

Operator Information fields explained – Revised May 2010

This TIPS document on operator information is replacing the bulletin of October 2003, on how to correctly report operator information. The only changes that we have made are the reference to the column numbers and slight changes in the definition in some of the fields.

The rules remain the same.

The field names as of January 2008:

Vehicle use

Number of Claims

Number of years Claims Free

Rated Operator Year of Birth

Rated Operator Number of years licensed

Rated Operator Drivers Training Certificate

Rated operator Gender

Number of Other Operators (other than the Principal Operator)

Other Operator Number of Years Licensed

Please refer to the new chart and examples on the following pages:

Column # Prem.	Column # Claims	Type of Business = 0, 1, 2, 8, 9			
		Field Description	Private Passengers Type of Use 01-03, 07-19	Motorcycles Type of Use 21-23, 31	Occasional Operator Type of Use 05-06
288	185	Vehicle Use	Use of the vehicle as stated by the Principal Operator	Use of the vehicle as stated by the Principal Operator	Use of the vehicle by the Primary 05 or 06 Operator
360	232	Number of claims	The combined claim experience (at fault claims) of the Rated Operator and all other Operators on the policy, in the last 6 years excluding all 05 and 06 separately rated occasional Operators	The combined claim experience (at fault claims) of the Rated Operator and all other Operators on the policy, in the last 6 years	The combined claim experience, (at fault claims) of Rated occasional operator and all 05 or 06 operators in the last 6 years, to whom the reported rate applies
361-362	233-234	Number of years claim-free	Report the number of years of claims free vehicle operation by the Operator, with the least of the number of years since the last claim on a vehicle by the Rated Operator or Other Operator	Report the number of years of claims free vehicle operation by the Operator, with the least of the number of years since the last claim on a vehicle by the Rated Operator or Other Operator	Report the number of years of claims free vehicle operation by the Primary 05 or 06 Operator, or additional 05 or 06 operator with the least of the number of years since the last claim on a vehicle by the Rated occasional operator or Other occasional Operator
363-366	235-238	Rated Operator Year of Birth	The year of birth of the Rated Operator	The year of birth of the Rated Operator	The year of birth of the Rated 05 or 06 Operator
368-369	240-241	Rated Operator Number of years Licensed	The number of years licensed of the Rated Operator	The number of years licensed of the Rated Operator	The number of years licensed of the Rated 05 or 06 Operator
370	242	Rated Operator Driver Training Course	The driver training status of the Rated Operator	The driver training status of the Rated Operator	The driver training status of the Rated 05 or 06 Operator
367	239	Rated Operator Gender	The gender of the Rated Operator	The gender of the Rated Operator	The gender of the Rated 05 or 06 Operator
289	186	Number of Other Operators (other than the Principal Operator)	The number of Other Operators excluding all 05 and 06 separately rated occasional Operators	This information is not required for this type of use	Number of additional 05 or 06 Operators assigned to the vehicle
290	187	Other Operator Number of Years Licensed	Number of years licensed of the Other Operator (excluding all 05 and 06 separately rated occasional Operators) having the least number of years experience	This information is not required for this type of use	Number of years licensed of the additional 05 or 06 operator having the least number of years' experience

Note 1 - Number of Other Operators

For the purposes of counting Number of Other Operators for Private Passenger Use Vehicles, each vehicle on the policy must have assigned to it a Principal Operator from amongst the listed drivers on the policy. None of the principal operators are to be counted as Other Operators of other vehicles on the policy, notwithstanding the fact that they may drive these other vehicles. Each remaining listed operator on the policy must be assigned to one and only one of the vehicles on the policy.

Note 2 - Occasional Operator

Definition of Primary Female Occasional Operator (Type of use 05) or Primary Male Occasional Operator (Type of use 06): Where more than one Occasional Operator in the household is assigned to the same vehicle, the information to be reported to IBC is the Occasional Operator information for the Occasional Operator assigned to that vehicle and rated on the policy.

Note: Type of use 05 in NFLD is for both genders

Examples

Number of Operators other than the Principal Operator Other Operator with Minimum Years of Licensed Driving

- A) Policy has two car
Husband as Principal Operator of vehicle #1
Wife as Principal Operator of vehicle #2, and no other operators.
The correct coding on both vehicles:
Number of Other operators - **6** (none)
Other operators Number of years licensed - **blank**

You do not count operators who are principal on their own vehicle, as “other” operator on any other vehicle.

- B) Policy has two cars.
Husband is Principal Operator of vehicle #1
Wife is Principal Operator of vehicle #2
One Other Operator (28 years of age), licensed two years, is assigned to vehicle #1.

Finally, there are three male, separately-rated, Type of Use 06 Occasional Operators on the policy.
First is licensed less than one year and assigned to vehicle #1 as primary 06 Operator.
Second is licensed two years and assigned to vehicle #1.
Third is licensed three years and assigned to vehicle #2 as primary 06 Operator.

The correct coding for Husband's vehicle:

Number of Other operators - **1** (the 28 yr old)

Other operators Number of years licensed - **2** (reflecting the 28 year old)

The correct coding for Wife's vehicle:

Number of Other operators - **6** (none as there are no other operators)

Other operators Number of years licensed - **blank** (since there are no other operators)

The correct coding for the first 06 Occasional Operator (vehicle #1)

Number of Other operators - **1** (for the 2nd occasional male included in this rate)

Other operators Number of years licensed - **2** (since the rate was calculated on the male with the least years licensed, you report the years licensed of the "other" occasional male)

The correct coding for the third 06 Occasional Operator (vehicle #2)

Number of Other operators - **6** (none)

Other operators Number of years licensed - **blank**

Note: 4 separate transactions must be reported. (one for each vehicle, and 2 records with Type of use 06)

C) Policy has 2 cars.

Husband is Principal Operator on vehicle #1

Wife is Principal Operator of vehicle # 2

Two Occasional Operators separately rated as 05 and 06 Operators on the policy.

One son, licensed four years, is assigned to vehicle #1.

One daughter, licensed for one year, is assigned to vehicle #2.

The correct coding for both Husband's and wife's vehicle:

Number of Other operators - **6** (none)

Other operators Number of years licensed - **blank**

You do not count operators who are principal on their own vehicle, as an "other" operator on 2nd vehicle.

Male Occasional Operator (06),

Number of Other operators - **6** (none)

Other operators Number of years licensed - **blank**

Female Occasional Operator (05),

Number of Other operators - **6** (none)

Other operators Number of years licensed - **blank**

Note: 4 separate transactions must be reported. (one for each vehicle, and one for Type of use 06, and one for Type of use 05)

Number of Claims in last six years

Number of Years of Claim Free vehicle operation

A) Policy has one vehicle with two Operators and no Occasional Operators.

The Rated operator had no accidents in the last six years and the Other Operator had one accident in the last three months.

Report as follows:

Number of claims in 6 years - **1**

Number of years claim free - **00**

B) Policy has one vehicle with two Operators and no Occasional Operators.

The Rated Operator had two accidents, 38 and 55 months ago respectively, and the Other Operator had one accident 29 months ago. Report as follows:

Number of claims in 6 years - **3**

Number of years claim free - **02**

C) Policy has one vehicle with two Operators and no Occasional Operators.

The Rated Operator has been licensed for 15 years and the Other Operator has been licensed for five years.

Neither have had any accidents in the last nine years. Report as follows:

Number of claims in 6 years - **0**

Number of years claim free - **05**