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Bulletin

No. A-03/10
Property & Casualty
– Auto

Revised Certificate of Automobile Insurance Form and Data Elements

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

This Bulletin advises insurers of new requirements in the Certificate of Automobile Insurance (Ontario) form (also called the Declaration Page), for use with the Ontario Automobile Policy form – Owner's Policy (OAP 1). These new requirements reflect the Ontario government's auto insurance reforms, which were recently announced in Property & Casualty Auto Bulletin No. A-01/10.

Attached is a sample of the revised certificate. Also included – for insurers that wish to custom design their own certificates – is a revised list of required data elements and explanatory notes. Insurers that want to use their own custom designed certificates must obtain prior approval from the Financial Services Commission of Ontario (FSCO) and submit their new certificates for approval no later than May 15, 2010. This is a requirement under section 232 (5) of the Insurance Act.

Effective Date for Using the Certificate

The new certificate must be used for all policies that are issued or renewed on or after September 1, 2010 (the effective date of the reforms).

Changes to the Certificate

The required changes from the current versions of the approved certificate and data elements are listed in the attached explanatory note.

Guidelines on Using the Form

Insurers that wish to use the sample certificate do not need to obtain approval from FSCO. However, they must file a copy of the form with FSCO's Automobile Insurance Division by May 15, 2010. The copy should include the insurance company's logo and an example that shows how the form would be completed.

Insurers that want to use their own custom designed certificates must obtain prior approval by submitting the following documents to FSCO no later than May 15, 2010:

- one blank copy of the certificate; and
- a second copy of the certificate that shows how it would be completed before being issued to a consumer.

ARCTICS

Insurers are required to submit their Certificate of Automobile Insurance forms in accordance with the Forms Filing Guidelines dated March 2009. FSCO encourages insurers to submit their filings through ARCTICS (the online filing system), as it will speed up the review and approval of filings.

Consumer Disclosure

Insurers should note that a Consumer Information Working Group, comprised of representatives of the insurance industry, other stakeholders and FSCO, is developing a point-of-sale disclosure document informing consumers of their new coverage choices effective September 1, 2010. Insurers will be required to include the document with the first renewal of any existing policy with a renewal date that falls on or after September 1, 2010.

Once the working group has finalized the disclosure document, FSCO will issue an amended form of certificate that will introduce the text of the document as an additional data element for inclusion as an additional page or pages to be attached to and forming part of the certificate. The list of other data elements referred to in this Bulletin is not otherwise expected to change.

Insurers will not be required to re-file certificates that are amended for the sole purpose of reflecting the inclusion of the disclosure document.

FSCO Contacts

For inquiries regarding this Bulletin, please contact your Rate Analyst or Team Lead in the Automobile Insurance Division. To access online copies of this Bulletin and the accompanying attachments, visit FSCO's website at: www.fSCO.gov.on.ca.

Philip Howell
Chief Executive Officer and
Superintendent of Financial Services

March 15, 2010

Attachments:

- † [Sample Certificate of Automobile Insurance \(Ontario\)](#) (PDF)
- † [Data Elements for Certificate of Automobile Insurance](#) (PDF)
- † [Explanatory Notes on Data Elements for the Revised Certificate of Automobile Insurance](#) (PDF)



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Financial Services Commission of Ontario
5160 Yonge Street
Toronto, ON M2N 6L9
1-800-668-0128



(416) 250-7250