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Amendments to the Private Passenger Automobile Filing

Bulletin
No. A-02/18
Property & Casualty
– Auto

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

With this Bulletin, the Financial Services Commission of Ontario (FSCO) is releasing [updated Private Passenger Automobile Filing Guidelines – CLEAR Simplified](#).

Required Filings for CLEAR

FSCO has recently completed its review of the 2018 Canadian Loss Experience Automobile Rating (CLEAR) vehicle rate group methodology and risk classification system. Every insurer currently using CLEAR or a form of the CLEAR system as part of an approved risk classification system for private passenger automobile insurance **must** submit to FSCO by **March 26, 2018** a CLEAR Simplified filing with a revised rate and risk classification system that:

- reflects the updated rate groups
- complies with the Private Passenger Automobile Filing Guidelines – CLEAR Simplified, and
- is effective not later than July 1, 2018.

Failure to submit a filing by March 26, 2018 may result in the Superintendent issuing an Order under section 7 of the Automobile Insurance Rate Stabilization Act, 2003 (AIRSA) requiring the insurer to do so.

Note: FSCO will be processing CLEAR Simplified filings on a priority basis between March 26, 2018 and approximately April 30, 2018. Other filings submitted during this period will be given secondary priority.

ARCTICS

All insurers must use FSCO's electronic filing system – [ARCTICS](#) – when submitting rate and risk classification system filings. FSCO is making changes to ARCTICS to reflect the revised filing requirements.

Contact

Should you have any inquiries regarding this Bulletin, please contact your Team Lead/Analyst in the Automobile Insurance Services Branch at FSCO. Company actuaries are also encouraged to contact FSCO's actuarial staff on actuarial requirements. Please note that this [Bulletin](#), the [Filing Guidelines](#) and the [Technical Notes](#)  Size: ## kb are posted on FSCO's website.

Brian Mills

Chief Executive Officer and
Superintendent of Financial Services

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