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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.

Superintendent's and Commissioner's Guidelines - Auto Insurance SABS

The guidelines below have been issued by the Superintendent of Financial Services and the former Commissioner of the Ontario Insurance Commission (OIC) on the interpretation and operation of the Statutory Accident Benefits Schedule (SABS). They set out the rights and responsibilities of insurers and claimants when dealing with statutory accident benefits claims relating to auto insurance, and set out the rules for such matters as the filing of documents, time limits and payments of fees and expenses. Where reference is made to the OIC and/or Commissioner, these should read as Financial Services Commissioner of Ontario and/or Superintendent.

Each guideline is issued as part of an auto insurance bulletin. For convenience, the following provides direct links to the guidelines, listed chronologically by year (No. 3/01 is the third guideline issued in 2001), starting with guidelines issued by the Superintendent of Financial Services. Following each guideline is a link to the specific bulletin with which the guideline was issued.

Superintendent's Guidelines

2018

- No. 02/18: [Health Claims for Auto Insurance October 2018 Guideline](#) (Bulletin A-04/18)
- No. 01/18: [Attendant Care Hourly Rate Guideline](#) (Bulletin A-03/18)

2017

- No. 03/17: [Attendant Care Hourly Rate Guideline](#) (Bulletin A-04/17)
- No. 02/17: [Attendant Care Hourly Rate Guideline](#) (Bulletin A-03/17)
- No. 01/17: [Health Claims for Auto Insurance August 2017 Guideline](#) (Bulletin A-02/17)

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2016

- No. 04/16: [Transportation Expense Guideline \(Bulletin A-14/16\)](#)
- No. 03/16: [Attendant Care Hourly Rate Guide \(Bulletin A-14/16\)](#)
- No. 02/16: [Cost of Goods Guideline !\[\]\(95b42f0077faf7439a26242a54e021ec_img.jpg\) \(Bulletin A-09/16\)](#)
- No. 01/16: [Catastrophic Impairment – Public Hospitals Guideline !\[\]\(e097ab4c08b8186dd0908330bbc2dc28_img.jpg\) \(Bulletin A-09/16\)](#)

2015

- No. 02/15: [Attendant Care Hourly Rate Guideline !\[\]\(cf5be311f7b2821912d8009884508fa2_img.jpg\) \(Bulletin A-06/15\)](#)
- No. 01/15: [Health Claims for Auto Insurance May 2015 Guideline !\[\]\(9804e70d96ff9fe9899b264c06a33cd7_img.jpg\) \(Bulletin A-02/15\)](#)

2014

- No. 04/14: [Health Claims for Auto Insurance Guideline !\[\]\(4e333a6106fc298d0ae6dff272a736ef_img.jpg\) \(Bulletin A-12/14\)](#)
- No. 03/14: [Professional Services Guideline !\[\]\(97089f8e07e24e31baa67366e358a709_img.jpg\) \(Bulletin A-08/14\)](#)
- No. 02/14: [Attendant Care Hourly Rate Guideline !\[\]\(9496824b8cff3a19f59b81b37b57d8b6_img.jpg\) \(Bulletin A-04/14\)](#)
- No. 01/14: [Minor Injury Guideline !\[\]\(ec8d0f7e486e2280c113cd85015a8548_img.jpg\) \(Bulletin A-01/14\)](#)

2013

- No. 02/13: [Professional Services Guideline !\[\]\(97faa0168e491544be255cfcab218e9b_img.jpg\) \(Bulletin A-03/13\)](#)
- No. 01/13: [Cost of Goods Guideline !\[\]\(b2166b76608b8499cffc130bf1b1fe60_img.jpg\) \(Bulletin A-02/13\)](#)

2012

- No. 03/12: [Professional Services Guideline No. 03/12 !\[\]\(33006de4dd11f8c729ca8ca0fde0352f_img.jpg\) \(Bulletin A-03/12\)](#)
- No. 02/12: [Health Claims for Auto Insurance July 2012 Guideline !\[\]\(d5f9ffa97ddb414b7e96feb8ad710c8e_img.jpg\) \(Bulletin A-02/12\)](#)
- No. 01/12: [Cost of Goods Guideline !\[\]\(d900cae4f5a7d73d67b6a98ff3e7bb9a_img.jpg\) \(Bulletin A-01/12\)](#)

2011

- No. 03/11: [Health Claims for Auto Insurance December 2011 Guideline !\[\]\(609f3372828e3526d7ce4ba9a1b5248e_img.jpg\) \(Bulletin A-07/11\)](#)

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2010

- No. 02/11: [Minor Injury Guideline](#)  (Bulletin A-06/11)
- No. 01/11: [Professional Services Guideline](#)  (Bulletin A-03/11)
- No. 09/10: [Optional Indexation Benefit Guideline – Superintendent's Guideline No. 09/10](#)  (Bulletin A-24/10)
- No. 08/10: [Cost of Assessments and Examinations Guideline](#)  (Bulletin A-23/10)
- No. 07/10: [Health Claims for Auto Insurance September 2010 Guideline](#)  (Bulletin A-20/10)
- No. 06/10: [Professional Services Guideline](#)  (Bulletin A-19/10)
- No. 05/10: [Transportation Expense Guideline](#)  (Bulletin A-19/10)
- No. 04/10: [Professional Services Guideline](#)  (Bulletin A-14/10)
- No. 03/10: [Attendant Care Hourly Rate Guideline](#)  (Bulletin A-13/10)
- No. 02/10: [Minor Injury Guideline](#)  (Bulletin A-10/10)
- No. 01/10: [Health Claims for Auto Insurance 2010 Rollout Guideline](#)  (Bulletin A-06/10)

2009

- No. 03/09: [Health Claims for Auto Insurance 2009 Pilot Guideline](#)  (Bulletin A-05/09)
- No. 02/09: Pre-approved Framework Guideline for Grade I and II Whiplash Associated Disorders [archived] (Bulletin A-04/09)
- No. 01/09: [Professional Services Guideline](#)  (Bulletin A-04/09)





2008

- No. 02/08: Pre-approved Framework Guideline for Grade I and II Whiplash Associated Disorders



[archived] ([Bulletin A-05/08](#))

- No. 01/08: [Professional Services Guideline](#)  ([Bulletin A-05/08](#))

2007

- No. 07/07: [Health Claims for Auto Insurance Guideline](#)  ([Bulletin A-08/07](#))
- No. 03/07: [Revised Professional Services Guideline](#)  ([Bulletin A-03/07](#))
- No. 02/07: [Professional Services Guideline](#)  ([Bulletin A-01/07](#))
- No. 01/07: [Health Claims for Auto Insurance Rollout Guideline](#)  ([Bulletin A-01/07](#))

2006

- No. 06/06: [Revised Professional Services Guideline](#)  ([Bulletin A-06/06](#))
- No. 05/06: Pre-Approved Framework Guideline for Whiplash Associated Disorder Grade II Injuries With or Without Complaint of Back Symptoms [[archived](#)] ([Bulletin A-06/06](#))
- No. 04/06: Pre-Approved Framework Guideline for Whiplash Associated Disorder Grade I Injuries With or Without Complaint of Back Symptoms [[archived](#)] ([Bulletin A-06/06](#))
- No. 3/06: [Transportation Expense Guideline](#)  ([Bulletin A-1/06](#))
- No. 2/06: Revised Pre-approved Framework Guideline for Whiplash Associated Disorder Grade II With or Without Complaint of Back Symptoms [[archived](#)] ([Bulletin A-1/06](#))
- No. 1/06: Revised Pre-approved Framework Guideline for Whiplash Associated Disorder Grade I With or Without Complaint of Back Symptoms [[archived](#)] ([Bulletin A-1/06](#))

2005

- No. 1/05: [Professional Services Guideline](#)  ([Bulletin A-6/05](#))

2004

- No. 7/04: [Guideline on Designated Assessment Centre Selection Process](#)  ([Bulletin A-](#)

8/04)





- No. 6/04: **Professional Services Guideline**  (**Bulletin A-5/04**)
- No. 5/04: **Guideline on Insurers' Delivery of Documents to Insured Persons**  (**Bulletin A-5/04**)
- No. 4/04: **Transportation Expense Guideline**  (**Bulletin A-5/04**)
- No. 3/04: **Designated Assessment Centre Fee Guideline**  (**Bulletin A-4/04**)
- No. 2/04: **Designated Assessment Centre Fee Guideline**  (**Bulletin A-2/04**)
- No. 1/04: **Professional Services Guideline**  (**Bulletin A-2/04**)

2003

- No. 9/03: **Insurers' Delivery of Documents to Insured Persons**  (**Bulletin A-17/03**)
- No. 8/03: **Conflicts of Interest in the Designated Assessment Centre (DAC) Selection Process, and Reporting Obligations for DACs Assessing Treatment Plans**  (**Bulletin A-17/03**)
- No. 7/03: Pre-approved Framework Guideline for Whiplash Associated Disorder Grade II Injuries With or Without Complaint of Back Symptoms [**archived**] (**Bulletin A-16/03**)
- No. 6/03: Pre-approved Framework Guideline for Whiplash Associated Disorder Grade I Injuries With or Without Complaint of Back Symptoms [**archived**] (**Bulletin A-16/03**)
- No. 5/03: **Professional Services Guideline**  (**Bulletin A-16/03**)
- No. 4/03: **Guideline on Designated Assessment Centre Selection Process**  (**Bulletin A-15/03**)
- No. 3/03: **Fee Guideline for Fast-Track Medical and Rehabilitation Designated Assessment Centres**  (**Bulletin A-14/03**)
- No. 2/03: Pre-approved Framework Guideline for Whiplash Associated Disorder Grade II Injuries With or Without Complaint of Back Symptoms [**archived**] (**Bulletin A-5/03**)

- No. 1/03: Pre-approved Framework Guideline for Whiplash Associated Disorder Grade I Injuries With or Without Complaint of Back Symptoms [[archived](#)] ([Bulletin A-5/03](#))

2001

- No. 3/01: [Transportation Expense Guidelines](#)  ([Bulletin A-5/01](#))
- No. 2/01: [Psychology Assessment and Treatment Guidelines](#)  ([Bulletin A-5/01](#))
- No. 1/01: [Professional Fee Guideline – Occupational Therapists](#) , [Occupational Therapy Utilization Guidelines](#)  ([Bulletin A-3/01](#))

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