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Revised Ontario Application for Automobile Insurance (Owner's Form) (OAF 1), Application for Accident Benefits (OCF-1) and Treatment Confirmation Form (OCF-23)

Bulletin

No. A-07/14
Property & Casualty -Auto

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

The Financial Services Commission of Ontario (FSCO) has updated the consent language of the OAF 1 – Ontario Application for Automobile Insurance (Owner's Form), the OCF-1 – Application for Accident Benefits and the OCF-23 – Treatment Confirmation Form to improve transparency and clarity regarding data analytics and pooling of information to detect fraud. The OCF-23 has also been revised to accommodate Service Provider Licensing.

NOTE: The bulletins that are posted on this website are provided for historical reference purposes. The information in these bulletins is accurate on the date the information is published, but is subject to change and may be replaced by more recent bulletins.

An order that is made regarding a licence holder reflects a situation at a particular point in time. The status of a licence holder can change. Readers should check the current status of a person's or entity's licence on the **Licensing Link** section of FSCO's website. Readers may also wish to contact the person or entity directly to get additional information or clarification about the events that resulted in the order.

These bulletins may include forms that are no longer up-to-date or accurate. Readers should visit the **forms** section of the FSCO website, to ensure they are using the most recent version of a FSCO form.

Revisions

The Auto Insurance Anti-Fraud Task Force (AFTF) issued its final report and recommendations to the government in November 2012. Recommendations #9 and #11 encouraged insurers to establish an organization to pool and analyze claims data to identify fraud, and to update the consent language in the OAF 1, OCF-1 and related forms such as OCF-23, in order to increase clarity and transparency for auto insurance applicants and accident benefit claimants surrounding the use of their information in pooling and data analytics to detect fraud.

To reflect the AFTF recommendation, FSCO has developed amended consent language for the OAF 1, OCF-1 and OCF-23.

Changes to the OCF-23 to accommodate Service Provider Licensing similar to those made to the Treatment and Assessment Plan (OCF-18) and Auto Insurance Standard Invoice (OCF-21), which were released in Bulletin 06/14, have also been made. The following new fields have been added to the OCF-23:

- HCAI Facility Registry Number,
- FSCO Licence Number (if applicable), and
- Service Address.

These changes to the OCF-23 apply to documents that are delivered on or after November 1, 2014, regardless of the date of the accident to which they relate.

In addition, housekeeping changes to the OAF 1 and OCF-1 are also included in this form update.

Personal Use Renewal Questionnaires

Some insurers previously had FSCO approve renewal questionnaires that relate to vehicles for personal use. Any such renewal questionnaires will need to be updated to reflect the new consent language on the approved OAF 1 and be filed with FSCO for approval.

Insurers should make sure that they submit their revised renewal questionnaires to FSCO by November 1, 2014. To expedite the review and approval process, insurers may use FSCO's web-based ARCTICS system.

Health Claims for Auto Insurance

Until the revisions to Part 8 – Signature of Applicant in the OCF-23 are reflected in the electronic Health Claims for Auto Insurance (HCAI) system (expected to occur in the spring of 2015), the revisions are to be read-in to HCAI's electronic version of the OCF-23 effective November 1, 2014 in the manner described on the HCAI information website at **www.hcaiinfo.ca**.

Insurers and health care providers and clinics should visit the HCAI information website (**www.hcaiinfo.ca**) to learn more about the OCF-23's completion and processes in the HCAI system.

Implementation

The revised **OAF 1**, **OCF-1** and **OCF-23** will be effective for use beginning November 1, 2014. Earlier versions of the OAF 1, OCF-1 and OCF-23 are no longer approved for use on or after November 1, 2014.

Other Forms

The consent language in a number of other forms is also being revised to incorporate similar language. These revised forms will be released in a future Bulletin.

How to Obtain the Revised Forms

You can access the forms at FSCO's website at **www.fsco.gov.on.ca**.

Philip Howell
Chief Executive Officer and
Superintendent of Financial Services

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