

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:

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:

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:

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:

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:

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