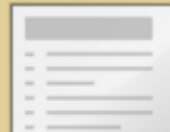




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PRINT

## Revised Certificate of Automobile Insurance Form and Data Elements



### Bulletin

**No. A-08/15**  
Property & Casualty  
– Auto

#### To the attention of all insurance companies licensed to transact automobile insurance in Ontario

This bulletin outlines new requirements in the Certificate of Automobile Insurance (Ontario) form, also known as the Declaration Page, for use with the Ontario Automobile Policy form  $\square$ Owner’s Policy (OAP 1). The new requirements reflect Ontario government reforms to auto insurance as announced in Property & Casualty Auto Bulletin No. A-06/15, dated August 31, 2015.

The new Certificate of Automobile Insurance (Ontario) must be used for all policies issued or renewed on or after June 1, 2016, the effective date of the reforms.

A sample of the new Certificate of Automobile Insurance (Ontario) is attached. The Explanatory Notes on Data Elements for the Revised Certificate of Automobile Insurance and Data Elements for Certificate of Automobile Insurance reference documents are also attached.

#### Filing Certificate with FSCO

Insurers using the sample Certificate of Automobile Insurance (Ontario) must prepare certificates in accordance with the Forms Filing Guidelines and file using ARCTICS with the Financial Services Commission of Ontario (FSCO) by December 15, 2015:

**NOTE:** The bulletins that are posted on this website are provided for historical reference purposes. The information in these bulletins is accurate on the date the information is published, but is subject to change and may be replaced by more recent bulletins.

An order that is made regarding a licence holder reflects a situation at a particular point in time. The status of a licence holder can change. Readers should check the current status of a person's or entity's licence on the [Licensing Link](#) section of FSCO's website. Readers may also wish to contact the person or entity directly to get additional information or clarification about the events that resulted in the order.

These bulletins may include

FSRA is actively reviewing all FSCO regulatory direction, including but not limited to forms, guidelines and FAQs.

Until FSRA issues new regulatory direction, all existing regulatory direction remains in force.

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a blank copy of the certificate; and

- a sample completed certificate that would be issued to a policyholder.

forms that are no longer up-to-date or accurate. Readers should visit the **forms** section of the FSCO website, to ensure they are using the most recent version of a FSCO form.

The blank copy and sample certificates should include company logos.

Insurers that wish to use custom-designed certificates must obtain prior approval from FSCO as required under section 232 (5) of the Insurance Act.

Designs must meet the requirements outlined in the Data Elements for Certificate of Automobile Insurance (attached), and insurers must also submit their custom-designed certificates for approval by December 15, 2015.

## Consumer Disclosure Addition in 2016

FSCO is forming a Reform Information Working Group (Group), comprised of FSCO staff and representatives of the insurance industry to develop a point-of-sale disclosure document intended to inform consumers of their new coverage choices as of June 1, 2016. Insurers will be required to include the document with new business and policy renewals effective on or after June 1, 2016.

Once the Group has finalized the disclosure document, FSCO will issue an amended Certificate of Automobile Insurance (Ontario) that will introduce the text of the document as an additional data element of the certificate.

Insurers will not be required to re-file certificates that are amended for the sole purpose of reflecting the inclusion of the disclosure document.


## FSCO Contacts

For inquiries regarding this bulletin, please contact your rate analyst or team lead in the Automobile Insurance Division. To access online copies of this bulletin and the accompanying attachments, visit FSCO's website at: [www.fSCO.gov.on.ca](http://www.fSCO.gov.on.ca).

Brian Mills  
Chief Executive Officer and  
Superintendent of Financial Services

September 18, 2015

## Attachments:

- [Sample Certificate of Automobile Insurance \(Ontario\)](#)
- [Explanatory Notes on Data Elements for the Revised Certificate of Automobile Insurance | PDF](#) 

- [Data Elements for Certificate of Automobile Insurance](#) | [PDF](#) 

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