



# Automobile Statistical Plan Changes as of Policy Effective Date July 1<sup>st</sup>, 2019

Data Element	Current Definition or ASP codes	Field Positions		Approved changes as of Policy Effective Date July 1 <sup>st</sup> , 2019
		Premium	Claim	
Type of Business	<p>Available codes for Type of Business: '1', '2', '3', '4', '8', '9'</p> <p>Type of Business '3': Fleet rated on a bulk basis – A fleet policy rated on a gross receipt or earnings basis.</p>	278	180	<p>1) Type of Business '8' and '9' – will no longer be valid for Premium and Claim transactions with a Policy Effective Date of July 1, 2019 or later. Use Type of Business '1' to represent Other than farmers/Claims free new drivers (with/without) driver training.</p> <p>2) New definition for Type of Business '3' will result in risks moving from Type of Business '4' to '3'</p> <p><b>New definition - Type of Business '3':</b> A fleet policy rated on a gross receipt, earnings basis or fronted business, self-insured retention, and aggregated occurrence deductible, experience rated fleets and bulk rated for each Type of Use can be reported as Type of Business '3'.</p>
Type of Use	<p>Type of Use '01' - Automobile used for pleasure only. No driving to and from work or school, no business, professional or vocational use.</p> <p>Type of Use '03' - No business, professional or vocational use (in Newfoundland and Labrador)</p>	279 -280	181 -182	<p>1. Type of Use '01' – will now allow a maximum driving 5 km one way to and from work or school, no business, professional or vocational use</p> <p>2. Type of Use '03' – will allow maximum 25% business use (excluding Newfoundland and Labrador)</p>

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Trailer Indicator	Report an indicator denoting whether the reported information reflects an attached trailer	286	183	<p><b>New definition:</b></p> <p>A non-motorized trailer, which can only be moved from one place to another, when being towed by a motorized vehicle. The Type of Use to be reported for the trailer is the same Type of Use as reported for the vehicle towing the trailer.</p> <ol style="list-style-type: none"> <li>1) Vehicle is a Private passenger Type of Use '02', the trailer is also a Type of Use '02'</li> <li>2) Commercial vehicle is a Type of Use '35', the trailer is also a Type of Use '35'</li> </ol>  <p><b>Camper Trailer</b></p> <p>A non-motorized trailer, with sleeping facilities which can only be moved from one place to another, when being towed by a motorized vehicle. The Type of Use to be reported for the camper trailer is '65'. A slide-in truck camper, would also be rated Type of Use '65'.</p> <p>Type of Use '65' Report the Trailer Indicator as a 'Y' Vehicle code 'TXXX' or leave the field blank</p> 

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Operator	<p>The rated operator information reflects the data applicable to the reported risk. In other words, if the transaction being reported is for an occasional operator, the rated operator information reflects the occasional operator.</p> <p>Otherwise, it reflects the principal operator.</p> <p>For purposes of coding Number of Claims and Number of Years Claims Free for an operator, a claim means a claim, which was either closed with indemnity payment or remains open, for damages under Third Party Liability (including Direct Compensation) or Collision (including collision portion of All Perils) coverage, arising, in one occurrence, out of the ownership, use or operation, by the operator, of an automobile, moped or on-road motorcycle, where the user or operator of such vehicle at the time of the occurrence was deemed not to be fault-free.</p>	N/A	N/A	<p><b><i>New definition:</i></b></p> <p>The rated operator information reflects the data applicable to the reported risk.</p> <p>If the transaction being reported is for an occasional operator, the rated operator information reflects the occasional operator, otherwise, it reflects the principal operator.</p> <p>For purposes of coding Number of Claims and Number of Years Claims Free, a claim means a claim, which was either closed with indemnity payment or remain open, where the operator at the time of the occurrence was deemed to be partly or fully at fault.</p>

Data Element	Current Definition or ASP codes	Field Positions		Approved changes as of Policy Effective Date July 1 <sup>st</sup> , 2019
		Premium	Claim	
Number of Other Operators	<p>If the rated operator is the principal operator, enter the Number of Other Operators of the vehicle as declared on the application or renewal, excluding any spouse (or same-sex partner) and any separately rated occasional operators.</p> <p>If the rated operator is a separately rated occasional operator, enter the Number of Other Occasional Operators of the vehicle as declared on the application or renewal, excluding any separately rated occasional operators.</p> <ul style="list-style-type: none"> <li>• One other operator (spouse or same sex partner) – ‘0’</li> <li>• One other operator (neither spouse nor same sex ) – ‘1’</li> <li>• Two other operators – ‘2’</li> </ul>	289	186	<p><b>New definition:</b></p> <p>If the rated operator is the principal operator, report the Number of Other Operators, used in calculating the rating for the vehicle.</p> <p>If the rated operator is a separately rated occasional operator, report the Number of Other Occasional Operators, used in calculating the rating for the occasional operator premium.</p> <p>Changes: There will no longer be a distinction between one other operator (spouse/non-spouse). Use Number of Other Operators ‘1’ to represent one other operator regardless of marital status.</p>

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Number of Years Claims Free	<p>If the rated operator is the principal operator, report the number of years of claims-free private passenger vehicle, moped or on-road motorcycle operation of the operator with the least number of years of claims-free experience, excluding any separately rated occasional operators.</p> <p>If the rated operator is a separately rated occasional operator, report the number of years of claims-free private passenger vehicle, moped or on-road motorcycle operation of the operator with the least number of years of claims-free experience of all occasional operators on the policy to whom the separate rate applies.</p>	361 - 362	233 - 234	<p><b>New definition:</b></p> <p>Report the Number of Years of Claims Free private passenger vehicle, moped or on-road motorcycle vehicle operation, <b><u>without regard to any Accident forgiveness endorsement</u></b> or similar policy provision.</p> <p>If the information being reported reflects a Principal Operator: Report the Number of Years Claims Free operation of the operator with the least number of years of claims-free experience of all operators on the policy to whom the rate applies, excluding any separately rated Occasional Operator(s).</p> <p>Examples:</p> <table border="1"> <thead> <tr> <th>Number of Vehicles</th> <th>Number of Drivers</th> <th>Experience</th> <th>Report as:</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>1</td> <td>Driver A: 1 claim 3.5 years ago</td> <td>3</td> </tr> <tr> <td>1</td> <td>2</td> <td>Driver A: 1 claim 3.5 years ago Driver B: no claim, 30 years licensed</td> <td>3</td> </tr> <tr> <td rowspan="2">2</td> <td rowspan="2">2</td> <td>Driver A: 1 claim 3.5 years ago</td> <td>3</td> </tr> <tr> <td>Driver B: no claims, 30 years licensed</td> <td>30</td> </tr> </tbody> </table> <p>If the information being reported reflects an Occasional Operator: Report the Number of Years Claims Free operation of the operator with the least Number of Years Claims Free experience of all occasional operators on the policy to whom the separate rate applies.</p> <p>Examples:</p> <table border="1"> <thead> <tr> <th>Number of Vehicles</th> <th>Number of Occasional Operators</th> <th>Experience</th> <th>Report as:</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>2</td> <td>Driver O1: 1 claim 6 months ago Driver O2: no claims, 5 years licensed</td> <td>0</td> </tr> <tr> <td rowspan="2">1</td> <td>1</td> <td>Driver O1: 1 claim 6 months ago</td> <td>0</td> </tr> <tr> <td>1</td> <td>Driver O2: no claims, 5 years licensed</td> <td>5</td> </tr> </tbody> </table>	Number of Vehicles	Number of Drivers	Experience	Report as:	1	1	Driver A: 1 claim 3.5 years ago	3	1	2	Driver A: 1 claim 3.5 years ago Driver B: no claim, 30 years licensed	3	2	2	Driver A: 1 claim 3.5 years ago	3	Driver B: no claims, 30 years licensed	30	Number of Vehicles	Number of Occasional Operators	Experience	Report as:	1	2	Driver O1: 1 claim 6 months ago Driver O2: no claims, 5 years licensed	0	1	1	Driver O1: 1 claim 6 months ago	0	1	Driver O2: no claims, 5 years licensed	5
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Claim Deductible Amount	Enter the deductible amount used in rating the coverage to which the claim applies. Note that deductible amount is applicable to DCPD, Collision/All Perils and Comprehensive/Specified Perils coverages.	N/A	317 - 323	<p><b><i>New definition:</i></b></p> <p>Enter the deductible amount used in rating the coverage to which the claim applies. Note that deductible amount is applicable to DCPD, Collision/All Perils and Comprehensive/Specified Perils coverages.</p> <p>A non-standard deductible is any other one – i.e. any deductible which cannot be expressed as a fixed dollar amount which may be different whether one is rating the risk or adjusting a claim; examples of such deductibles include disappearing deductibles which vary with the size of the claim and discounted deductibles, where the actual claims deductible would vary according to the claimant’s driving experience.</p> <p>Example: Insured has a \$500 collision deductible.</p> <p>A collision claim occurs. The \$500 collision deductible with Coverage Code ‘39’, is reported on the premium record.</p> <p>If the insured has a disappearing deductible, Coverage Code ‘39’ must be reported on the claims record and the deductible amount is the amount <u><i>used in adjusting the claim.</i></u></p>

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Group Marketing Indicator	<p>Report an indicator denoting whether the information being reported is for a policy receiving a group discount or is subject to group rates.</p> <table border="1"> <thead> <tr> <th>Description</th> <th>Code</th> </tr> </thead> <tbody> <tr> <td>The risk being reported relects a policy issued under group marketing plan</td> <td>Y</td> </tr> <tr> <td>The risk being reported does not relect a policy issued under a group marketing plan</td> <td>N</td> </tr> </tbody> </table>	Description	Code	The risk being reported relects a policy issued under group marketing plan	Y	The risk being reported does not relect a policy issued under a group marketing plan	N	93	73	<p>There is no change but, an additional edit will be created to test the accuracy of the Group Marketing Indicator in Ontario. FSCO will provide IBC with a list of companies that have approved Group Marketing rates. Using this company list, IBC will create a new consistency edit, to test all records reported with a 'Y'.</p> <table border="1"> <thead> <tr> <th>Description</th> <th>Code</th> </tr> </thead> <tbody> <tr> <td>The risk being reported reflects a policy issued under an <b>approved</b> group marketing plan</td> <td>Y</td> </tr> <tr> <td>The risk being reported <b>does not</b> reflect a policy issued under an <b>approved</b> group marketing plan</td> <td>N</td> </tr> </tbody> </table>	Description	Code	The risk being reported reflects a policy issued under an <b>approved</b> group marketing plan	Y	The risk being reported <b>does not</b> reflect a policy issued under an <b>approved</b> group marketing plan	N
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Number of Claims	<p>If the rated operator is the principal operator, enter the appropriate code representing the combined claim experience in the last six years of all operators on the policy, excluding any separately rated occasional operators.</p> <p>If the rated operator is a separately rated occasional operator, enter the appropriate code representing the combined claim experience in the last six years of all occasional operators on the policy to whom the separate rate applies.</p>	360	232	<p><b><i>New definition:</i></b></p> <p>Report the appropriate code representing the applicable claims experience in the last six years of private passenger vehicle, moped or on-road motorcycle vehicle operation, <b><i>without regard to any Accident forgiveness endorsement or similar policy provision.</i></b></p> <p>If the information being reported reflects a Principal operator: Report the appropriate code reflecting the combined number of claims in the last six years of all operators on the policy to whom the rate applies, excluding any separately rated Occasional operator.</p> <p>Examples:</p> <table border="1"> <thead> <tr> <th>Number of Vehicles</th> <th>Number of Drivers</th> <th>Experience</th> <th>Report as:</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>1</td> <td>Driver A: 1 claim 4 years ago</td> <td>1</td> </tr> <tr> <td>1</td> <td>2</td> <td>Driver A: 1 claim 4 years ago Driver B: 1 claim 2 years ago</td> <td>2</td> </tr> <tr> <td>1</td> <td>3</td> <td>Driver A: 3 claims last 6 years Driver B: 4 claims last 6 years Driver C: 3 claims last 6 years</td> <td>9 (maximum)</td> </tr> <tr> <td rowspan="2">2</td> <td rowspan="2">2</td> <td>Driver A: 2 claims last 6 years</td> <td>2</td> </tr> <tr> <td>Driver B: 1 claim last 6 years</td> <td>1</td> </tr> </tbody> </table> <p>If the information being reported reflects an Occasional operator: Report the appropriate code reflecting the combined number of claims in the last six years of all occasional operators on the policy to whom the separate rate applies.</p> <p>Examples:</p> <table border="1"> <thead> <tr> <th>Number of Vehicles</th> <th>Number of Occasional Operators</th> <th>Experience</th> <th>Report as:</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>1</td> <td>Driver O1: 1 claim last 6 years</td> <td>1</td> </tr> <tr> <td>1</td> <td>2</td> <td>Driver O1: 1 claim last 6 years Driver O2: 1 claim last 6 years</td> <td>2</td> </tr> <tr> <td rowspan="2">1</td> <td>1</td> <td>Driver O1: 1 claim last 6 years</td> <td>1</td> </tr> <tr> <td>1</td> <td>Driver O2: 2 claims last 6 years</td> <td>2</td> </tr> <tr> <td rowspan="2">2</td> <td>1</td> <td>Driver O1<sup>i</sup>: 1 claim last 6 years</td> <td>1</td> </tr> <tr> <td>1</td> <td>Driver O2<sup>ii</sup>: 1 claim last 6 years</td> <td>1</td> </tr> </tbody> </table> <p><small><sup>i</sup> Assigned to vehicle 1 <sup>ii</sup> Assigned to vehicle 2</small></p>	Number of Vehicles	Number of Drivers	Experience	Report as:	1	1	Driver A: 1 claim 4 years ago	1	1	2	Driver A: 1 claim 4 years ago Driver B: 1 claim 2 years ago	2	1	3	Driver A: 3 claims last 6 years Driver B: 4 claims last 6 years Driver C: 3 claims last 6 years	9 (maximum)	2	2	Driver A: 2 claims last 6 years	2	Driver B: 1 claim last 6 years	1	Number of Vehicles	Number of Occasional Operators	Experience	Report as:	1	1	Driver O1: 1 claim last 6 years	1	1	2	Driver O1: 1 claim last 6 years Driver O2: 1 claim last 6 years	2	1	1	Driver O1: 1 claim last 6 years	1	1	Driver O2: 2 claims last 6 years	2	2	1	Driver O1 <sup>i</sup> : 1 claim last 6 years	1	1	Driver O2 <sup>ii</sup> : 1 claim last 6 years	1
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