

**FINANCIAL SERVICES COMMISSION OF ONTARIO**  
***Filing Guidelines for Proposed Revisions***  
***to Endorsements***  
***Automobile Insurance Forms, Underwriting Rules and Rates***

**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 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.

When submitting a non-standard endorsement form for approval, the insurer should:

- Provide the proposed effective date of the form.
- Provide a description of the form and whether it replaces an existing approved form.
- Identify how the coverage differs, if applicable, from a standard approved endorsement form.

Each proposed non-standard endorsement form should:

- Have a title and number ("OPCF" should not be used).
- Describe clearly the coverage that is being provided or amended from the standard policy form.
- Clearly set out any exclusions.
- Require a signature of the applicant where coverage is reduced from the standard policy form.

A non-standard endorsement form must be approved prior to submitting the filing for proposed revisions to endorsement rules and rates.

**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 *Section 238 Guidelines for Filing Underwriting Rules* that were issued in July 2003. Insurers should complete *Appendix A* when changing underwriting rules for any endorsement. The standard endorsements are listed first. Any non-standard endorsement should be listed separately on page A3 of *Appendix A*.

Also, an official who has knowledge of the insurer's underwriting rules is required to sign *Appendix C*, circle the appropriate paragraph and file it with the underwriting rules.

**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 *Section 410 Filing Guidelines*. Any changes to OPCF 44R rates should be submitted with an insurer's private passenger automobile insurance rate filing.

The rates for all other endorsements are subject to a file and use process under Section 413. The proposed OPCF 44R rates on categories other than private passenger auto should be submitted with the insurer's Section 413 filing. For other endorsement rate changes, the guidelines for filing rate changes are set out below.

All information and data used to support any endorsement rate changes must be documented. Insurers should complete and file *Appendix B* when changing any endorsement rate.

Also, an official who has knowledge of the insurer's endorsement rates is required to sign *Appendix C*, circle the appropriate paragraph and file it with the endorsement rates.

#### **D. PROPOSED MANUAL PAGES**

When filing for changes to endorsement rates or rules, please provide the draft of the revised rate manual pages, reflecting the changes, if available. Please note that the insurer is required to file with FSCO its rate manual, containing the revised rates and underwriting rules for endorsements within 30 days of the approval.