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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.

Filing Guidelines for Automobile Insurance

The filing guidelines on this page are the most up-to-date; they supersede all previous guidelines and technical notes.

Insurers filing for a licence in the auto insurance class for the first time should review [Key Legislative Requirements and Overview of Filing Guidelines](#).

Submitting Filings

Filings must be submitted by using our electronic web-based filing system called [Automated Rates and Classification Technical Information Communication System \(ARCTICS\)](#).

For this reason, most of the appendices that form part of the filing guidelines below are now only available through ARCTICS.

Please contact your Team Lead/Analyst in the Automobile Insurance Services Branch at FSCO if you have questions or need help submitting your filing through ARCTICS.

Newly licensed auto insurance companies that wish to submit required filings must [email the Rates and Classifications Unit at FSCO](#) to request access to ARCTICS.

Filing Guidelines for Automobile Insurance Rate and Risk Classification Filings

- [Private Passenger Automobile Filing Guidelines - Major](#)
- [Private Passenger Automobile Filing Guidelines - Simplified](#)
 - [Appendix B \(Certificate of the Officer/Designate\)](#)
- [Private Passenger Automobile Filing Guidelines - CLEAR Simplified](#)
 - [Appendix B \(Certificate of the Officer/Designate\)](#)
- [Other Than Private Passenger Automobile Filing Guidelines - Major](#)





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Appendix B1 (Certificate of the Officer/Designate) 

- **Appendix B2 (Certificate of the Actuary)** 
- **Other Than Private Passenger Automobile Filing Guidelines - Minor**
 - **Appendix B (Certificate of the Officer/Designate)** 
- **Technical Notes for Automobile Insurance Rate and Risk Classification Filings** 
- **Analysis of Reform Cost and Loss Trend Rates for Ontario Private Passenger Automobile Insurance** 
- Insurers can access and download the Appendix C (Rating Profiles) spreadsheets through **ARCTICS**.

Filing Guidelines for Automobile Insurance Underwriting Rules

- **Filing Guidelines for Underwriting Rules**
 - **Appendix B (Certificate of an Official)** 
- **Technical Notes for Underwriting Rules**

Filing Guidelines for Automobile Insurance Endorsements

- **Filing Guidelines for Proposed Revisions to Underwriting Rules & Rates for Endorsements**
 - **Appendix E (Certificate of an Official)** 

Filing Guidelines for Automobile Insurance Forms

- **Filing Guidelines for Automobile Insurance Forms**
 - **Appendix B (Certificate of an Official)** 

Filing Guidelines for Automobile Insurance Manuals

- **Filing Guidelines for Automobile Insurance Manuals**
 - **Appendix B (Certificate of an Official)** 

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