



You are here: [Home](#) > [Automobile Insurance](#) > [Filing Guidelines for Automobile Insurance](#) > Key Legislative Requirements and Overview of Filing Guidelines

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Key Legislative Requirements and Overview of Filing Guidelines

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.

The content on this web page has moved to www.fsrao.ca. Visit <https://www.fsrao.ca/licensing/insurance-companies/how-obtain-or-amend-insurance-company-licence-ontario/key-legislative-requirements-and-overview-guidance> to update your bookmarks.

This is a summary for insurers filing for a licence in the auto insurance class for the first time.

- Underwriting rule filings** – An insurer must file underwriting rules (rules used to decline business) for prior FSCO approval under s. 238 of the Insurance Act. The requirements are set out in detail in [FSCO's Filing Guidelines for Underwriting Rules](#).
- Rate filings** – An insurer, prior to writing automobile insurance on a non-fleet basis on OAP 1, must submit a filing for rates and risk classification systems. This requirement is in accordance with the Automobile Insurance Rate Stabilization Act for private passenger auto (PPA) insurance, and the Insurance Act for non-PPA insurance. The definition of fleet and the legislative requirements are set out in [Filing Guidelines for Automobile Insurance](#).
- Form filings** – An insurer must have any non-standard auto insurance forms (non-standard form of Certificate of Automobile Insurance, non-standard endorsement forms, etc.) filed and approved before using them. **The forms are available on FSCO's website** along with **more information on filing guidelines**.
- Statistical Plan** – An insurer must have the appropriate infrastructure in place to electronically submit transactional data for policies and claims to the statistical plan through the statistical agent, the General Insurance Statistical Agency (GISA). An insurer must also submit annual filings to GISA on financial information. These submission requirements are contained in section 101 of the Insurance Act. Contact [GISA](#) for more information.
- Claims information** – An insurer must submit accident benefits claims information to the statistical agency, Health Claims for Auto Insurance (HCAI), for processing. This requirement is set out in section 101.1 of the Insurance Act and outlined in [FSCO's Health Claims for Auto Insurance Superintendent's Guideline](#). Contact [HCAI](#) for more information.

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Disruption Notice

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6. **Facility Association** – An insurer must be a member of the Facility Association and adhere to the requirements of the Facility Association as set out in its Plan of Operation and its rules and procedures. This requirement is pursuant to section 7 of the Compulsory Automobile Insurance Act. Contact the [Facility Association](#)  for more information.

[Back to top](#)

Page: **4,199** | [Find Page:](#)