

FROM: Director, Worldwide Markets
LOCATION: G12
EXTENSION: 6677
DATE: 4 May 2004
REFERENCE: Y3309
SUBJECT: CANADA: ONTARIO COMMERCIAL LIABILITY
ACTION POINTS: **Underwriters and brokers to note**
DEADLINE: **31 May 2004**

The purpose of this market bulletin is to advise the Market of new controls to be introduced by X-Changing Ins-Sure Services ("XIS"), to ensure that the privacy 'Notice to Insureds' is attached to all Ontario commercial liability policies.

In order to comply with the Ontario Freedom of Information and Protection of Privacy Act, 1987, all Ontario commercial liability policies require a special notice to be attached - see Appendix 1 (also Annex G of the Canadian Procedures Manual). This notice is registered on the Market Wordings Database as LSW 1195.

XIS have not in the past rejected an Ontario commercial liability policy that failed to attach the notice. However, in order to ensure compliance, XIS have been instructed to check all policies incepting on or after 1 June 2004, and to return it to the lead Lloyd's underwriter via the Lloyd's broker, if the notice is not attached.

If you have any queries regarding this matter, please contact:

Market Services, Worldwide Markets
Lloyd's extension: **6677** (Tel: 020 7327 6677)
E-mail: market.services@lloyds.com
or
Michelle Bertucci, Worldwide Markets
Tel: 020 7327 **5209**
E-mail: michelle.bertucci@lloyds.com

This bulletin has been sent to all active underwriters, the compliance officer of each managing agent, Lloyd's Brokers and the Lloyd's Market Association.

Julian James

Director, Worldwide Markets


NOTICE TO INSURED – AVIS AUX ASSURÉS

Pursuant to the
Freedom Of Information And Protection Of Privacy Act, 1987
 Conformément à la
Loi de 1987 sur l'accès à l'information et la protection de la vie privée

IMPORTANT

The notice below applies to insurance contracts containing non automobile legal liability coverages in provinces where statistical data relating to such contracts must be reported to the Superintendent of Insurance.

L'avis ci-dessous s'applique dans des contrats d'assurance (sauf automobile) couvrant la Responsabilité Civile dans toute province où ces contrats doivent faire l'objet de rapports statistiques à l'intention du Surintendant des assurances.

LEGAL AUTHORITY FOR COLLECTION

Insurance Act, R.S.O. 1990, c.I.8, section 101(1).

PRINCIPAL PURPOSE FOR WHICH PERSONAL INFORMATION IS INTENDED TO BE USED

Information collected by insurers from insureds or supplied to insurers pertaining to the attached document will be used:

- to compile aggregate statistical data to be used in monitoring trends in the insurance industry;
- to develop statistical exhibits to be used in monitoring the insurance industry;
- to respond to requests for customized statistical information on the insurance industry;
- to respond to inquiries on statistical information made to Office of the Superintendent of Insurance; and
- to use and disclose such information for purposes which are consistent with the previous clauses.

THE PUBLIC OFFICIAL WHO CAN ANSWER QUESTIONS ABOUT THE COLLECTION IS:

Manager, Statistical Services
 Financial Services Commission of Ontario
 5160 Yonge Street, 17th Floor
 Box 85
 North York, Ontario M2N 6L9

Telephone: (416) 250-7250
 Fax: (416) 590-7070

AUTOROUTE LÉGALE RELATIVE À LA COLLECTE

Loi sur les assurances, L.R.O. de 1990, chap.I.8, article 101(1).

PRINCIPAL OBJECTIF AUQUEL LES RENSEIGNEMENTS PERSONNELS DEVRAIENT SERVIR

Les renseignements recueillis auprès des assurés par les assureurs ou fournis aux assureurs en ce qui a trait au document ci-joint serviront:

- à accumuler des données statistiques globales qui serviront à surveiller les tendances de l'industrie de l'assurance ;
- à élaborer des tableaux statistiques qui serviront à suivre de près l'industrie de l'assurance ;
- à répondre aux demandes de renseignements statistiques spécifiques sur l'industrie de l'assurance ;
- à répondre aux demandes de renseignements statistiques adressées au Bureau du surintendant des assurances ;
- ces renseignements seront utilisés et divulgués à fins compatibles avec alinéas précédents.

LE FONCTIONNAIRE QUI EST EN MESURE DE RÉPONDRE AUX QUESTIONS CONCERNANT LA COLLECTE EST:

Chef des Services de statistiques
 Commission des services financiers de l'Ontario
 5160, rue Yonge, 17^e étage
 C.P. 85
 NORTH YORK (Ontario) M2N 6L9

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