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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.

Endorsement Filing Guidelines

A. Endorsement Forms

Standard endorsement (policy change) forms have been approved by the Superintendent and released through Superintendent’s bulletins to the industry. Policy change forms to Ontario Automobile Policy (OAP 1) are designated by a series of OPCF numbers. Any endorsement form to OAP 1 that is not a standard form must be filed with and approved by the Superintendent in accordance with Section 227 of the Insurance Act (the Act), R.S.O. 1990, Chap. I.8, as amended.

A non-standard endorsement form must be approved prior to or in conjunction with submitting the filing for proposed revisions to endorsement rules and rates. Please refer to the [Forms Filing Guidelines](#) for details.

B. Underwriting Rules for Endorsements

Section 238 of the Act outlines the requirements for filing underwriting rules. For coverages other than endorsements, refer to the latest [Filing Guidelines for Underwriting Rules](#). Insurers must complete Appendix A for Personal Vehicles when changing underwriting rules for any endorsement. The standard endorsements are listed first. Any non-standard endorsement must be listed separately at the end of Appendix A. Insurers must complete Appendix C for Commercial/Public Vehicles when changing underwriting rules for any endorsement. The standard endorsements are listed first. Any non-standard endorsement must be listed separately at the end of Appendix C. Appendix A and Appendix C can be found on [ARCTICS](#).

All insurers must issue the OPCF 28A and OPCF 48 if requested by the named insured. No underwriting restrictions are permitted. The OPCF 47 must be issued if any of the Optional Accident Benefit coverages are purchased.

C. Rates for Endorsements

OPCF 44R written on OAP 1 for private passenger automobiles is subject to a prior approval process as set out in the Private Passenger Automobile Filing Guidelines. Any changes to OPCF 44R rates must be submitted with an insurer’s Private Passenger Automobile insurance rate filing.

The rates for all other endorsements are subject to approval by FSCO. The proposed OPCF 44R rates on categories other than private passenger auto must be submitted using the [Other than Private](#)

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Passenger Automobile Filing Guidelines. For other endorsement rate changes, the guidelines for filing rate changes are set out in this document.

All information and data used to support endorsement rate changes must be documented and provided to FSCO with the filing. Insurers should complete and file Appendix B for Personal Vehicles and Appendix D for Commercial/Public Vehicles when changing any endorsement rate. Appendix B and Appendix D can be found on [ARCTICS](#).

D. Certificate of an Official

An official who has knowledge of the insurer's automobile insurance forms, underwriting rules and endorsement rates is required to sign the Certificate of an Official. A copy of the required form is attached as [Appendix E](#) .

E. Procedures

Endorsement filings must be submitted by using our web-based filing system called ARCTICS. If you require a user I.D./password, please contact the "ARCTICS Main Contact" for your company who can arrange for access. FSCO must receive the endorsement filing(s) for all categories of insurance written by the insurer.

F. Proposed Automobile Insurance Manual Pages

When filing for changes to endorsement rates or rules, the draft revised automobile insurance manual pages reflecting the changes must be provided. Please note that the insurer is required to file with FSCO its complete automobile insurance manual, containing the revised rates and underwriting rules for endorsements in electronic format within 30 days of the approval, in accordance with the [Automobile Insurance Manual Filing Guidelines](#). The insurer may be subject to regulatory action if it fails to file the Automobile Insurance Manual Filing by using ARCTICS within this time frame.

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