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Implementing Automobile Insurance Reforms: Amendments to the Ontario Automobile Application, Endorsement and Related Forms

Bulletin

No. A-03/16

Property & Casualty

– Auto

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

NOTE: The bulletins that are posted on this website are provided for historical reference purposes.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.

This Bulletin highlights a number of changes and updates to various application, endorsement and related forms that primarily reflect the automobile reforms effective June 1, 2016. These new forms are to be used starting June 1, 2016.

Amendments to these forms are based on filed regulation amendments to the Statutory Accident Benefits Schedule-Effective September 1, 2010 and Automobile Insurance (R.R.O. 1990, Reg.664) and have been made in consultation with various industry representatives.

The following forms have been revised:

- OAF 1: Ontario Application for Automobile Insurance Owner's Form,
- OAF 2: Ontario Application for Automobile Insurance Driver's Form,
- Garage Certificate of Insurance – Ontario,
- OAF 4: Ontario Application for Automobile Insurance Garage Form,
- OPCF 21A: Monthly Reporting Basis Fleet,
- OPCF 25A: Alteration,
- OPCF 3: Drive Government Automobiles,

- OEF 72: Multiple Alteration Endorsement, and
- OEF 85: Final Premium Computation Endorsement.

Highlights of Changes

Changes to these forms include, but are not limited to, the following:

- Revised descriptions of benefits;
- Updates to the standard and optional limits;
- Amendments to the "Warning – Offences" language to reflect current federal government legislation;
- Updates to specified regulatory deductibles.

The Financial Services Commission of Ontario (FSCO) expects to release the revised OAP 1: Ontario Automobile Policy Owner's Policy, OPF 2: Ontario Driver's Policy and OAP 4: Ontario Garage Automobile Policy, in February, 2016.

Effective Date of the Forms

The revised forms are to be used for all new insurance business and renewals effective on or after June 1, 2016.

How to Obtain the Revised Forms

Copies of the revised forms (OAF 1, OAF 2, Garage Certificate of Insurance – Ontario, OAF 4, OPCF 21A, OPCF 25A, OPCF 3, OEF 72 and OEF 85) are included as attachments to this Bulletin, and are also available on FSCO's website at: www.fSCO.gov.on.ca.

Brian Mills
Chief Executive Officer and
Superintendent of Financial Services

January 29, 2016

Attachments

- [OAF 1: Ontario Application for Automobile Insurance Owner's Form](#)
- [OAF 2: Ontario Application for Automobile Insurance Driver's Form](#)
- [Garage Certificate of Insurance – Ontario](#)
- [OAF 4: Ontario Application for Automobile Insurance Garage Form](#)

- [OPCF 21A: Monthly Reporting Basis Fleet](#)
- [OPCF 25A: Alteration](#)
- [OPCF 3: Drive Government Automobiles](#)
- [OEF 72: Multiple Alteration Endorsement](#)
- [OEF 85: Final Premium Computation Endorsement](#)