

Canadian Bulletin

Ref: AU-26-001

Date 15 January 2026

Recipient Stakeholders Writing Automobile Business in Canada

Subject Reminder – Use of mandated automobile forms in Canada

Purpose: To remind stakeholders to use mandated automobile forms in Canada

Affects: Stakeholders writing Automobile/Motor business in Canada

Line of Business: Automobile

Jurisdiction: Canada

Effective: Immediately

What you need to know

As a reminder to our stakeholders writing automobile business in Canada, automobile remains a highly regulated line of business with the potential for significant fines and reputational risk when not conducted in a compliant manner.

Common mandated automobile forms:

All Lloyd's contracts of automobile insurance must be based on regulatory approved forms, which are accessible via iAccessPLUS (formerly known as Informco). This third-party vendor ensures that automobile forms are updated or replaced in accordance with revisions made by applicable Provincial and Territorial regulators.

Notifications regarding any form changes are posted on the iAccessPLUS website.

To reiterate:

All policies of automobile insurance (and related forms) issued by Lloyd's underwriters must utilize prescribed regulatory wordings — without exception and without deviation.

What this means to you

It is the responsibility of all intermediaries acting for Lloyd's Underwriters to abide by these regulatory requirements and to use the prescribed wordings when issuing automobile insurance policies in Canada. Failure to adhere to mandated regulatory wordings and approved forms may result in significant fines and reputational risk.

For further information, please contact lloydscanada@lloyds.com.

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