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Bulletin

No. A-15/10
Property & Casualty
– Auto

Revision to Auto Bulletin No. A-09/10 on Policyholder Communications Regarding New Business

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

FSCO Property & Casualty – Auto Bulletin No. [A-09/10](#), Auto Insurance Reforms and Policyholder Communications, issued May 28, 2010, referred to the *Summary of Important Changes to Your Policy* (POS document) and the *Providing More Choice to Consumers: What You Need to Know About Changes to Auto Insurance in Ontario* (More Choice mailer). That Bulletin indicated that both documents must be included as part of the Certificate of Automobile Insurance approved for use for all policies, whether first issued or renewed, between September 1, 2010, and August 31, 2011. However, as part of the sales process for new business clients, insurers and/or insurance representatives are expected to inform all new business clients regarding the choices available as of September 1, 2010.

Therefore, with this Bulletin, insurers are informed that for all new policies that are first issued between September 1, 2010 and August 31, 2011, it is acceptable to omit the POS document and to include only the More Choice mailer as part of the Certificate of Automobile Insurance.

Both the POS document and the More Choice mailer are still required to be included as part of the Certificate of Automobile Insurance for the first renewal of all business between September 1, 2010, and August 31, 2011.

Material

For copies of the POS document and the More Choice mailer, as well as instructions on their development and distribution, please refer to Auto Bulletin No. A-09/10.

Audit

Insurers will be subject to audit for the purpose of confirming compliance with the requirements of the Insurance Act as set out in this Bulletin and Auto Bulletin No. A-09/10. Please retain and be prepared to produce records that demonstrate your compliance, if requested by FSCO.

Philip Howell
Chief Executive Officer and
Superintendent of Financial Services

June 18, 2010

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