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Updated Automobile Insurance Filing Guidelines

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.



Bulletin

No. A-01/17
Property & Casualty
- Auto

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

The Financial Services Commission of Ontario (FSCO) is **releasing updated filing guidelines** to be used for filing changes to:

- automobile insurance rates and risk classification systems
 - Private Passenger Automobile Filing Guidelines – Simplified
 - Private Passenger Automobile Filing Guidelines – Canadian Loss Experience Automobile Rating (CLEAR) Simplified
 - Other Than Private Passenger Automobile Filing Guidelines – Major
 - Other Than Private Passenger Automobile Filing Guidelines – Minor
- underwriting rules
- endorsements
- forms.

NOTE: The bulletins that are posted on this website are provided for historical reference purposes.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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FSCO is also releasing new Automobile Insurance Manual Filing Guidelines that replace the Rate Manual Filing Guidelines.

These filing guidelines are effective immediately and supersede previous versions.

Also, all insurers are required to submit a filing for CLEAR.

Summary of Significant Changes

Many of the changes made to these filing guidelines, which have been reviewed by FSCO's Rating and Underwriting Technical Advisory Committee (RUTAC), are to make them consistent with the updates made to the Private Passenger Automobile Filing Guidelines and Technical Notes released under [Bulletin A-15/16](#).

Rate and Risk Classification Filing Guidelines

- Updated guidelines for consistency with recent reforms to the auto product: added appropriate references for regulation and product changes
- Updated definitions section
- Revised for consistency amongst guidelines
- Updated Appendix A to clarify requirement to consistently answer Q4
- Updated definition of "fleet" to reflect the current definition in Regulation 664
- Removed reference to rate pages due to replacing the Rate Manual Filing Guidelines with new Automobile Insurance Manual Filing Guidelines (see below for more details)

Filing Guidelines and Technical Notes for Underwriting Rules, Filing Guidelines for Endorsements

- Revised for consistency amongst guidelines

Forms Filing Guidelines

- Revised for consistency amongst guidelines
- Revised for consistency with ARCTICS and added form types

Automobile Insurance Manual Filing Guidelines

- Replaced the Rate Manual Filing Guidelines with Automobile Insurance Manual Filing Guidelines.
 - FSCO no longer requires rate pages to be included in the submission requirements for an auto insurance manual. This is consistent with action that other regulators are taking as a

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.

result of harmonization initiatives through the Canadian Automobile Insurance Rate Regulators (CARR) association.

- Effective immediately, FSCO will no longer be processing requests for auto insurance manuals. Insurers are encouraged to post their auto insurance manuals on their websites, increasing transparency by enabling consumers to access the underwriting and rating rules contained in these manuals.

Required Filings for CLEAR

FSCO completed its review of the 2017 CLEAR vehicle rate group methodology and risk classification system.

Every insurer currently using CLEAR or a form of the CLEAR system as part of an approved risk classification system for private passenger automobile insurance must **submit to FSCO by February 24, 2017**, a CLEAR Simplified filing with a revised rate and risk classification system that:

- reflects the updated rate groups
- complies with the Private Passenger Automobile Filing Guidelines – CLEAR Simplified
- includes updated Private Passenger Automobile profiles using the standardized Excel spreadsheets found in ARCTICS, and
- is effective not later than June 1, 2017.

Failure to submit a filing by February 24, 2017, may result in the Superintendent issuing an Order under section 7 of the Automobile Insurance Rate Stabilization Act, 2003 (AIRSA) requiring the insurer to submit a filing.

Note: FSCO will be processing CLEAR Simplified filings on a priority basis from February 24, 2017, to about March 31, 2017. Other filings submitted during this period will be given secondary priority.

Rate Profiles

FSCO updated its rate profiles to reflect more recent model year vehicles, following the work of the Insurance Bureau of Canada and the Canadian Auto Insurance Rate Regulators to determine a harmonized set of rate profiles to be used for rate filing purposes.

FSCO reminds insurers to complete and submit these updated profiles with filings, as required, through ARCTICS.

ARCTICS

All insurers must use FSCO's electronic filing system – **ARCTICS** – when submitting rate and risk classification system filings. FSCO is making changes to ARCTICS to reflect the revised filing requirements.

Contact

For inquiries regarding this Bulletin, please contact your Team Lead/Analyst in the Automobile Insurance Services Branch at FSCO. Company actuaries are also encouraged to contact FSCO's actuarial staff on actuarial requirements.

Brian Mills
Chief Executive Officer and
Superintendent of Financial Services

January 24, 2017

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