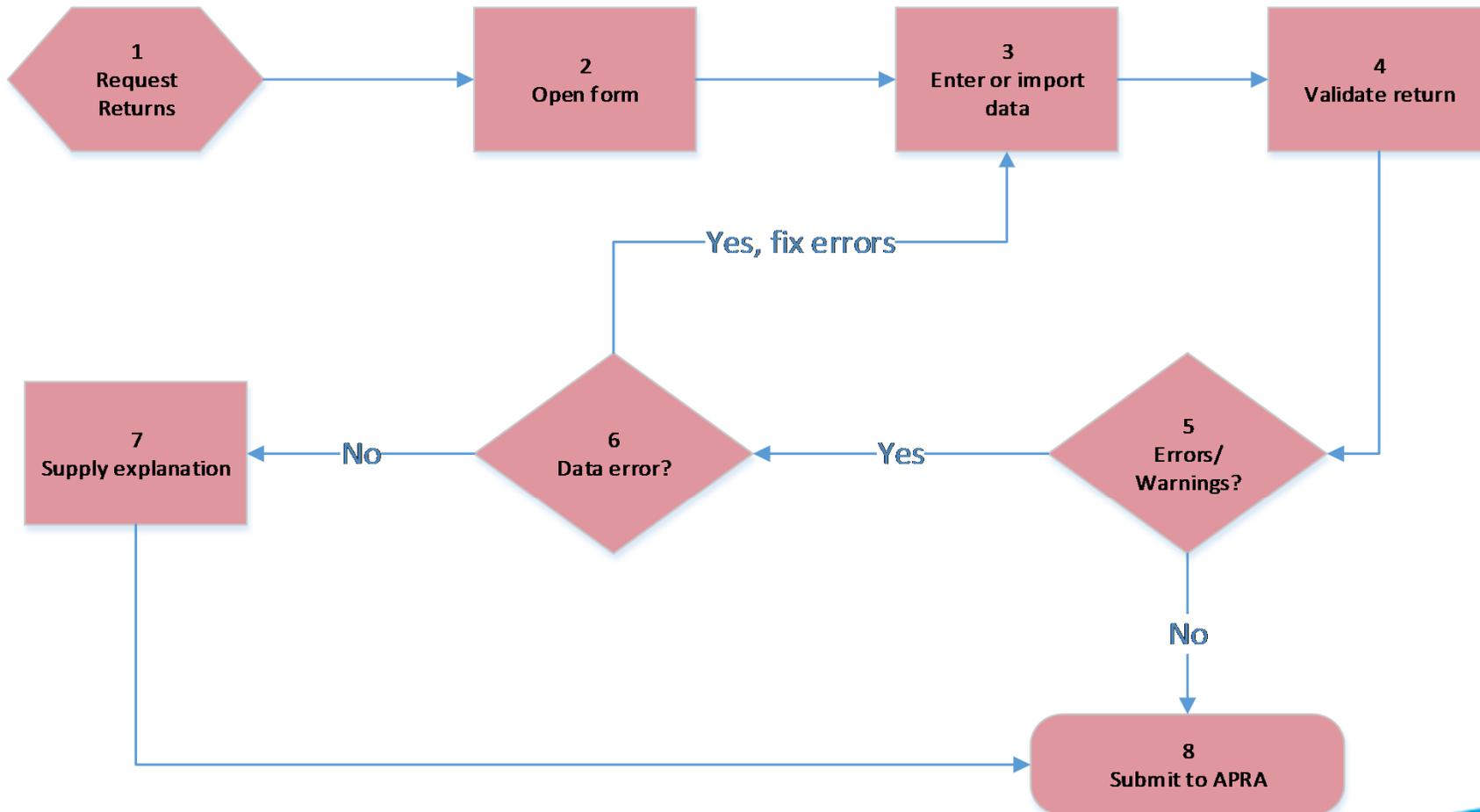
Form in a return



D2A data submission process



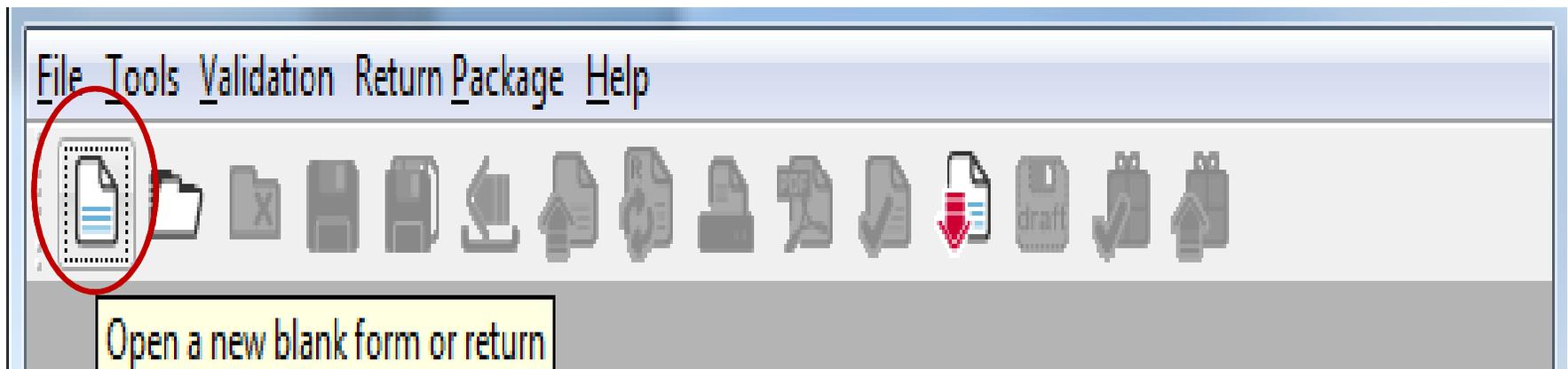
Form Completion and validation process



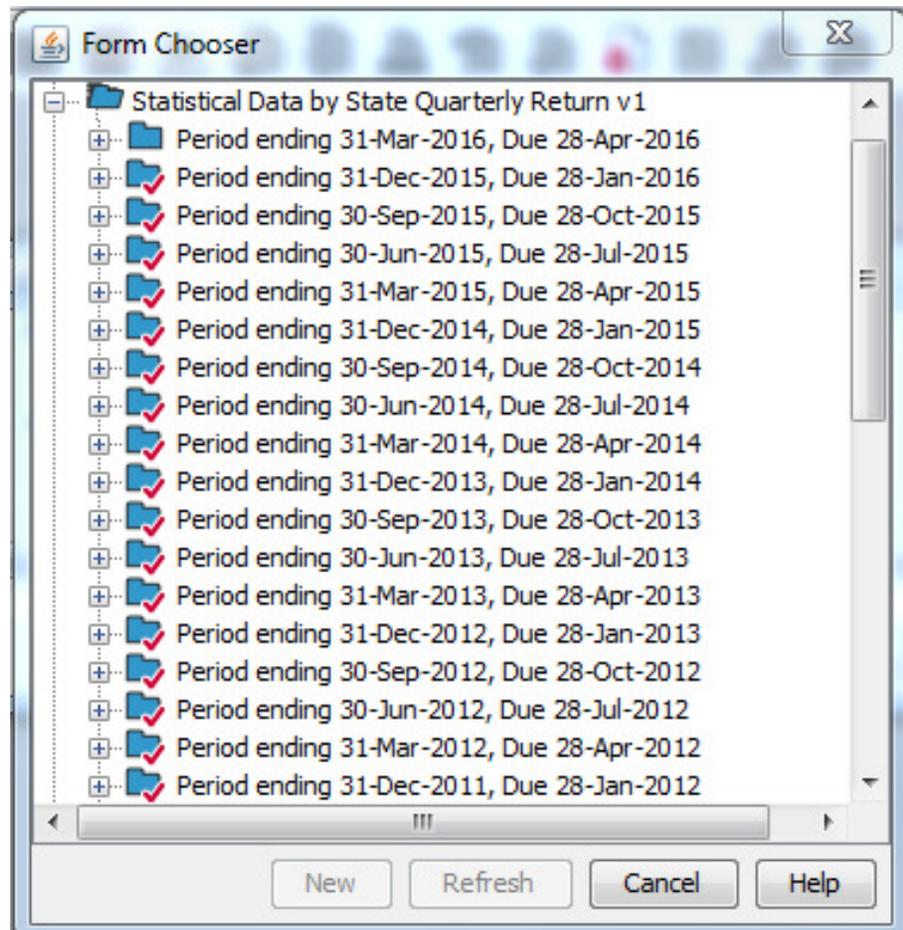
Requesting forms in D2A



- The first step in submitting data to APRA is to request the forms.
- To request forms open D2A - from file menu -select New or click on the new icon.



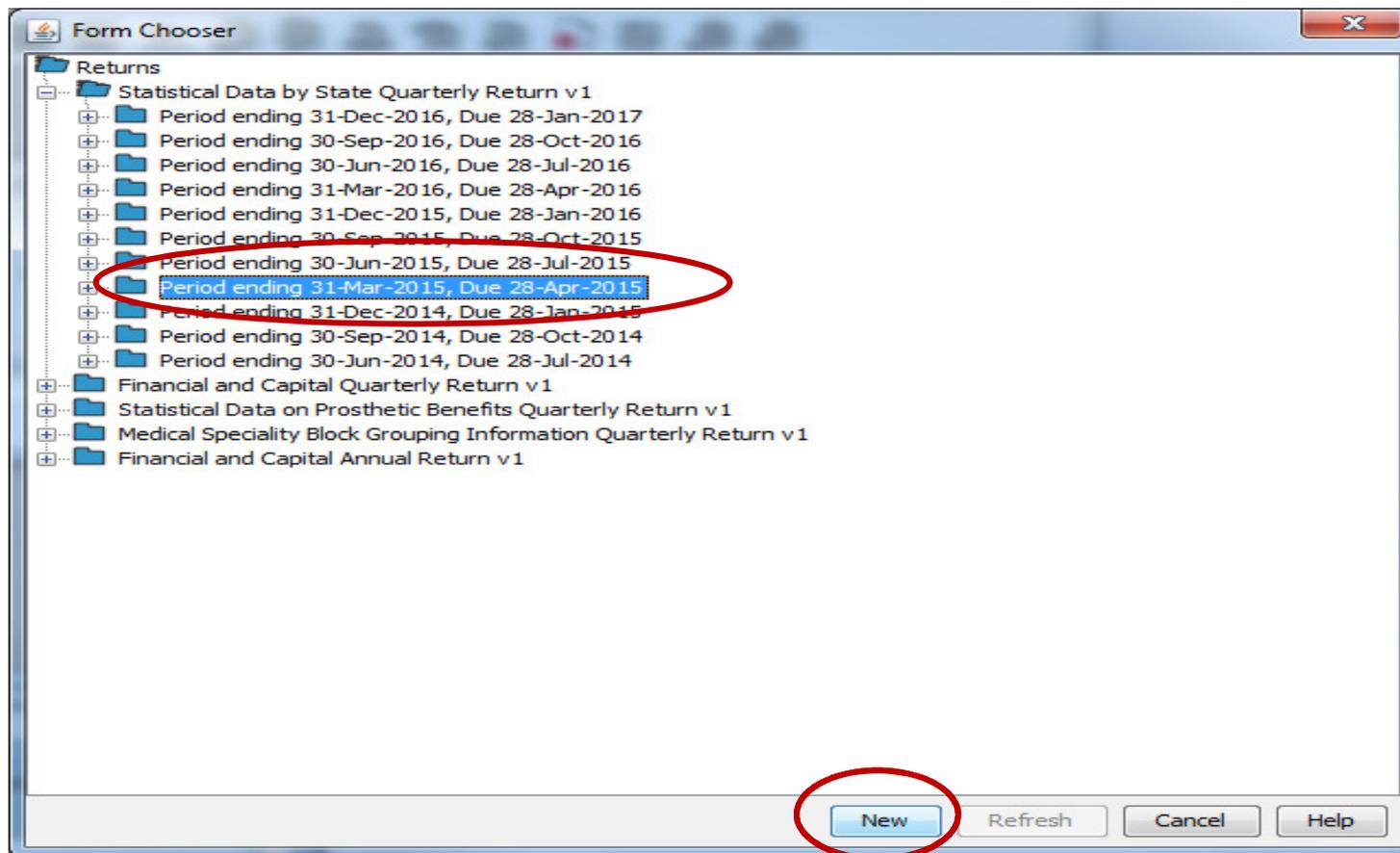
Requesting forms in D2A



Opening forms in D2A



To open a return - select the relevant return and period - click New.



Opening forms in D2A



This is what you will see.

Statistical Data by State Quarterly Return v1

File Tools Validation Return Package Help

Statistical Data by State Quarterly Return v1

Period ending 31-Mar-2016, Due 28-Apr-2016

HRF_601_1_1: Statistical Data - by State - NSW

4100000000 MEUBANK PRIVATE LIMITED

Reporting Period: 31-Mar-2016
Scale Factor: Whole Dollars to Two Decimal Places

Reporting Consolidation: Health Benefits Fund

Part 1 Policies and insured persons

	Single (1)	Family (2)	Single parent (3)	Couple (4)	2+ persons no adults (5)	3+ adults (6)	Total (7)
--	------------	------------	-------------------	------------	--------------------------	---------------	-----------

1. Total hospital treatment (includes hospital treatment only and hospital treatment and general treatment combined)

1.1. Policies

1.1.1. Exclusionary policies

1.1.1.1. Excess & co-payments.....							
1.1.1.2. No excess & no co-payments.....							
1.1.1.3. Total exclusionary policies.....							

1.1.2. Non-exclusionary policies

1.1.2.1. Excess & co-payments.....							
1.1.2.2. No excess & no co-payments.....							
1.1.2.3. Total non-exclusionary policies.....							

1.2. Total policies.....

1.3. Insured persons

Entering D2A data



- Data can be entered into D2A using one of following ways:
 - Direct Import of data.
 - Copying and pasting / manual entry.
- Values entered in the form fields may be one of three types:
 - Text.
 - Numeric (non- monetary).
 - Monetary.

Importing data into D2A



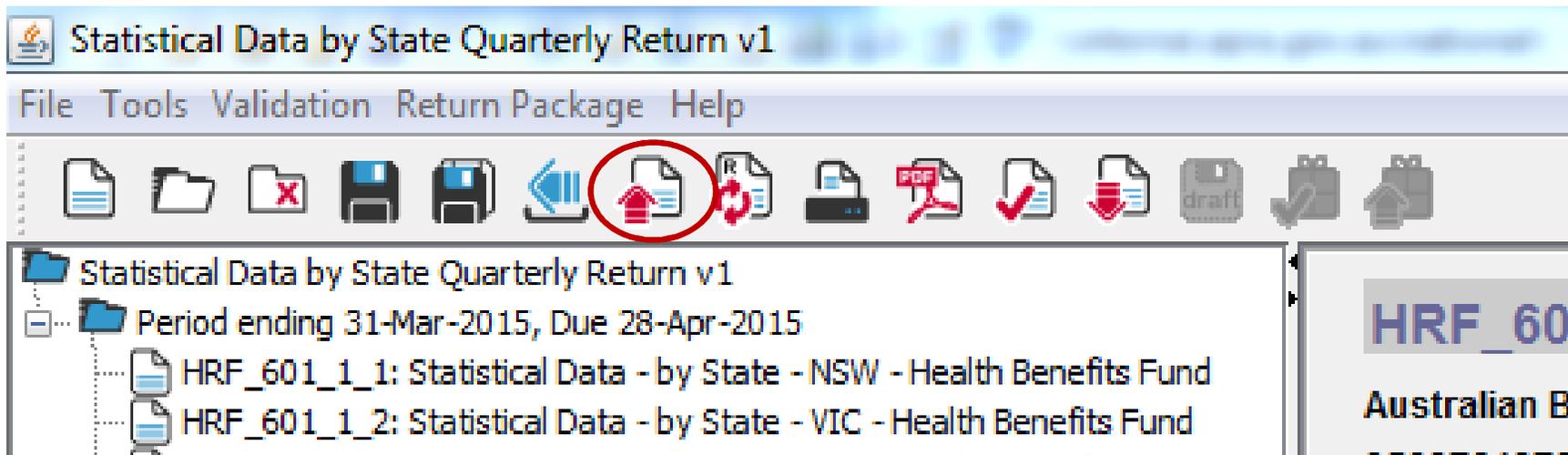
There are two ways of how data can be imported into D2A:

- Data can be imported from saved forms or returns, into a new form or forms that already contain data.
- If SBR enabled, then data can be imported from an XBRL file.

Importing data (contd.)



From the file menu, select Import or click on the  import icon in the toolbar.



Importing data (Contd.)



When importing a return:

- If there are no conflicting values, the data is imported.
- If there are conflicting values, then you will be prompted to select the values that are to be imported into D2A.

Resolve Import Conflicts

HRF_603_0_1: Statistical Data on Prosthetic Benefits - NSW - Health Benefits Fund

Field	Form value	Import Value	Use Imported?
OI13053	14	8	<input type="checkbox"/>

Select All Deselect All

OK Cancel Help

Copying and pasting data



When copying and pasting data into D2A you should be aware of the following:

- Copying invalid characters into a form may corrupt the submitted file.
- Invalid characters include any non-alpha numeric (special) characters, e.g. ? } ~ | etc.
- When copying and pasting data, you will need to ensure that the copied data is in line with the D2A form.
- When copy pasting text from Excel or Word, ensure that all formatting is removed, as this may result in data error.

Copying and pasting data (contd.)



- D2A performs validation checks as data is entered into a form.
- Errors are highlighted with a red box around the applicable field.
- Data errors must be corrected before you can move to the next field or task.

Nursing Home Type Patients	Episodes	Days	Benefits paid
Public hospitals	0	0	\$ -
Private hospitals	0	0	\$ -
Total Nursing Home Type Patients	0	0	\$ -

23. Nursing home type patients

23.1. Public hospitals.....	0	0	\$-
23.2. Private hospitals.....	0	0	\$-
23.3. Total nursing home type patients.....			

	Number (1)	Benefits paid (2)
24. Medical benefits.....	0	0.00
25. Protheses benefits.....	\$-	
26. Total Chronic Disease Management Programs.....		

Adding rows to tables



- If you require more rows in a table, than what is provided in D2A:
 - Move the mouse to the required table.
 - Right-click and select Add new row.
 - A new row is added at the bottom of the table.
- You can also remove rows by right-clicking a table and selecting the applicable option.
- Additional rows are automatically added when the data is imported from XBRL and copy pasting from another file.

Saving and printing



Saving forms and returns:

- To save a form or return, either select **Save** from the **File** menu, or click the **Save**  icon from the toolbar

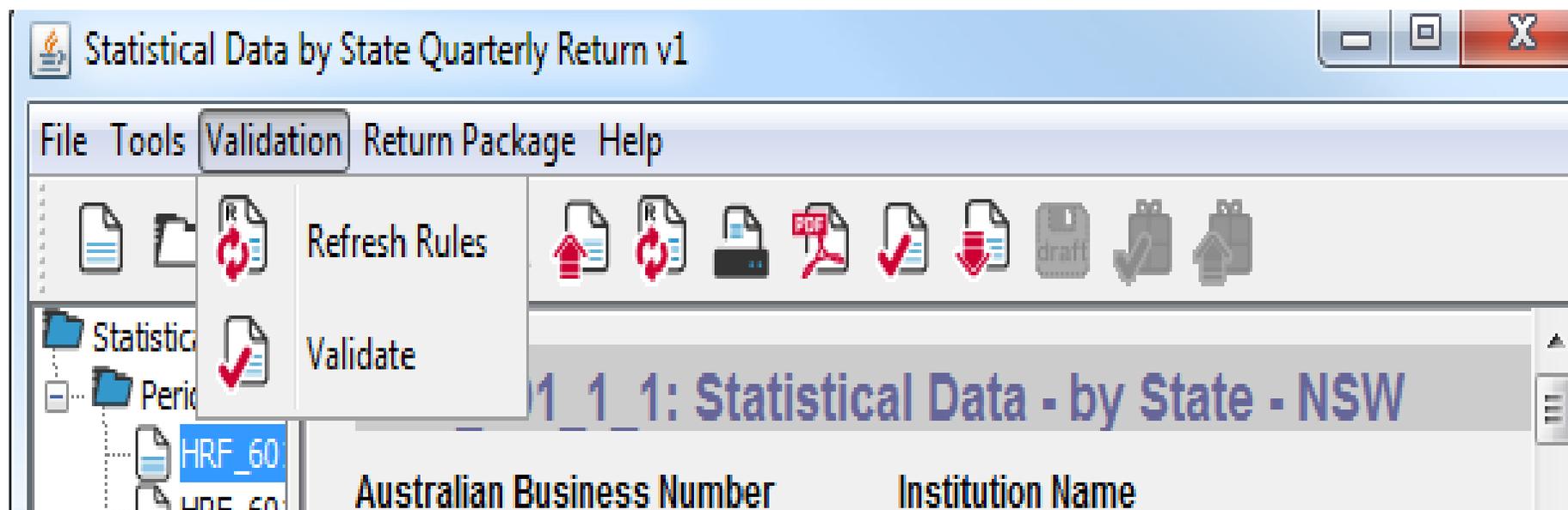
Printing forms and returns:

- Forms and returns can be printed at any time.
- If an entire return is open, all forms within the return are printed, i.e. not just the form visible in the right hand pane.
- Open the form or return you want to print.
- From the **File** menu select **Print**, or click the **Print**  toolbar button.

Refreshing validation rules



- From the **Tools** menu select **Validation** then **Refresh Rules**, or click the **Refresh Rules**  icon from the toolbar.
- When the refresh is complete, click **OK**.



Validation of data



D2A performs three types of checks. They are:

- **Mandatory checks** highlight any mathematical logic errors or factual inconsistencies. Entities will not be able to submit the return with a mandatory error.
- **Confirmation checks** highlight any reporting errors or data discrepancies that may require an explanation. Entities are required to either correct error or confirm that the variation is correct and provide an explanation.
- **Cross form checks** for discrepancies between expected values across two or more forms.

Validation of data (contd.)



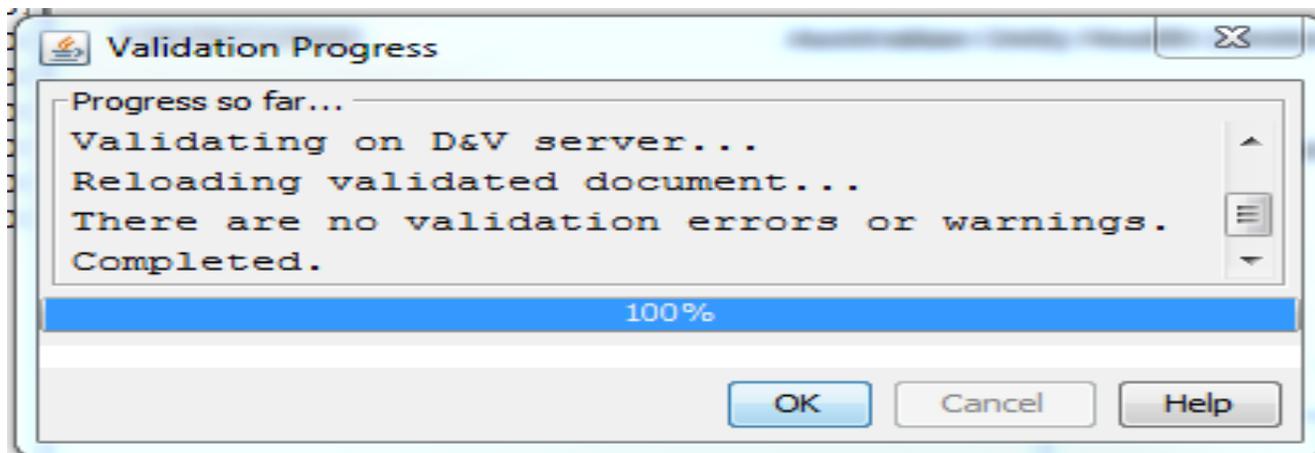
- For confirmation explanations to be accepted by APRA, the explanation must be sufficient, accurate and complete and in particular, it must explain why the data is not an error.
- APRA will not accept an entity's explanation of data where the response does not contain any explanation of the data, or explanations that only comment on the value of the rule or check.
- If an entity has a question about a rule or suggestion to improve it, the entity should contact APRA for clarification before the data is due to be submitted.

Validation of data (contd.)



To validate a return and complete all derived and calculated fields:

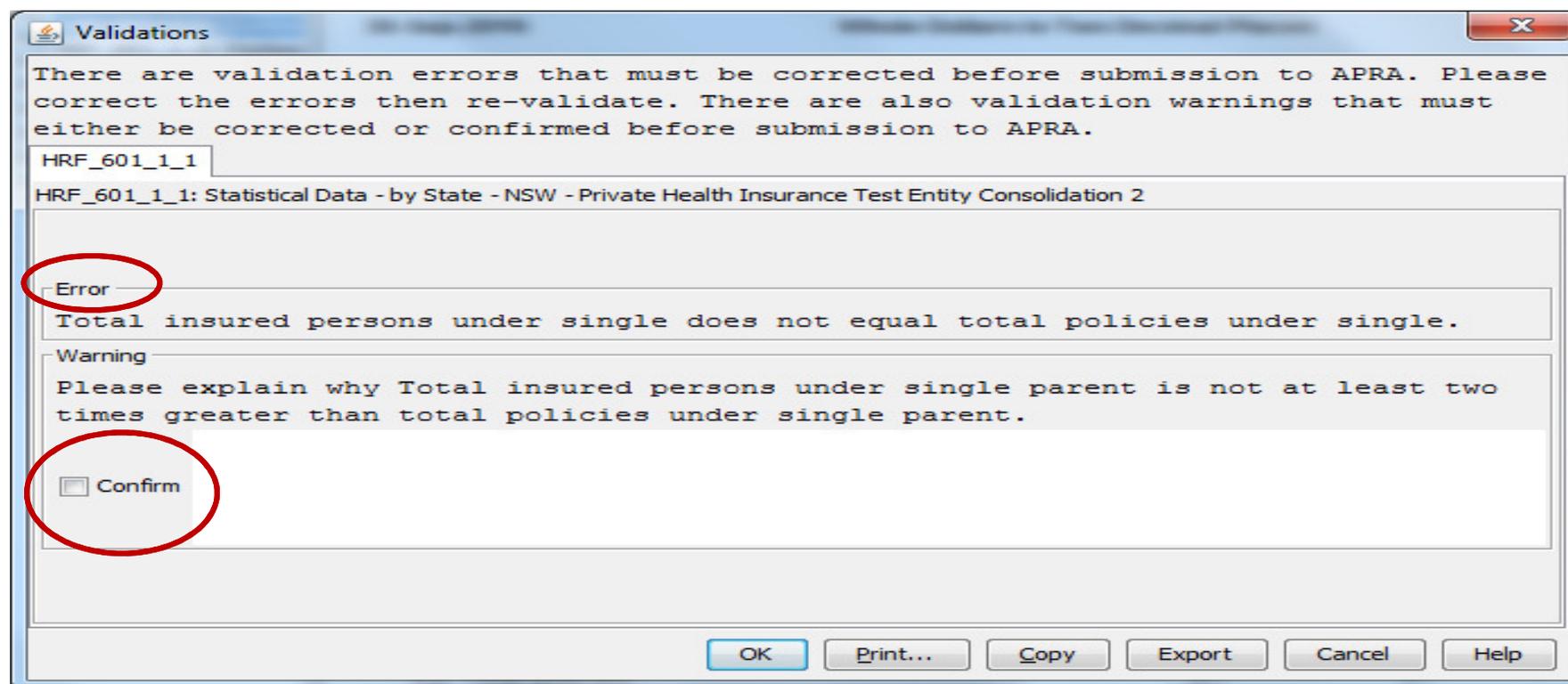
- From the **Validation** menu select **Validate**, or click the **Validate**  icon from the toolbar.
- If no errors, then the **Validation Progress** window indicates *“There are no validation errors or warnings. Completed”*.
- Click **OK**.



Validation of data (contd.)



- If there are errors, the validation window displays the errors found.
- Errors from individual forms are displayed on separate tabs.



Submitting a return in D2A

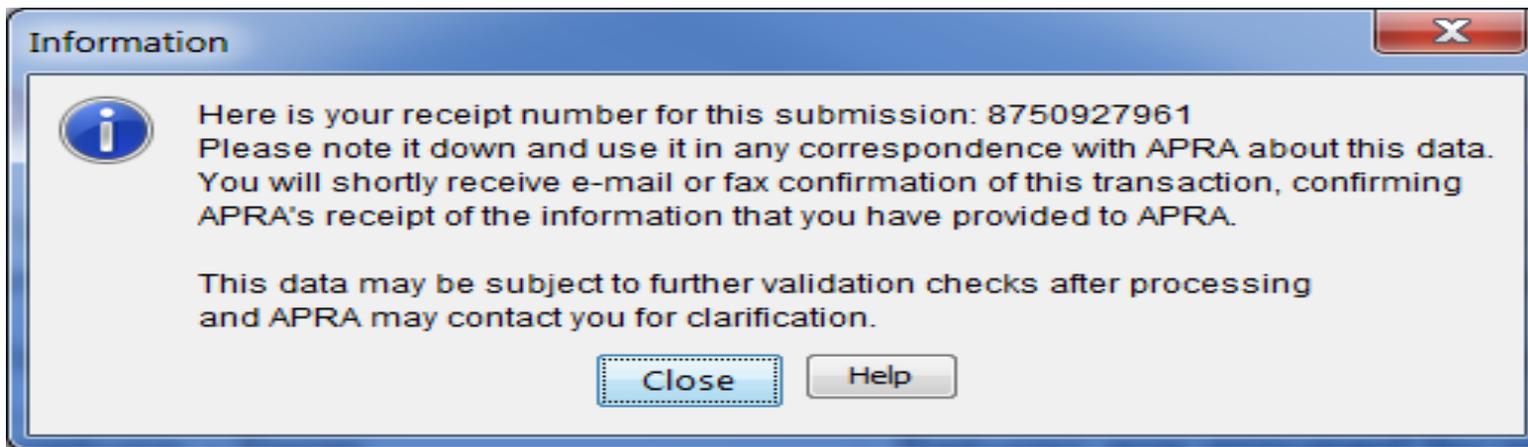


- Only whole returns can be submitted to APRA.
- Complete and validate all the forms within the return prior to submission. This reduces the number of potential errors messages during submission.
- Once all validations are passed, the return can be submitted to APRA.
- From the **File** menu select **Submit**, or click the **Submit**  icon on the toolbar.

Submitting a return in D2A (contd.)



- Enter your security details and click **OK**.
- If no errors are detected during submission, the *Information* window is displayed containing your submission reference number.



- Keep a note of your reference number.
- Click **Close**.

Resubmitting a return in D2A



- A return can be resubmitted at anytime if changes need to be made after the initial submission.
- PHIs must notify APRA of any resubmission.

Resubmission process

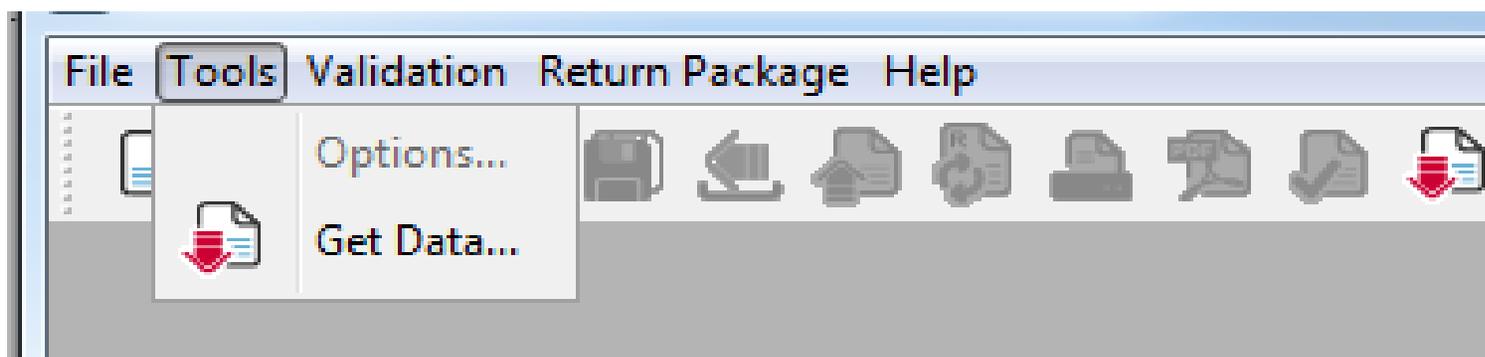
- Notify APRA of resubmission.
- Access the previously submitted return to APRA.
- Download relevant return for the relevant period.
- Make changes as required.
- Revalidated the return.
- Resubmit return to APRA.

Accessing previously submitted return in D2A



To view and download previous returns:

- From the **Tools** menu select **Get Data**, or click on  **Get Data** icon in the toolbar.

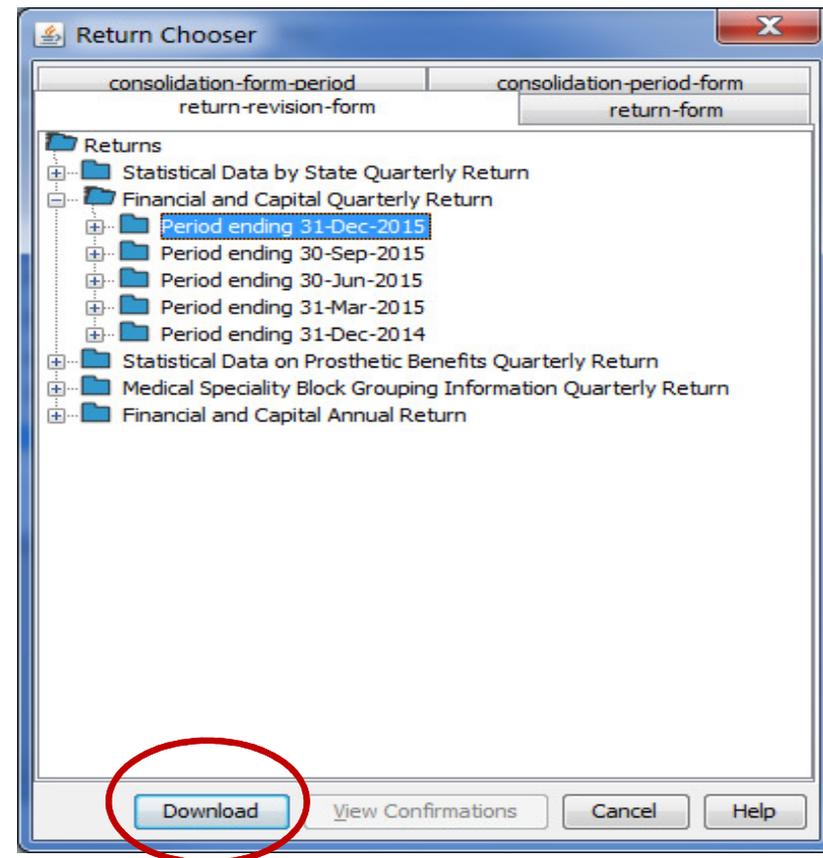
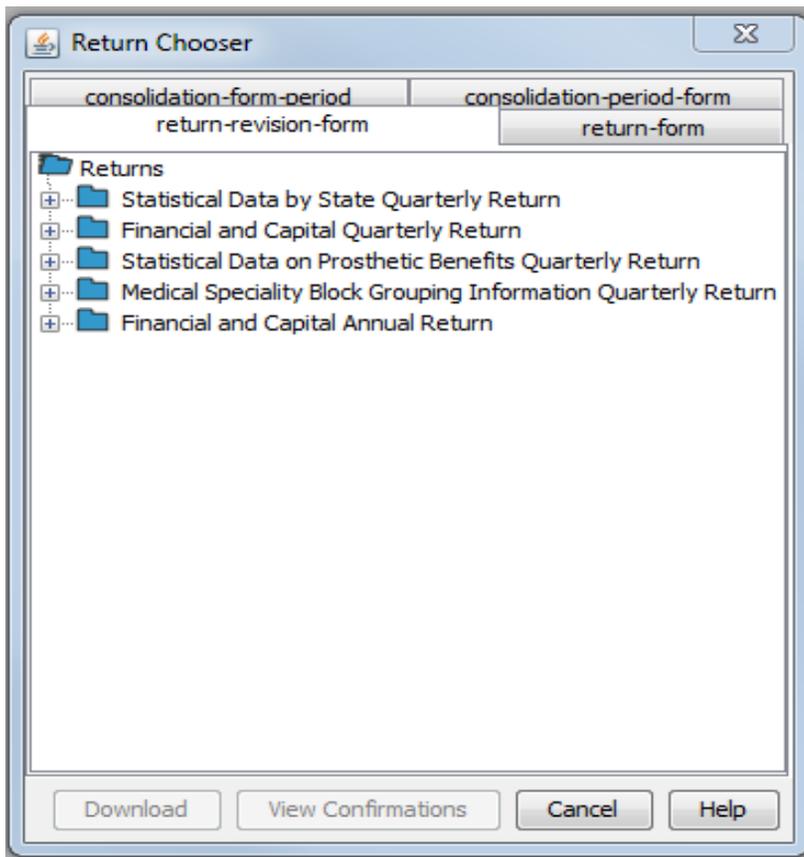


- Enter your security details and click **OK**.

Accessing previously submitted return in D2A (contd.)



- Select the return
- Select the relevant period and click on download.



Accessing previously submitted return in D2A (contd.)



When the download is complete, click ok. The selected return is now open.

Financial and Capital Quarterly Return v1

File Tools Validation Return Package Help

Financial and Capital Quarterly Return v1

- Period ending 31-Dec-2015
 - HRF_602_1: Financial and Capital Data - CA Forecasts - Health Benefits Fund**
 - HRF_602_2: Financial and Capital Data - Solvency Forecasts - Health Benefits Fund
 - HRF_602_3: Financial and Capital Data - Revenue - Health Benefits Fund
 - HRF_602_4: Financial and Capital Data - Expenses - Health Benefits Fund
 - HRF_602_5: Financial and Capital Data - Capital Transfers - Health Benefits Fund
 - HRF_602_6: Financial and Capital Data - Assets - Health Benefits Fund
 - HRF_602_7: Financial and Capital Data - Liabilities - Health Benefits Fund
 - HRF_602_8: Financial and Capital Data - Related Party Disclosures - Health Benefits Fund
 - HRF_602_9: Financial and Capital Data - Claims - Health Benefits Fund

HRF_602_1: Financial and Capital Data - CA Forecasts

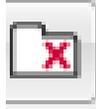
Australian Business Number	Institution Name
Reporting Period	Scale Factor
31-Dec-2015	Whole Dollars to Two Decimal Places
Reporting Consolidation	
Health Benefits Fund	

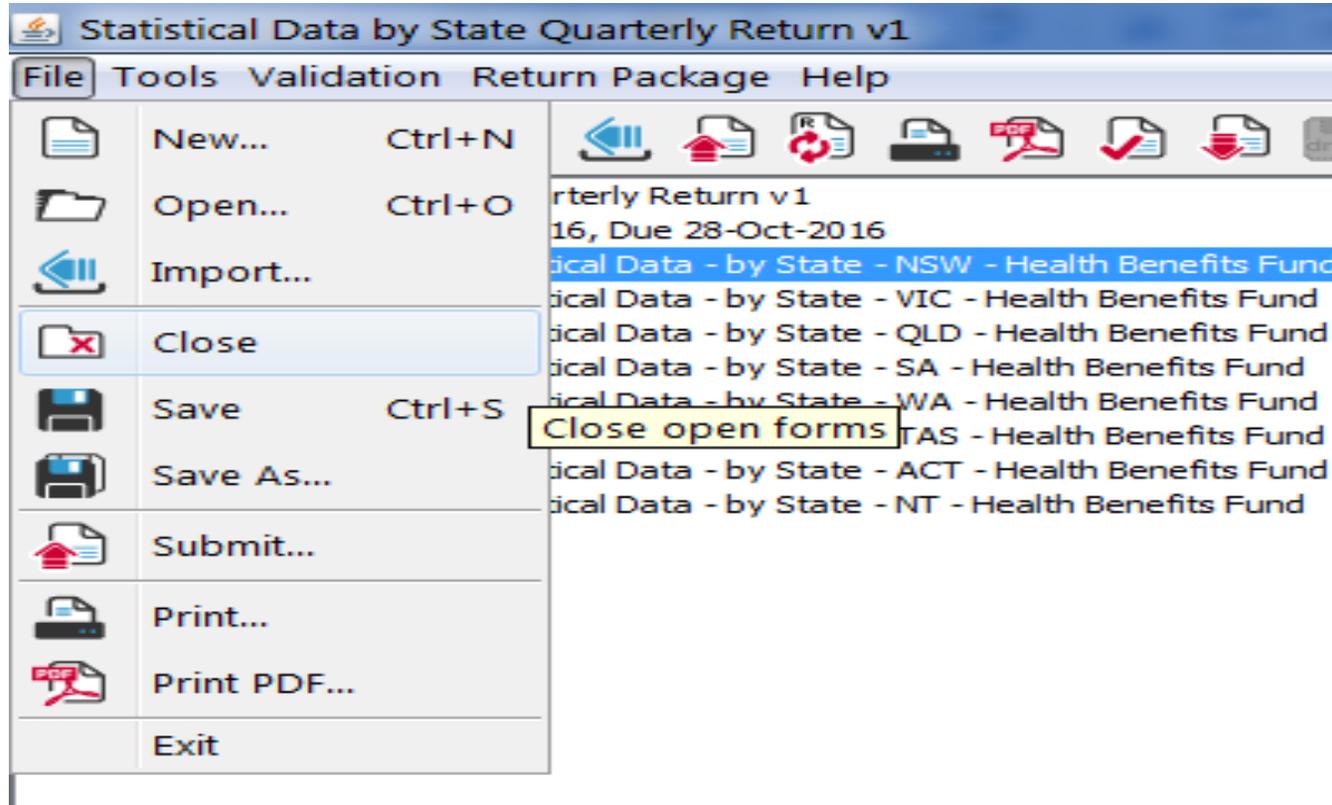
Forecasts for Stress Test Amount

Section 1: Central estimates

Closing a return in D2A



To close a form or return, either select **Close** from the **File** menu, or click the **Close** toolbar  button.





Agenda

- SBR
- Direct to APRA - D2A
- SBR XBRL taxonomy
- Using the SBR XBRL taxonomy in D2A
- D2A data submission process
- **Support available**

Barton Ashcroft

Support available



- APRA Statistics - statistics@apra.gov.au for help with validation rules and queries on reporting requirements.
- D2A Helpdesk - support@apra.gov.au for technical issues with D2A application.
- D2A section of APRA website - <http://www.apra.gov.au/CrossIndustry/Pages/D2A.aspx>
- SBR - <http://www.sbr.gov.au/>
- XBRL - <https://www.xbrl.org/>