

October 23, 2021

2022 GENERAL RATE APPLICATION
Private Insurers and Certification (DSR Models) Transcript Page 2014

Private Insurers and Certification (DSR Models)

Which other insurers are using Registered Owner model?

RESPONSE:

To our knowledge, no Canadian Private Insurers use the registered Owner model.

Private Insurers have a variety of models, most have some type of a hybrid model of Primary Driver/Listed Driver. Definitions of the listed driver differ between insurers including "usual", "occasional", "secondary", etc.

From what we can gather, they all have a declaration component.

Outside of the response, but for general knowledge, here are some further details:

Ontario:

[Ontario Application for Automobile Insurance - Owner's Form \(OAF 1\) \(gov.on.ca\)](#)

Alberta:

[1406-1E.qxd \(alberta.ca\)](#)

Quebec:

[Owners' Form \(lautorite.qc.ca\)](#)

New Brunswick:

[CSIO Industry Form - New Brunswick Application for Automobile Insurance Owner's Form N.B.A.F. 1 \(angusmillerltd.com\)](#)

Also, the link below is to IBC's FAQ which covers most situations.

[Car-Insurance-Q-and-A.pdf \(ibc.ca\)](#)