

Industry update on the implementation of accident benefit optionality

With milestone changes to optionality in auto reform coming on July 1, 2026, we're sharing an update on the momentum the industry working group has built on this transformative initiative.

Auto reform working group was formed in late January

The auto reform working group was formed in late January and brought together key stakeholders such as the [IBC](#), [RIBO](#), [IBAO](#) and [CADRI](#) members, and insurers of all sizes to coordinate activities necessary to implement the new reforms, as well as identify risks and dependencies. The working group was further broken down into specialized workstreams.

Workstreams represent technical experts from across the industry

The workstreams and their mandates are listed below, as well as brief updates on their progress. The working group members are experts in pricing, product and underwriting, enablement and communications directly responsible for reform implementation within their organizations. Several workstreams also have broker representation. If you would like a list of members, please reach out to Kelly Bruce at kelly.bruce@fsrao.ca.

Auto Reform Working Group

Filing process (Lead: FSRA)	
Develop filing specifications and processes that will be used by insurers for all reform filings.	Insurers will have two filing paths to choose from: (a) Accelerated (30-day decision, file anytime), (b) Regular (file in August-September). The accelerated path requires use of standard cost benchmarks. The detailed filing specifications will be communicated to the industry by email in May.

Cost benchmarking (Lead: FSRA)

Develop costing analysis to support insurers in their proposed pricing of the product.

The Oliver Wyman/FSRA cost benchmarking analysis was completed in February and a draft was presented to the working group. Some minor changes are underway. It will be released to the industry as an addendum to the filing specifications and presented during the webinar mentioned above.

Forms (Lead: IBC)

Create new proposed forms and changes to existing forms necessary for reform implementation.

The forms working group has been modifying standard forms to be submitted to FSRA for review in April-May. FSRA has designed a streamlined process for forms review and approval which is expected in May-June. The working group is also drafting a new endorsement per the regulations to support the new optional accident benefits.

Consumer/customer education (Lead: IBC)

Develop consumer education materials that insurers can leverage for communications with their customers.

FSRA will develop a communication toolkit containing helpful resources such as key messages, fact sheets and templated letters for insurers to use for customer communication. Use of the toolkit is optional. Insurers have the flexibility of developing their own communication plans and can draw from these resources as needed. FSRA will work collaboratively with the industry, convening roundtables over the coming months to ensure the materials in the toolkit are appropriate and effectively support insurers.

In addition to the toolkit and industry engagement, FSRA will also launch a new auto reform optionality page on its website. This page will provide additional details on the auto reforms and will be regularly updated as new information becomes available. Resources such as filing specifications,

	standard forms, and the communications toolkit will be accessible through this page.
Broker and agent education (Lead: RIBO)	
Develop standard communications plan including suggested on-the-job training milestones for brokers and agents and generic training and education materials.	RIBO, in partnership with IBAO, and supported by the Insurance Institute and the Ontario Mutual Insurance Association (OMIA), will be creating generic educational content for brokers and insurers. In addition, they will be updating existing industry training on statutory accident benefits, creating a sample communications plan and tools like FAQs and job aids that insurers and brokers can customize to their needs.
Broker and Technology Implementation (Lead: IBAO)	
Implement technology updates required to ensure smooth industry transition and implementation. Implement technology updates required to ensure smooth industry transition and implementation.	There are several technology dependencies for implementation of the reforms in the broker channel. IBAO is leading a process to identify critical deadlines for key partners such as Applied, CSIO and others. Key dates will be communicated directly by those technology partners and will also be included in our next update, as available.

General Insurance Statistical Agency (Lead: FSRA)

Develop General Insurance Statistical Agency (GISA) Statistical plan reporting requirement process that will facilitate new optional accident benefits reporting.	The automobile statistical plan changes required for product reform are currently under review by the working group. They will be communicated to the industry in June through a GISA bulletin.
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Additionally, we included an [insurer Q&A document](#) that was developed through our working group discussions that will answer questions about the filing process, product bundles and options and many other considerations.

Though FSRA and other industry stakeholders are coordinating the working groups, insurers and their distributors are ultimately responsible for on-time implementation.

Monthly updates to keep you in the loop

With the lifting of mandatory government restrictions on communications during the provincial election period, insurers will now receive monthly email updates from FSRA regarding progress of the working groups. We acknowledge that these communication restrictions posed challenges to collaboration in February and March, and we sincerely appreciated your patience during that period.

In the meantime, if your organization requires more clarity on the reform policy intents and expectations, progress within the workstreams, or have filing, compliance or implementation questions, please reach out to us. Please also feel free to forward this update to other individuals on your team that require this information.

Thank you for your commitment

We recognize the complexity involved in implementing these auto reforms for both insurers and their distributors. Thank you once again for your dedication to ensuring successful delivery of new accident benefit options for consumers.