



About Automobile Insurance >

Forms >

Licensed Representatives Listings >

Enforcement Actions >

Publications & Resources >

Related Information >

Archives >

Careers >

Explore FSCO

Contact Us >

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You are here: [Home](#) > [Automobile Insurance](#) > [Property and Casualty - Auto Bulletins](#) > **2014** > A-09/14  [PRINT](#)



Bulletin

No. A-09/14
Property & Casualty
– Auto

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

The Financial Services Commission of Ontario (FSCO) is releasing updated Private Passenger Automobile Filing Guidelines – Simplified (Simplified Filing Guidelines) to be used for filing changes to automobile insurance rates and risk classification systems.

In addition, FSCO has updated its analysis of loss costs trends and auto reform adjustment factors based on Ontario industry private passenger data to December 31, 2013 from the Automobile Statistical Plan. Insurers are reminded that this analysis is based on the distribution of risks Ontario-wide. In determining appropriate factors to use, insurers should consider the differences in the distribution of risks in their own portfolios as compared to the Ontario-wide analysis. Updated benchmarks are found in Exhibit 2 of FSCO's Technical Notes.

The updated Simplified Filing Guidelines and updated benchmarks are effective immediately and supersede previous versions of each.

The Filing Guidelines and the Technical Notes are posted on FSCO's website at www.fSCO.gov.on.ca. The website now contains only the most current Filing Guidelines and Technical Notes.

Contact

For inquiries regarding this Bulletin, please contact your Team Lead/Analyst in the Automobile Insurance Services Branch at FSCO.

For information on actuarial requirements, please contact FSCO's actuarial staff.

Philip Howell
Chief Executive Officer and
Superintendent of Financial Services

September 12, 2014

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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.