Bloggers, Vloggers And Tweeters Added To Insurance Occupations List

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The digital tribe of YouTubers, bloggers and social media marketers simply haven't existed as far as the UK car insurance industry is concerned - until now.

While ancient, outdated or incredibly niche occupations including agisters, almoners and ostlers are catered for by the Association of British Insurers (ABI), modern careers in digital media do not appear on the lists used by insurers to rate car insurance premiums.

Now specialist broker Adrian Flux, which has a number of high-profile YouTubers on its books, has brought the rating rule-books up to date by adding a number of overlooked occupations to its official list.

“When was the last time you bumped into an agister or an ostler?” said general manager Gerry Bucke.

“Cardinal is also on the list, which is great for the one cardinal in the UK, but the rapid recent growth of careers in digital media has clearly caught the ABI out and the list is very much in need of an update.”

The ABI lists more than 2,100 occupations, and premiums are partially rated according to years of data collected about the claims rates of motorists in each job.

But with newer career paths opening up in the past 20 years thanks to the advent of the internet and social media, tens of thousands of motorists could be paying inaccurate premiums as insurers are unable to rate them according to their exact profession.

“Until we start building up data about these new jobs, we won't know exactly how to rate them,” added Mr Bucke, who is keen to build up a profile of the risks involved in insuring a YouTuber compared to, say, a traditional actor or film-maker.

“At the moment we have to guess a little, and rate them according to the closest occupation we can find, but once we have them registered correctly we will be able to build a more accurate picture,” he added.

There are only five known agisters in the UK (they help with the management of commoners' livestock in the New Forest), but tens of thousands of social media managers, email marketers and search engine optimisation consultants remain invisible to insurers.

Other occupations added to Flux's lists include email marketer, professional gamer, drone operator and app developer.

Social media manager Damien Cross, who used to work in the insurance industry, said he had to use the general marketing description when filling in online quote forms.

“But would a bank clerk be happy to describe him or herself as a shop assistant? It does seem strange that occupations that have all-but died out are on the list, while vast numbers of the population are not categorised accurately,” he added.

Jobs listed by the ABI include:

Almoner: People who were in charge of an almshouse, which were established from the 10th century to provide a place of residence for poor, old and distressed people. Can also refer to the giver of charity to the poor or hospital workers who help patients with personal matters.

Cardinal: There is one Cardinal in the UK, His Eminence Vincent Nichols, Archbishop of Westminster.

Carphone fitter: Cutting edge, in the late 80s and early 90s.

Caulker: Filled up cracks in ships, casks, windows or seams to make them watertight by using tar or oakum hemp fibre produced by taking old ropes apart.

Compositor: Also called typesetters, long since replaced in most circumstances by digital printing.

Lengthsman: A person who took pride in keeping his district neat and tidy in rural areas, or who carried out routine maintenance on canals, patrolling its length.

Ostler: A man employed to look after the horses of people staying at an inn.

Water diviner: Also known as a dowser, still exist in fairly small numbers, helping organisations find underground water (and minerals, ley lines, or indeed anything invisible).

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