



You are here: [Home](#) > [Automobile Insurance](#) > [Filing Guidelines for Automobile Insurance](#) > Forms Filing Guidelines  [PRINT](#)

FSRA is actively reviewing all FSCO regulatory direction, including but not limited to forms, guidelines and FAQs.

Until FSRA issues new regulatory direction, all existing regulatory direction remains in force.

Forms Filing Guidelines

A. Purpose of the Guidelines

All insurers that are licensed to write automobile insurance in Ontario are required to have automobile insurance forms approved by the Superintendent, in accordance with section 227 of the Insurance Act.

The Superintendent has approved standard forms for use by insurers, and insurers may use these approved forms automatically. Any endorsement form to OAP 1 that is not a standard form must be filed and approved by the Superintendent in accordance with Section 227 of the Act. These guidelines describe the format to be used for filing non-standard forms for approval.

Standard endorsement (policy change) forms have been approved by the Superintendent and released through Superintendent's bulletins to the industry. Policy change forms to the Ontario Automobile Policy (OAP 1) are designated by a series of OPCF numbers and similarly standard endorsement forms for the Garage Policy (OAP 4) have been approved by the Superintendent and are designated by a series of OEF numbers.

A non-standard endorsement form must be approved prior to or in conjunction with the filing for corresponding proposed revisions to endorsement rules and rates (see the [Endorsement Filing Guidelines](#)).

These Forms Filing Guidelines should also be used to file any other forms that will be provided to an insured and relate to automobile insurance (e.g., renewal questionnaire, certificate of automobile insurance).

These guidelines are for forms only. Please refer to the filing guidelines listed on FSCO's website for filing rates, risk classification systems, underwriting/declination rules, and endorsement rates and rules.

In these guidelines, PPA refers to private passenger automobile insurance. Other Categories refers to the following categories of automobile insurance:

- a. Personal Vehicles - Motorcycles
- b. Personal Vehicles - Motor Homes
- c. Personal Vehicles - Trailers and Camper Units
- d. Personal Vehicles - Off-road Vehicles

Follow FSCO on social media



[About Automobile Insurance](#) >

[Enforcement Actions](#) >

[Forms](#) >

[Licensed Representatives Listings](#) >

Publications & Resources >

Related Information >

Archives >

Careers >

Explore FSCO

Contact Us >

 **Scheduled Online Service**

Disruption Notice

Please consult our [outage schedule](#) for more details.

- e. Personal Vehicles - Motorized Snow Vehicles
- f. Personal Vehicles - Historic Vehicles
- g. Commercial Vehicles
- h. Public Vehicles - Taxis and Limousines
- i. Public Vehicles - Other than Taxis and Limousines

B. Explanation of Appendices


Appendix A: Summary of Information

You must complete Appendix A each time you make a form filing. Appendix A can be found on [ARCTICS](#).

This appendix is a summary of information in respect of the categories written and identifies changes to forms. You are required to confirm **all** the categories of automobile insurance that the form will apply to.

In the event of multiple forms being filed for approval, please submit a separate Appendix A (Summary of Information) for each form.

Appendix B: Certificate of an Official

A certificate of an official (see [Appendix B](#) ) must accompany each form filing. Any official (e.g., Automobile Manager, Underwriting Manager) who has knowledge of the company's use of the form, and has authority to bind the company, may sign the certificate.

C. Procedures

1. You must submit a Form Filing where:
 - a. the form is not a standard form issued by FSCO.
 - b. you are proposing a change in your non-standard form already approved by FSCO.

When submitting a form for approval, the insurer must:

- provide the proposed effective date of the form
- provide a copy of the current form (if applicable) and a copy of the proposed form as it would be presented to an insured
- provide a description and the purpose of the proposed form, and whether it replaces an existing approved form

Each proposed non-standard endorsement form must:

- have a title and number ("OPCF" or "OEF" cannot not be used)

- describe clearly the coverage that is being provided or amended from the standard policy form or standard approved endorsement form
- clearly set out any exclusions
- require a signature of the applicant where coverage is reduced from the standard policy form.

2. Each filing must contain Appendix A and Appendix B, as well as a copy of the current form (if applicable) and a copy of the proposed form.

Form 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.

[Back to top](#)

Page: **4,828** | [Find Page:](#)