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Bulletin

No. A-13/14
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 2 – Ontario Application for Automobile Insurance (Driver's Form) and the OAF 4 – Ontario Application for Automobile Insurance Garage Form to improve transparency and clarity regarding data analytics and pooling of information to detect fraud.

Revisions

As announced in Bulletin A-07/14, the consent language in 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 were revised. The Bulletin also indicated further changes to forms would be released in a subsequent Bulletin.

The consent language in the OAF 2 and OAF 4 is now being amended with similar language as in the OAF 1. These changes are being made to increase clarity and transparency for auto insurance applicants surrounding the use of their information in pooling and data analytics to detect fraud. These consent language changes reflect recommendations from the Auto Insurance Anti-Fraud Task Force's final report, issued to the government in November 2012.

In addition, housekeeping changes to the OAF 2 and OAF 4 are also included in this form update.

Implementation

The revised [OAF 2](#) and [OAF 4](#) will be effective for use beginning March 1, 2015. Earlier versions of the OAF 2 and OAF 4 are no longer approved for use on or after March 1, 2015.

Revised Forms

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

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