

Content on this page has been transferred from the Financial Services Commission of Ontario (FSCO) site as a PDF for reference. Links that appear as related content have also been transferred and can be found at the end of this document.

## Filing Guidelines for Automobile Insurance

The filing guidelines on this page are the most up-to-date; they supersede all previous guidelines and technical notes.

Insurers filing for a licence in the auto insurance class for the first time should review [Key Legislative Requirements and Overview of Filing Guidelines](#).

### Submitting Filings









Filings must be submitted by using our electronic web-based filing system called [Automated Rates and Classification Technical Information Communication System \(ARCTICS\)](#).

For this reason, most of the appendices that form part of the filing guidelines below are now only available through ARCTICS.


Please contact your Team Lead/Analyst in the Automobile Insurance Services Branch at FSCO if you have questions or need help submitting your filing through ARCTICS.

Newly licensed auto insurance companies that wish to submit required filings must [email the Rates and Classifications Unit at FSCO](#) to request access to ARCTICS.

### Filing Guidelines for Automobile Insurance Rate and Risk Classification Filings

- [Private Passenger Automobile Filing Guidelines - Major](#)  Size: ## kb
- [Private Passenger Automobile Filing Guidelines - Simplified](#)
  - [Appendix B \(Certificate of the Officer/Designate\)](#)  Size: ## kb
- [Private Passenger Automobile Filing Guidelines - CLEAR Simplified](#)
  - [Appendix B \(Certificate of the Officer/Designate\)](#)  Size: ## kb
- [Other Than Private Passenger Automobile Filing Guidelines - Major](#)
  - [Appendix B1 \(Certificate of the Officer/Designate\)](#)  Size: ## kb
  - [Appendix B2 \(Certificate of the Actuary\)](#)  Size: ## kb
- [Other Than Private Passenger Automobile Filing Guidelines - Minor](#)
  - [Appendix B \(Certificate of the Officer/Designate\)](#)  Size: ## kb
- [Technical Notes for Automobile Insurance Rate and Risk Classification Filings](#)  Size: ## kb
- [Analysis of Reform Cost and Loss Trend Rates for Ontario Private Passenger Automobile Insurance](#)  Size: ## kb
- Insurers can access and download the Appendix C (Rating Profiles) spreadsheets through [ARCTICS](#).


## Filing Guidelines for Automobile Insurance Underwriting Rules

- Filing Guidelines for Underwriting Rules
  - Appendix B (Certificate of an Official)  Size: ## kb
- Technical Notes for Underwriting Rules


## Filing Guidelines for Automobile Insurance Endorsements

- Filing Guidelines for Proposed Revisions to Underwriting Rules & Rates for Endorsements
  - Appendix E (Certificate of an Official)  Size: ## kb

## Filing Guidelines for Automobile Insurance Forms

- Filing Guidelines for Automobile Insurance Forms
  - Appendix B (Certificate of an Official)  Size: ## kb

## Filing Guidelines for Automobile Insurance Manuals

- Filing Guidelines for Automobile Insurance Manuals
  - Appendix B (Certificate of an Official)  Size: ## kb

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## Private Passenger Automobile Filing Guidelines – Simplified (“Simplified Filing Guidelines”)

### A. General Information

These Simplified Filing Guidelines may be used instead of the Private Passenger Automobile Filing Guidelines – Major, provided the proposed changes meet the following conditions:

#### (a) Initial Rate Change Requirements

- On an all coverages combined basis, the proposed overall rate level change must be less than or equal to 0.0%.
- Any existing territorial base rate or differential change must be between -15.0% and +5.0%.
- Any other changes to existing differentials or risk classification elements must be between -15.0% and +5.0% with no off-balancing. Each change to a differential is to be measured with reference to the current differential after re-basing the average proposed differentials to the same average current differentials for each coverage.
- Changes to existing risk classification elements including discounts, rating variables and rating rules are permitted. A rationale must be provided for any change.
- The introduction of a new discount is permitted, except for any usage-based (telematics) discount. A discount being proposed must be identical to a discount already approved for another insurer and currently being used in the Ontario market.
- No changes to the rating algorithm are permitted, except when new discounts are being proposed by the insurer.

#### (b) Rate Level Recovery Option Requirements

- An insurer can recover up to 50% of the most recently approved rate level reduction under the Simplified Filing Guidelines process (not the CLEAR Simplified Guidelines process).
- The recovery rate change can only be made to rates and risk classification elements that were previously approved by FSCO through the Simplified Filing Guidelines process.
- The rate recovery must apply at a coverage base rate level change and not to previous reductions in the differentials.
- A rate level recovery filing may propose a rate recovery to be effective no sooner than the one-year anniversary of the effective dates of the prior rate reduction approved by FSCO.
- No Private Passenger Automobile Major rate filing was submitted or approved during the intervening period between the two filings.

#### (c) Cumulative Impact

- The cumulative impact of all the proposed changes in the initial Simplified Filing and rate level recovery option does not result in a rate increase of more than 15% to any one consumer.

FSCO reserves the right to require that an insurer withdraw a simplified filing and instead file under the [Private Passenger Automobile Filing Guidelines – Major](#) in those cases where significant changes to risk classification system elements or differentials are being proposed (e.g., changes to age, class, years licensed).

## Filing Process

Each simplified filing must contain the following informational sections in this order:

1. Table of contents
2. Summary of information (Appendix A) – refer to ARCTICS
3. Certificate of the Officer/Designate (Appendix B)
4. Rating algorithm
5. Base rates, differentials and discounts/surcharges
6. Rating rules
7. Calculation of Rate Level Change
8. Dependent Categories (if applicable)
9. Proposed automobile insurance manual pages
10. Rating examples – refer to ARCTICS

FSCO may request further information other than that specified above from the insurer.

Filings must be submitted by using our web-based filing system called ARCTICS. If you require a password, please contact the "ARCTICS Main Contact" for your company who can arrange for access.

A final set of automobile insurance manual pages in electronic format (or CD) containing the approved risk classification system must be submitted within 30 days after the rate filing has been approved. The insurer should also provide a copy of the most current vehicle rate group tables if they have not already been filed with FSCO. Refer to the [Filing Guidelines for Automobile Insurance Manuals](#) for instructions. The Insurer may be subject to regulatory action by FSCO if it fails to provide the required information within this time frame.

## B. Guidelines

These Guidelines are for the Private Passenger Automobile (PPA) category only. The format of the filing must be as follows:


### Section 1: Table of Contents

The table of contents must list the page number of each section of the filing. The pages of the filing, including exhibits, must be numbered consecutively and dated.

### Section 2: Summary of Information

The summary section contains certain key information on the nature of the filed rate level, differentials or risk classification element changes (Appendix A - refer to [ARCTICS](#)).

### Section 3: Certificate of the Officer/Designate

Each filing must be accompanied by an original signed authorized Certificate of the Officer/Designate. A copy of the Officer/Designate form is attached as [Appendix B](#)  Size: ## kb. Authorized officers are the President, Chief Executive Officer, Chief Operating Officer, Chief Financial Officer or Chief Agent for Canada. Alternatively, the President, Chief Executive Officer, Chief Operating Officer, or Chief Financial Officer may authorize a designate to sign the Certificate of Officer/Designate. The Designate must be of Vice-President rank or above.

### Section 4: Rating Algorithm

Each insurer is required to file its current rating algorithm and proposed rating algorithm when introducing new discounts for all coverages. The rating algorithm must include the application of all risk classification elements including discounts and surcharges.

## **Section 5: Base Rates, Differentials and Discounts/Surcharges**

### **a. Base Rates**

Each insurer must file current and proposed base rates for all coverages.

### **b. Differentials**

Each insurer must file its current and proposed differentials for all coverages.

### **c. Discounts and Surcharges**

Each insurer must file its current and proposed discounts and surcharges.

## **Section 6: Rating Rules**

Each insurer is required to file its current and proposed rating rules. The required information must include: (i) a description of the proposed changes, (ii) the rationale for the proposed changes, (iii) the rate level effects of the proposed changes, and (iv) calculations that validate the rate level effect of the proposed changes based on the expected distribution of business.

## **Section 7: Calculation of Final Rate Level Change**

The section must clearly describe and show how the rate level impact of changes to base rates, differentials, discounts, and rating rule changes are used to calculate the current and proposed average premium and the overall rate level change on a per coverage basis. This calculation must reconcile with the Proposed Overall Rate Level Change from Appendix A, Questions 4a and 4b.

## **Section 8: Dependent Categories - Other Than Private Passenger Automobile**

For those categories of automobile insurance that are dependent on the rate filing submitted, please provide the following:

- i. The rate level effects of the proposed changes.
- ii. The calculations that validate the rate level effect of the proposed changes.
- iii. A copy of the rating rule that stipulates the linkage to the category of automobile insurance.
- iv. Rating examples must be completed for the dependent category of automobile insurance.  
Rating examples (in Excel format) can be found in the Help Screen of [ARCTICS](#).

## **Section 9: Proposed Automobile Insurance Manual Pages Containing Rates and Risk Classification Systems**

A draft set of automobile insurance manual pages containing all proposed rating rule changes or definition changes must be provided in the filing. Any proposed changes to the manual pages must be denoted by a side bar ( | ).

An Automobile Insurance manual filing containing the approved rates and risk classification system must be submitted within 30 days after approval in electronic format (or CD) in accordance with the [Filing Guidelines for Automobile Insurance Manuals](#). Failure to submit an Automobile Insurance manual filing can be treated as a compliance matter and the insurer may be subject to further regulatory action by FSCO.

## **Section 10: Rating Examples**

Each insurer must file with FSCO the rating examples reflecting the rates it is proposing to charge. Please refer to the Help Screen in [ARCTICS](#) for the rating examples (in Excel format).

## CERTIFICATE OF THE OFFICER/DESIGNATE

I, \_\_\_\_\_, \_\_\_\_\_  
 (Name of Officer) (Office held: President, CEO, COO, CFO, or Chief Agent for Canada)

of \_\_\_\_\_ (the "Insurer")  
 (Official Name of Company)

CERTIFY THAT:

1. The filing has been prepared for the Personal Vehicles - Private Passenger Automobile category of insurance to be effective as of  
 \_\_\_\_\_ for new business and  
 (Date of Implementation)  
 \_\_\_\_\_ for renewal business.  
 (Date of Implementation)
2. I have knowledge of the matters that are the subject of this certificate.
3. The changes requested are in compliance with the requirements of the *Private Passenger Automobile Filing Guidelines – Simplified*.
4. The information and each document contained in the filing accompanying this certificate are complete and accurate in all material respects.
5. I have satisfied myself:
  - (a) that the proposed rates are just and reasonable in the circumstances, would not impair the Insurer's solvency, and are not excessive in relation to the Insurer's financial circumstances; and
  - (b) the proposed risk classification system is just and reasonable in the circumstances, is reasonably predictive of risk and distinguishes fairly between risks.
6. If the filing is approved, all premiums (including all fees, discounts, surcharges and other components comprising such premiums) quoted and charged by the Insurer will at all times and in all material respects accurately reflect and conform to the filing as approved, whether such premiums are calculated manually or otherwise.
7. I have informed myself as to the Insurer's business systems and processes and confirm that any system or process changes that may be required to enable the Insurer to comply with paragraph 6 above will be adequately tested in advance and fully communicated to staff and intermediaries and implemented by the Insurer in a timely manner.

8. I further confirm that:
- (a) if the Insurer is an affiliated insurer as defined in section 0.1 of Ont. Reg. 7/00 (Unfair or Deceptive Acts or Practices Regulation), the Insurer's business systems and processes do not and will at no time permit the Insurer to act in the manner described in paragraph 8 of subsection 2 (1) of Ont. Reg. 7/00.
  - (b) the Insurer's business systems and processes do not and will at no time permit the Insurer to use any circumstances or factors prohibited by section 16 of Ont. Reg. 664 (Automobile Insurance) as elements of its risk classification system except as permitted by that section.
  - (c) the proposed risk classification system, including but not limited to the territories used in the proposed risk classification system, comply in all respects with the requirements of the Financial Services Commission of Ontario (FSCO) including, without limitation, the requirements set out in FSCO's Filing Guidelines.
9. I confirm that any changes that are ultimately approved in this rate filing will be reviewed both internally and, if needed, with the General Insurance Statistical Agency and/or its data provider to ensure that the required data can be properly and correctly delivered for inclusion in the Automobile Statistical Plan.

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*Signature of Officer*

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*Date, Location*

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## Private Passenger Automobile Filing Guidelines – CLEAR Simplified

### A. General Information

Sections 410 to 417 of the Insurance Act (the Act), R.S.O. 1990, Chap. I.8, as amended, set out certain requirements pertaining to rates and risk classification systems for automobile insurance. The Automobile Insurance Rate Stabilization Act, 2003, as amended (AIRSA) applies to insurers and contracts of automobile insurance with respect to the Personal Vehicles – Private Passenger Automobile category of automobile insurance. As stated in Regulation 664, sections 410 to 417 of the Act apply to contracts and endorsements to contracts of automobile insurance on Ontario Automobile Policy (OAP 1) or Ontario Drivers Policy (OPF 2), but do not apply to contracts insuring "fleets". (Please refer to Regulation 664 for the definition of fleet.)

Section 7 of AIRSA allows the Superintendent to order an insurer to apply to the Superintendent for approval of the risk classification system, and the rates it intends to use for the Personal Vehicles – Private Passenger Automobile category of automobile insurance.

If an insurer is using the Canadian Loss Experience Automobile Rating (CLEAR) rate group system established by Insurance Bureau of Canada or a form of CLEAR for assigning vehicle rate groups as part of its risk classification system, the insurer must submit a filing within the time specified by FSCO following approval of the vehicle rate group tables by FSCO.

There is a natural rate group drift based on the CLEAR methodology which takes into consideration the annual changes in the vehicle rate groups that are assigned and the additional premium that is collected as a result of policyholders replacing older vehicles for newer vehicles.

All insurers are required to implement the 2018 CLEAR Vehicle Rate Group Table and balance accident benefits coverage and physical damage coverages base rates uniformly across all rating territories so the rate level impact as a result of implementing the 2018 CLEAR table is balanced to 0.0 per cent at the individual coverage level and overall level.


The conditions for filing under this format are:

- Implement the 2018 CLEAR Ontario Vehicle Rate Group Table.
- No change to CLEAR Accident Benefits rate group assignments and no change to CLEAR accident benefits rate group differentials.
- Use CLEAR physical damage rate group assignments without changes to company current rate group differentials.
- Base rate changes to accident benefits and physical damage coverages to achieve rate level neutrality.
- Overall rate level change must be equal to 0.0 per cent.
- No changes to differentials, discounts and surcharges, rating rules, rating algorithm, or any other risk classification elements.

### Filing Process



The CLEAR Simplified filing must contain the following informational sections in this order:

1. Table of Contents
2. Summary of Information (Appendix A) – refer to [ARCTICS](#)
3. Certificate of the Officer/Designate ([Appendix B](#)  Size: ## kb)
4. Off-Balance Rating Algorithm
5. Base Rates, Differentials and Discounts/Surcharges
6. Dependent Categories (if applicable)
7. Automobile Manual Pages – Vehicle Rate Group tables
8. Rating Examples (Appendix C) – refer to [ARCTICS](#)

Filings must be submitted by using our web-based filing system called ARCTICS. If you require a password, please contact the “ARCTICS Main Contact” for your company who can arrange for access.

Upon receipt of a filing, the insurer will receive an electronic acknowledgement of receipt from FSCO. The filing will then be reviewed for completeness based on these Filing Guidelines and the insurer will be informed of any information required to complete the filing. Until such time as a filing is complete, the statutory time periods governing approval of filings do not begin to run.

Once a filing is complete, FSCO will review the technical components of the filing. FSCO may request further information from the insurer.

Once an insurer has received notification of approval from FSCO of its filing, it must file one complete copy of its automobile insurance manual, containing the revised risk classification system with FSCO in electronic format (or CD) **within 30 days** according to the [Filing Guidelines for Automobile Insurance Manuals](#).

The insurer may be subject to regulatory action by FSCO if it fails to provide the required information within this time frame.

#### **Note**

**FSCO may receive access requests under the Freedom of Information and Protection of Privacy Act (FIPPA) for any record in its custody or control. Section 17 of FIPPA recognizes that certain types of information supplied in confidence by third parties should be exempt from disclosure in the event of an access request if disclosure could result in the harms listed in Section 17. These types of information may include algorithms, base rates, differentials and any information included under Sections 4 through 7 of the filing requirements.**

**If you think that Section 17 of FIPPA might be applicable to a request for access to your rate filing, please list or stamp all of the pages of the filing that are confidential and give the reasons for the confidentiality. While this exercise does not guarantee**

**that records will not be disclosed, it will be useful in assisting FSCO in responding to an access request.**

## **B. Guidelines**

These guidelines are for the Private Passenger Automobile (PPA) category only. The format of the filing should be as follows:

### **Section 1: Table of Contents**

This section contains a listing of the contents of Sections 2 through 9 of the filing and should be in sufficient detail to serve as a reference, by page number, for the location of specific elements of the filing. We require that you use FSCO's web-based filing system called "ARCTICS" to file your submissions electronically.

### **Section 2: Summary of Information**

The summary section contains certain key information on the nature of the proposed rate level. The form to be used can be found on [ARCTICS](#) (Appendix A).

### **Section 3: Certificate of the Officer/Designate**

Each filing must be accompanied by an original signed authorized Certificate of the Officer/Designate, or alternatively the electronic Certificate in ARCTICS must be completed. A copy of the Officer/Designate form is attached as [Appendix B](#). Authorized officers are the President, Chief Executive Officer, Chief Operating Officer, Chief Financial Officer, or Chief Agent for Canada. Alternately, the President, Chief Executive Officer, Chief Operating Officer, or Chief Financial Officer may authorize a designate to sign the Certificate of the Officer/Designate. The Designate must be Vice-President rank or above. A copy of the authorization letter should be attached with the Certificate of Officer.

### **Section 4: Off-Balance**

The aggregate premium may be increased or decreased through the introduction of a new CLEAR table on an insurer's own distribution of business. The filing must account for these through the use of off-balance procedures. Companies are required to balance accident benefits coverage and physical damage coverages base rates uniformly across all rating territories so that the rate level impact as a result of implementing the 2018 CLEAR Vehicle Rate Group Table is balanced to 0.0 per cent at individual coverage level and all coverages combined level.

The rate level impact calculation and the base rates balancing calculation should be based on the latest in-force premium. The company should provide a brief description of the in-force data used. If the latest in-force data is not available and an alternative dataset is used for the rate level impact calculation and base rates balancing calculation, the company should provide the reason and specify the source of the underlying data. All data used in the process of calculating the off-balance must be exhibited and labelled. The calculation of the off-balance amount must be shown. All judgments associated with the process of calculating the rate level impact and base rates balancing should be disclosed and supported. Base rate changes should be supported by off-balance factors.

In order for FSCO to review the reasonableness of the rate level impact and verify the accuracy of the balancing procedure, companies may be asked to provide the rate group distribution for each coverage and estimated rate level impact in Excel format.

The balancing calculations should make use of the insurer's own distribution of business. Should the insurer find it necessary to rely on outside data or a different source of internal data, the filing must identify the source of the data and provide an explanation of its applicability in the instant circumstance.

Details of the base rate calculation and rate level change calculation must be provided in Appendix A Question 4.a. and 4.b.

The filing must clearly describe and show how current manual territorial base rates by coverage are transformed into proposed manual territorial base rates through the application of the proposed rate change in combination with any balancing. This section must also clearly describe and show how the rate level impact of changes to base rates are used to calculate the current and proposed Average Rate on a per coverage basis. This calculation must reconcile with Question 4.b. under Appendix A.

### **Section 5: Rating Algorithm**

Each insurer is required to file its current rating algorithm for all coverages, including the application of discounts and surcharges, six-month policy and Optional Accident Benefits calculations.

### **Section 6: Base Rates, Differentials and Discounts/Surcharges**

#### **a. Base Rates**

Each insurer must file current and proposed base rates or territorial differentials for all coverages.

In order for FSCO to review the reasonableness of the rate level impact and verify the accuracy of the balancing procedure, companies may be asked to provide the current and proposed base rates or territorial differentials in EXCEL format.

#### **b. Differentials**

Each insurer must file its current differentials for all coverages.

#### **c. Discounts and Surcharges**

Each insurer must file its current discounts and surcharges for all applicable coverages.

### **Section 7: Other Than Private Passenger Automobile - Dependent Categories**

For those categories of automobile insurance that are dependent on the rate filing submitted, please provide the following:

- i. The rate level effects of the proposed changes.
- ii. The calculations that validate the rate level effect of the proposed changes.
- iii. A copy of the rating rule that stipulates the linkage to the category of automobile insurance.
- iv. Rating examples must be completed for the dependent category of automobile insurance. Rating examples (Appendix C) can be found in the Help Screen of [ARCTICS](#).

### **Section 8: Proposed Manual Pages - Vehicle Rate Group Tables**

A complete set of CLEAR vehicle rate group pages that the company wishes to adopt must be submitted with the filing. Otherwise, the filing will not be considered complete. A final and complete set of automobile manual pages in electronic format containing the approved risk

classification system must be submitted through [ARCTICS](#) within 30 days after the rate filing has been approved. The insurer is required to include a copy of the most current vehicle rate group tables in the complete manual. Refer to the [Filing Guidelines for Automobile Insurance Manuals](#) for instructions. The insurer may be subject to regulatory action by FSCO if it fails to provide the required information within this time frame.

### **Section 9: Rating Examples**

Appendix C to the [Private Passenger Automobile Filing Guidelines - Major](#) sets out the rating examples for completion. Please refer to the Excel templates found on the Help Screen of [ARCTICS](#) for instructions.

## CERTIFICATE OF THE OFFICER/DESIGNATE

I, \_\_\_\_\_, \_\_\_\_\_  
 (Name of Officer) (Office held: President, CEO, COO, CFO, or Chief Agent for  
 Canada)

of \_\_\_\_\_ (the "Insurer")  
 (Official Name of Company)

CERTIFY THAT:

1. The filing has been prepared for the Personal Vehicles - Private Passenger Automobile category of insurance to be effective as of  
 \_\_\_\_\_ for new business and  
 (Date of Implementation)  
 \_\_\_\_\_ for renewal business.  
 (Date of Implementation)
2. I have knowledge of the matters that are the subject of this certificate.
3. The changes requested are in compliance with the requirements of the *Private Passenger Automobile Filing Guidelines – CLEAR Simplified*.
4. The information and each document contained in the filing accompanying this certificate are complete and accurate in all material respects.
5. I have satisfied myself:
  - (a) that the proposed rates are just and reasonable in the circumstances, would not impair the Insurer's solvency, and are not excessive in relation to the Insurer's financial circumstances; and
  - (b) the proposed risk classification system is just and reasonable in the circumstances, is reasonably predictive of risk and distinguishes fairly between risks.
6. If the filing is approved, all premiums (including all fees, discounts, surcharges and other components comprising such premiums) quoted and charged by the Insurer will at all times and in all material respects accurately reflect and conform to the filing as approved, whether such premiums are calculated manually or otherwise.
7. I have informed myself as to the Insurer's business systems and processes and confirm that any system or process changes that may be required to enable the Insurer to comply with paragraph 6 above will be adequately tested in advance and fully communicated to staff and intermediaries and implemented by the Insurer in a timely manner.

8. I further confirm that:
- (a) if the Insurer is an affiliated insurer as defined in section 0.1 of Ont. Reg. 7/00 (Unfair or Deceptive Acts or Practices Regulation), the Insurer's business systems and processes do not and will at no time permit the Insurer to act in the manner described in paragraph 8 of subsection 2 (1) of Ont. Reg. 7/00.
  - (b) the Insurer's business systems and processes do not and will at no time permit the Insurer to use any circumstances or factors prohibited by section 16 of Ont. Reg. 664 (Automobile Insurance) as elements of its risk classification system except as permitted by that section.
  - (c) (the proposed risk classification system, including but not limited to the territories used in the proposed risk classification system, comply in all respects with the requirements of the Financial Services Commission of Ontario (FSCO) including, without limitation, the requirements set out in FSCO's Filing Guidelines.
9. I confirm that any changes that are ultimately approved in this rate filing will be reviewed both internally and, if needed, with the General Insurance Statistical Agency and/or its data provider to ensure that the required data can be properly and correctly delivered for inclusion in the Automobile Statistical Plan.

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*Signature of Officer*

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*Date, Location*

# FINANCIAL SERVICES COMMISSION OF ONTARIO

## *Filing Guidelines for Automobile Rate Manuals*

### **Filing Requirements**

Insurers are required to submit a rate manual filing following:

1. approval of changes to rating rules changes, definitions changes, changes to rates by class, driving record, territory or other risk classification elements
2. approval of changes to endorsement rates or rules
3. approval of changes to underwriting/declination rules (if such rules are contained in their rate manual)

A rate manual filing must be submitted 30 days after approval of rates, risk classification systems, endorsement rates or rules or underwriting/declination rules in electronic format (e-mail or cd). Failure to submit a rate manual filing can be treated as a compliance matter and the insurer may be subject to further regulatory action by FSCO.

The rate manual filing submission should follow these requirements:

- Appendix A and Appendix B of these Filing Guidelines must be completed
- Appendix B (Certificate of an Official) must accompany each rate manual filing. Any official (e.g. Automobile Manager, Underwriting Manager) who has knowledge of the company's rate manual may sign the form.
- Files should be organized in a logical order and labelled descriptively
- All rate manual pages must be numbered and include section references (if applicable), date of print and effective dates
- Miscellaneous vehicles categories must be submitted in separate electronic files from the Private Passenger Vehicle category
- If the entire rate manual is submitted in a single pdf file, then subsequent rate manual submissions must also be a single pdf file, containing the entire manual, even though only certain portions of the manual may have been updated
- If the entire rate manual is submitted on a cd, then subsequent rate manual submissions on cd must also include the complete manual, even though only certain portions of the manual may have been updated.

Rate Manual filings can now be submitted by using our web-based filing system called ARCTICS. If you require a password, please contact your Team Lead/Rate Analyst.

Alternatively, you may e-mail the filing to your Team Lead/Rate Analyst or send the cd version to:

Financial Services Commission of Ontario  
Automobile Insurance Division, Rates and Classifications Unit  
5160 Yonge Street, P.O. Box 85  
Toronto ON M2N 6L9



Company Name: \_\_\_\_\_

### Summary of Information

Please indicate the types of modifications made, insurance categories affected, the filing number(s) the changes were approved under, and the effective dates.

1. General Rules, Rating Rules, Definitions, Discounts, Surcharges

Filing Number(s): \_\_\_\_\_

Effective Date: \_\_\_\_\_ new business

\_\_\_\_\_ renewal business

Category	
Personal Vehicles - Private Passenger Automobiles	<input type="checkbox"/>
Personal Vehicles - Motorcycles	<input type="checkbox"/>
Personal Vehicles - Motor Homes	<input type="checkbox"/>
Personal Vehicles - Trailers and Camper Units	<input type="checkbox"/>
Personal Vehicles - Off-road Vehicles	<input type="checkbox"/>
Personal Vehicles - Motorized Snow Vehicles	<input type="checkbox"/>
Personal Vehicles - Historic Vehicles	<input type="checkbox"/>
Commercial Vehicles	<input type="checkbox"/>
Public Vehicles - Taxis and Limousines	<input type="checkbox"/>
Public Vehicles - Other than Taxis and Limousines	<input type="checkbox"/>
Drivers Policy – OAP #2	<input type="checkbox"/>

Brief description of modifications:

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2. Territorial Definitions

Filing Number(s): \_\_\_\_\_

Effective Date: \_\_\_\_\_ new business  
 \_\_\_\_\_ renewal business

Category	
Personal Vehicles - Private Passenger Automobiles	<input type="checkbox"/>
Personal Vehicles - Motorcycles	<input type="checkbox"/>
Personal Vehicles - Motor Homes	<input type="checkbox"/>
Personal Vehicles - Trailers and Camper Units	<input type="checkbox"/>
Personal Vehicles - Off-road Vehicles	<input type="checkbox"/>
Personal Vehicles - Motorized Snow Vehicles	<input type="checkbox"/>
Personal Vehicles - Historic Vehicles	<input type="checkbox"/>
Commercial Vehicles	<input type="checkbox"/>
Public Vehicles - Taxis and Limousines	<input type="checkbox"/>
Public Vehicles - Other than Taxis and Limousines	<input type="checkbox"/>
Drivers Policy – OAP #2	<input type="checkbox"/>

Brief description of modifications:

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3. Vehicle Rate Groups

Filing Number(s): \_\_\_\_\_

Effective Date: \_\_\_\_\_ new business  
 \_\_\_\_\_ renewal business

Category	
Personal Vehicles - Private Passenger Automobiles	<input type="checkbox"/>
Personal Vehicles - Motorcycles	<input type="checkbox"/>
Personal Vehicles - Motor Homes	<input type="checkbox"/>
Personal Vehicles - Trailers and Camper Units	<input type="checkbox"/>
Personal Vehicles - Off-road Vehicles	<input type="checkbox"/>
Personal Vehicles - Motorized Snow Vehicles	<input type="checkbox"/>
Personal Vehicles - Historic Vehicles	<input type="checkbox"/>
Commercial Vehicles	<input type="checkbox"/>
Public Vehicles - Taxis and Limousines	<input type="checkbox"/>
Public Vehicles - Other than Taxis and Limousines	<input type="checkbox"/>
Drivers Policy – OAP #2	<input type="checkbox"/>

Brief description of modifications:

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4. Endorsements

Filing Number(s): \_\_\_\_\_

Effective Date: \_\_\_\_\_ new business

\_\_\_\_\_ renewal business

Category	
Personal Vehicles - Private Passenger Automobiles	<input type="checkbox"/>
Personal Vehicles - Motorcycles	<input type="checkbox"/>
Personal Vehicles - Motor Homes	<input type="checkbox"/>
Personal Vehicles - Trailers and Camper Units	<input type="checkbox"/>
Personal Vehicles - Off-road Vehicles	<input type="checkbox"/>
Personal Vehicles - Motorized Snow Vehicles	<input type="checkbox"/>

Personal Vehicles - Historic Vehicles	<input type="checkbox"/>
Commercial Vehicles	<input type="checkbox"/>
Public Vehicles - Taxis and Limousines	<input type="checkbox"/>
Public Vehicles - Other than Taxis and Limousines	<input type="checkbox"/>
Drivers Policy – OAP #2	<input type="checkbox"/>

Brief description of modifications:

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5. Underwriting Rules

Filing Number(s): \_\_\_\_\_

Effective Date: \_\_\_\_\_ new business

\_\_\_\_\_ renewal business

Category	
Personal Vehicles - Private Passenger Automobiles	<input type="checkbox"/>
Personal Vehicles - Motorcycles	<input type="checkbox"/>
Personal Vehicles - Motor Homes	<input type="checkbox"/>
Personal Vehicles - Trailers and Camper Units	<input type="checkbox"/>
Personal Vehicles - Off-road Vehicles	<input type="checkbox"/>
Personal Vehicles - Motorized Snow Vehicles	<input type="checkbox"/>
Personal Vehicles - Historic Vehicles	<input type="checkbox"/>
Commercial Vehicles	<input type="checkbox"/>
Public Vehicles - Taxis and Limousines	<input type="checkbox"/>
Public Vehicles - Other than Taxis and Limousines	<input type="checkbox"/>
Drivers Policy – OAP #2	<input type="checkbox"/>

Brief description of modifications:

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6. Rate Pages

Filing Number(s): \_\_\_\_\_

Effective Date: \_\_\_\_\_ new business

\_\_\_\_\_ renewal business

Category	
Personal Vehicles - Private Passenger Automobiles	<input type="checkbox"/>
Personal Vehicles - Motorcycles	<input type="checkbox"/>
Personal Vehicles - Motor Homes	<input type="checkbox"/>
Personal Vehicles - Trailers and Camper Units	<input type="checkbox"/>
Personal Vehicles - Off-road Vehicles	<input type="checkbox"/>
Personal Vehicles - Motorized Snow Vehicles	<input type="checkbox"/>
Personal Vehicles - Historic Vehicles	<input type="checkbox"/>
Commercial Vehicles	<input type="checkbox"/>
Public Vehicles - Taxis and Limousines	<input type="checkbox"/>
Public Vehicles - Other than Taxis and Limousines	<input type="checkbox"/>
Drivers Policy – OAP #2	<input type="checkbox"/>

7. Individual to whom questions concerning this filing may be addressed.

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Name of Company: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Phone No.: \_\_\_\_\_ Facsimile No.: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

### CERTIFICATE OF AN OFFICIAL

I, \_\_\_\_\_ ,  
*(Name of Official)* *(Position held)*  
of \_\_\_\_\_ (the "Insurer")  
*(Official Name of Company)*

CERTIFY THAT:

1. I have knowledge of the matters that are the subject of this Certificate.
2. The rate manual pages are in compliance with the
  - Private Passenger Automobile Filing Guidelines requirements
  - Other than Private Passenger Automobile Filing Guidelines requirements
  - Underwriting Rules Filing Guidelines requirements
  - Endorsement Filing Guidelines requirements
3. The content of the rate manual filing accompanying this Certificate is complete and accurate in all material respects.
4. All rates, rating rules, procedures, risk classification elements (including all fees, discounts, surcharges and other components ) displayed in the attached rate manual filing accurately reflect and conform to the filing as approved.

\_\_\_\_\_  
*Signature of Official*

\_\_\_\_\_  
*Date, Location*

## CERTIFICATE OF THE OFFICER/DESIGNATE

I, \_\_\_\_\_, \_\_\_\_\_  
 (Name of Officer) (Office held: President, CEO, COO, CFO, or Chief Agent for  
 Canada)

of \_\_\_\_\_ (the "Insurer")  
 (Official Name of Company)

CERTIFY THAT:

1. This rate filing is in respect of \_\_\_\_\_ and the following  
 (Category of Automobile Insurance)  
 dependent categories: **(Please check all that apply)**

- Not Applicable
- Personal Vehicles - Motorcycles
- Personal Vehicles - Motorhomes
- Personal Vehicles - Trailer and Camper Units
- Personal Vehicles - Off-Road Vehicles
- Personal Vehicles - Motorized Snow Vehicles
- Personal Vehicles - Historic Vehicles
- Commercial Vehicles
- Public Vehicles - Taxis and Limousines
- Public Vehicles - Other than Taxis and Limousines

to be effective as of \_\_\_\_\_ for new business and  
 (Date of Implementation)

\_\_\_\_\_ for renewal business.  
 (Date of Implementation)

2. I have knowledge of the matters that are the subject of this certificate.
3. The changes requested are in compliance with the *Other Than Private Passenger Automobile Filing Guidelines - Major* requirements.
4. The information and each document contained in the filing accompanying this certificate are complete and accurate in all material respects.
5. I have satisfied myself:
- (a) that the proposed rates are just and reasonable in the circumstances, would not impair the Insurer's solvency, and are not excessive in relation to the Insurer's financial circumstances; and
  - (b) the proposed risk classification system is just and reasonable in the circumstances, is reasonably predictive of risk and distinguishes fairly between risks.

6. If the filing is approved, all premiums (including all fees, discounts, surcharges and other components comprising such premiums) quoted and charged by the Insurer will at all times and in all material respects accurately reflect and conform to the filing as approved, whether such premiums are calculated manually or otherwise.
7. I have informed myself as to the Insurer's business systems and processes and confirm that any system or process changes that may be required to enable the Insurer to comply with paragraph 6 above will be adequately tested in advance and fully communicated to staff and intermediaries and implemented by the Insurer in a timely manner.
8. I further confirm that:
  - (a) if the Insurer is an affiliated insurer as defined in section 0.1 of Ont. Reg. 7/00 (Unfair or Deceptive Acts or Practices Regulation), the Insurer's business systems and processes do not and will at no time permit the Insurer to act in the manner described in paragraph 8 of subsection 2 (1) of Ont. Reg. 7/00.
  - (b) the Insurer's business systems and processes do not and will at no time permit the Insurer to use any circumstances or factors prohibited by section 16 of Ont. Reg. 664 (Automobile Insurance) as elements of its risk classification system except as permitted by that section.
  - (c) the proposed risk classification system, including but not limited to the territories used in the proposed risk classification system, comply in all respects with the requirements of the Financial Services Commission of Ontario (FSCO) including, without limitation, the requirements set out in FSCO's Filing Guidelines.
9. I confirm that any changes that are ultimately approved in this rate filing will be reviewed both internally and, if needed, with the General Insurance Statistical Agency and/or its data provider to ensure that the required data can be properly and correctly delivered for inclusion in the Automobile Statistical Plan.

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*Signature of Officer*

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*Date, Location*



**CERTIFICATE OF THE ACTUARY**

I, \_\_\_\_\_, a Fellow of the Canadian Institute of Actuaries,  
*(Name of Actuary)*

have been authorized to prepare a rate filing on behalf of \_\_\_\_\_  
*(Official Name of Company)*

\_\_\_\_\_, (the "Insurer") and hereby CERTIFY THAT:

1. This rate filing is in respect of \_\_\_\_\_ and the following  
*(Category of Automobile Insurance)*

dependent categories: *(Please check all that apply)*

- Not Applicable
- Personal Vehicles - Motorcycles
- Personal Vehicles - Motorhomes
- Personal Vehicles - Trailer and Camper Units
- Personal Vehicles - Off-Road Vehicles
- Personal Vehicles - Motorized Snow Vehicles
- Personal Vehicles - Historic Vehicles
- Commercial Vehicles
- Public Vehicles - Taxis and Limousines
- Public Vehicles - Other than Taxis and Limousines.

to be effective as of \_\_\_\_\_ for new business and  
*(Date of Implementation)*

\_\_\_\_\_ for renewal business.  
*(Date of Implementation)*

2. I have reviewed the data underlying this rate filing for reasonableness and consistency, and I believe the data is reliable and sufficient for the determination of the indicated rate changes.

3. The indicated rate changes have been calculated in accordance with Accepted Actuarial Practice.

In my opinion, the risk classification system is just and reasonable, reasonably predictive of risk and distinguishes fairly between the classes.

\_\_\_\_\_  
*Signature of Actuary*

\_\_\_\_\_  
*Date, Location*

## CERTIFICATE OF THE OFFICER/DESIGNATE

I, \_\_\_\_\_,  
(Name of Officer) \_\_\_\_\_  
(Office held: President, CEO, COO, CFO, or Chief Agent for Canada)

of \_\_\_\_\_ (the "Insurer")  
(Official Name of Company)

CERTIFY THAT:

1. This rate filing is in respect of \_\_\_\_\_ and the following  
(Category of Automobile Insurance)  
 dependent categories: *(Please check all that apply)*

- Not Applicable
- Personal Vehicles - Motorcycles
- Personal Vehicles - Motorhomes
- Personal Vehicles - Trailer and Camper Units
- Personal Vehicles - Off-Road Vehicles
- Personal Vehicles - Motorized Snow Vehicles
- Personal Vehicles - Historic Vehicles
- Commercial Vehicles
- Public Vehicles - Taxis and Limousines
- Public Vehicles - Other than Taxis and Limousines

to be effective as of \_\_\_\_\_ for new business and  
(Date of Implementation)

\_\_\_\_\_ for renewal business.  
(Date of Implementation)

2. I have knowledge of the matters that are the subject of this certificate.
3. The changes requested are in compliance with the *Other Than Private Passenger Automobile Filing Guidelines – Minor* requirements.
4. The information and each document contained in the filing accompanying this certificate are complete and accurate in all material respects.
5. I have satisfied myself:
- (a) that the proposed rates are just and reasonable in the circumstances, would not impair the Insurer's solvency, and are not excessive in relation to the Insurer's financial circumstances; and
  - (b) the proposed risk classification system is just and reasonable in the circumstances, is reasonably predictive of risk and distinguishes fairly between risks.

6. If the filing is approved, all premiums (including all fees, discounts, surcharges and other components comprising such premiums) quoted and charged by the Insurer will at all times and in all material respects accurately reflect and conform to the filing as approved, whether such premiums are calculated manually or otherwise.
7. I have informed myself as to the Insurer's business systems and processes and confirm that any system or process changes that may be required to enable the Insurer to comply with paragraph 6 above will be adequately tested in advance and fully communicated to staff and intermediaries and implemented by the Insurer in a timely manner.
8. I further confirm that:
  - (a) if the Insurer is an affiliated insurer as defined in section 0.1 of Ont. Reg. 7/00 (Unfair or Deceptive Acts or Practices Regulation), the Insurer's business systems and processes do not and will at no time permit the Insurer to act in the manner described in paragraph 8 of subsection 2 (1) of Ont. Reg. 7/00.
  - (b) the Insurer's business systems and processes do not and will at no time permit the Insurer to use any circumstances or factors prohibited by section 16 of Ont. Reg. 664 (Automobile Insurance) as elements of its risk classification system except as permitted by that section.
  - (c) the proposed risk classification system, including but not limited to the territories used in the proposed risk classification system, comply in all respects with the requirements of the Financial Services Commission of Ontario (FSCO) including, without limitation, the requirements set out in FSCO's Filing Guidelines.
9. I confirm that any changes that are ultimately approved in this rate filing will be reviewed both internally and, if needed, with the General Insurance Statistical Agency and/or its data provider to ensure that the required data can be properly and correctly delivered for inclusion in the Automobile Statistical Plan.

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*Signature of Officer*

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*Date, Location*

**CERTIFICATE OF AN OFFICIAL**

I, \_\_\_\_\_, \_\_\_\_\_  
**(Name of Official)** **(Position held)**  
of \_\_\_\_\_ (the “Insurer”)  
**(Official Name of Company)**

CERTIFY THAT:

1. I have knowledge of the matters that are the subject of this certificate;
2. The changes requested are in compliance with the *Filing Guidelines for Underwriting Rules*;
3. The information and each document contained in the filing accompanying this certificate are complete and accurate in all material respects;
4. I have informed myself as to the Insurer's business systems and processes and confirm that:
  - a) any system or process changes that may be required to enable the Insurer to comply with this filing will be adequately tested in advance and fully communicated to staff and intermediaries and implemented by the Insurer in a timely manner;
  - b) the Insurer's business systems and processes do not and will at no time use credit information or any other prohibited factor as defined in Ont. Reg. 7/00 (Unfair or Deceptive Acts or Practices Regulation) in the manner prohibited by that Regulation, or use or require any information in any manner prohibited by that Regulation;
  - c) the Insurer's business systems and processes do not and will at no time permit the Insurer to decline to issue, refuse to renew or terminate any contract of automobile insurance or refuse to provide or continue any coverage or endorsement on the basis of any factors referred to in section 5 of Ont. Reg. 664 (Automobile Insurance).

\_\_\_\_\_  
**Signature of Official**

\_\_\_\_\_  
**Date, Location**

Content on this page has been transferred from the Financial Services Commission of Ontario (FSCO) site as a PDF for reference. Links that appear as related content have also been transferred and can be found at the end of this document.

## Endorsement Filing Guidelines

### A. Endorsement Forms

Standard endorsement (policy change) forms have been approved by the Superintendent and released through Superintendent's bulletins to the industry. Policy change forms to Ontario Automobile Policy (OAP 1) are designated by a series of OPCF numbers. Any endorsement form to OAP 1 that is not a standard form must be filed with and approved by the Superintendent in accordance with Section 227 of the Insurance Act (the Act), R.S.O. 1990, Chap. I.8, as amended.

A non-standard endorsement form must be approved prior to or in conjunction with submitting the filing for proposed revisions to endorsement rules and rates. Please refer to the [Forms Filing Guidelines](#) for details.

### B. Underwriting Rules for Endorsements

Section 238 of the Act outlines the requirements for filing underwriting rules. For coverages other than endorsements, refer to the latest [Filing Guidelines for Underwriting Rules](#). Insurers must complete Appendix A for Personal Vehicles when changing underwriting rules for any endorsement. The standard endorsements are listed first. Any non-standard endorsement must be listed separately at the end of Appendix A. Insurers must complete Appendix C for Commercial/Public Vehicles when changing underwriting rules for any endorsement. The standard endorsements are listed first. Any non-standard endorsement must be listed separately at the end of Appendix C. Appendix A and Appendix C can be found on [ARCTICS](#).

All insurers must issue the OPCF 28A and OPCF 48 if requested by the named insured. No underwriting restrictions are permitted. The OPCF 47 must be issued if any of the Optional Accident Benefit coverages are purchased.


### C. Rates for Endorsements

OPCF 44R written on OAP 1 for private passenger automobiles is subject to a prior approval process as set out in the Private Passenger Automobile Filing Guidelines. Any changes to OPCF 44R rates must be submitted with an insurer's Private Passenger Automobile insurance rate filing.

The rates for all other endorsements are subject to approval by FSCO. The proposed OPCF 44R rates on categories other than private passenger auto must be submitted using the [Other than Private Passenger Automobile Filing Guidelines](#). For other endorsement rate changes, the guidelines for filing rate changes are set out in this document.

All information and data used to support endorsement rate changes must be documented and provided to FSCO with the filing. Insurers should complete and file Appendix B for Personal Vehicles and Appendix D for Commercial/Public Vehicles when changing any endorsement rate. Appendix B and Appendix D can be found on [ARCTICS](#).

#### **D. Certificate of an Official**

An official who has knowledge of the insurer's automobile insurance forms, underwriting rules and endorsement rates is required to sign the Certificate of an Official. A copy of the required form is attached as [Appendix E](#)  Size: ## kb.

#### **E. Procedures**

Endorsement filings must be submitted by using our web-based filing system called ARCTICS. If you require a user I.D./password, please contact the "ARCTICS Main Contact" for your company who can arrange for access. FSCO must receive the endorsement filing(s) for all categories of insurance written by the insurer.

#### **F. Proposed Automobile Insurance Manual Pages**

When filing for changes to endorsement rates or rules, the draft revised automobile insurance manual pages reflecting the changes must be provided. Please note that the insurer is required to file with FSCO its complete automobile insurance manual, containing the revised rates and underwriting rules for endorsements in electronic format within 30 days of the approval, in accordance with the [Automobile Insurance Manual Filing Guidelines](#). The insurer may be subject to regulatory action if it fails to file the Automobile Insurance Manual Filing by using ARCTICS within this time frame.

Content on this page has been transferred from the Financial Services Commission of Ontario (FSCO) site as a PDF for reference. Links that appear as related content have also been transferred and can be found at the end of this document.

## Filing Guidelines for Automobile Insurance Manuals


### Filing Requirements

Insurers are required to submit an Automobile Insurance manual (the manual) filing following:

1. approval of changes to rating rules, definitions, territorial/rate group assignments, and discounts and surcharges
2. approval of changes to endorsement rates or rules
3. approval of changes to underwriting/declination rules (if such rules are contained in their manual)

A manual filing must be submitted within 30 days after approval of risk classification systems, endorsement rates or rules or underwriting/declination rules in electronic format through FSCO's web-based filing system ARCTICS. Failure to submit a manual filing can be treated as a compliance matter and the insurer may be subject to further regulatory action by FSCO.

The manual filing submission should follow these requirements:

- Appendix A and Appendix B of these Filing Guidelines must be completed. Appendix A can be found on [ARCTICS](#).
- [Appendix B \(Certificate of an Official\)](#)  Size: ## kb must accompany each manual filing. Any official (e.g. Automobile Manager, Underwriting Manager) who has knowledge of the company's manual may sign the form.
- A complete manual filing for all categories of insurance written by the insurer is required. Rate tables/pages are not required; all other sections are required.
- Files should be organized in a logical order and labelled descriptively.
- All manual pages must be numbered and include section references (if applicable) and effective dates.

Automobile Insurance manual filings must be submitted by using our web-based filing system called ARCTICS. If you require a password, please contact the "ARCTICS Main Contact" for your company who can arrange for access.

If any information cannot be submitted through ARCTICS due to size restrictions, you may send the CD/DVD/memory stick version to FSCO at the address listed below. In this case, an electronic filing must still be created in ARCTICS, stating under the Comments field what information is being sent by mail and in what format.

Financial Services Commission of Ontario  
Automobile Insurance Services Branch  
Rates and Classifications Unit  
5160 Yonge Street, P.O. Box 85  
Toronto ON M2N 6L9



## CERTIFICATE OF AN OFFICIAL

I, \_\_\_\_\_ ,  
*(Name of Official)* *(Position held)*  
of \_\_\_\_\_ (the "Insurer")  
*(Official Name of Company)*

CERTIFY THAT:

1. I have knowledge of the matters that are the subject of this Certificate.
2. The Automobile Insurance manual pages are in compliance with the:
  - Private Passenger Automobile Filing Guidelines requirements
  - Other than Private Passenger Automobile Filing Guidelines requirements
  - Underwriting Rules Filing Guidelines requirements
  - Endorsement Filing Guidelines requirements
3. The content of the Automobile Insurance manual filing accompanying this Certificate is complete and accurate in all material respects.
4. All rates, rating rules, procedures, risk classification elements (including all fees, discounts, surcharges and other components ) displayed in the attached Automobile Insurance manual filing accurately reflect and conform to the filing as approved.

\_\_\_\_\_  
*Signature of Official*

\_\_\_\_\_  
*Date, Location*