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Revised Auto Insurance Claim Forms: OCF-18, OCF-21 and OCF-23

Bulletin

No. A-13/16
Property & Casualty
- Auto

To the attention of all insurance companies licensed to
transact auto insurance and all health care providers 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NOTE: The bulletins that are posted on this website are provided for historical reference purposes.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.

The Financial Services Commission of Ontario (FSCO) has updated the consent language of the OCF-18 – Treatment and Assessment Plan, OCF-21 – Auto Insurance Standard Invoice and the OCF-23 – Treatment Confirmation Form, relating to the collection, use and disclosure of information captured by these forms for the purposes of data analytics to detect fraud.

Revisions

Bulletins A-07/14 and A-13/14 announced the consent language in some auto insurance forms had been updated to reflect the Auto Insurance Anti-Fraud Task Force (AFTF) Final Report Recommendations. This was done 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 further support the detection of organized and premeditated fraud through data analytics, the consent language for all signatories to the OCF-18, OCF-21 and OCF-23 is being amended. The revised consent language for the OCF-18, OCF-21 and OCF-23 forms is in line with the previously updated consent language.

This change supports the government's extensive efforts to reduce fraud in the auto insurance system.

Implementation

These changes to the OCF-18, OCF-21 and OCF-23 will be effective for use beginning October 1, 2016, and apply to documents that are delivered on or after October 1, 2016, regardless of the date of the accident to which they relate.

Earlier versions of the OCF-18, OCF-21 and OCF-23 are no longer approved for use on or after October 1, 2016.

How to Obtain the Revised Forms

[You can access the forms at FSCO's website.](#)

Brian Mills
Chief Executive Officer and
Superintendent of Financial Services

July 18, 2016