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# **Amendment to Catastrophic Impairment Definition**

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## **Bulletin**

No. A-10/16 **Property & Casualty** Auto

#### To the attention of all insurance companies licensed to transact auto insurance and service providers in Ontario

With this Bulletin, the Financial Services Commission of Ontario (FSCO) is highlighting an amendment to the catastrophic impairment definition under the Statutory Accident Benefits Schedule - Effective September 1, 2010 (O.Reg. 34/10) that will become effective on June 1, 2016.

The amendment under paragraph 2 of subsection 3.1 (1), "severe impairment of ambulatory mobility or use of an arm, or amputation," clarifies the requirement that only one of the three listed provisions must be met for an insured person to have sustained a catastrophic impairment as a result of an automobile accident. The provision is amended by adding the language "one of" and now reads:

"Severe impairment of ambulatory mobility or use of an arm, or amputation that meets **one of** the following criteria:"

### Effective Date

This amendment comes into effect on June 1, 2016. Please make sure that your claims staff and any other staff who may be affected by this amendment are informed of this change. Also ensure that you make any operational changes that are required to implement this change by the effective date.

Copies of Regulations and Legislation

**NOTE:** The bulletins that are posted on this website are provided for historical reference purposes.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 forms that are no longer up-to-



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The Insurance Act and regulations can be downloaded from the e-laws website at **www.e-laws.gov.on.ca** . The filed regulation making this amendment is O.Reg.116/16 and is expected to be published in a future edition of The Ontario Gazette.

Brian Mills Chief Executive Officer and Superintendent of Financial Services

May 13, 2016

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.

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