

# Canadian Bulletin

Ref: AU-26-002

**Date** January 22, 2026

**Recipient** Stakeholders writing Automobile business in Alberta, New Brunswick, Newfoundland & Labrador, Northwest Territories, Nova Scotia, Nunavut, Ontario, Prince Edward Island and Yukon

**Subject** **Revisions to the Automobile Statistical Plan, Effective July 1, 2026**

<i>Purpose:</i>	To advise stakeholders regarding the changes to the Automobile Statistical Plan effective July 1, 2026
<i>Affects:</i>	Stakeholders writing Automobile business in Alberta, New Brunswick, Newfoundland & Labrador, Northwest Territories, Nova Scotia, Nunavut, Ontario, Prince Edward Island and Yukon
<i>Line of Business:</i>	Automobile
<i>Jurisdictions:</i>	Alberta, New Brunswick, Newfoundland & Labrador, Northwest Territories, Nova Scotia, Nunavut, Ontario, Prince Edward Island and Yukon
<i>Effective:</i>	July 1, 2026

## What you need to know

As announced in their [Bulletin 2025-02](#), the General Insurance Statistical Agency (GISA) is making changes to the Automobile Statistical Plan effective July 1, 2026, related to:

- the Ontario Accident Benefits
- the reporting requirements for Rate Operator Gender (applicable in all GISA reporting jurisdictions)

These changes align with the amendments to the Ontario Automobile Insurance Reforms (Regulation 34/10) and reflect the revised statistical reporting requirements adopted across GISA jurisdictions.

## What's changed

### Ontario Automobile Insurance Reform

The following modifications will be made to the Ontario Accident Benefit (AB) coverages for transactions with Policy Effective Dates on or after July 1, 2026:

- Addition of 34 new Ontario AB coverages

Code	Description
MRAC	Accident Benefits - Medical, Rehabilitation and Attendant Care
V	Accident Benefits Optional Coverage - Expenses of Visitors
R	Accident Benefits Optional Coverage - Replacement of Clothing, Glasses, Hearing Aids, etc.
CI	Accident Benefits Optional Coverage - Catastrophic Impairment
CGC	Accident Benefits Optional Coverage - Caregiver - Catastrophic Only
CGI	Accident Benefits Optional Coverage - Caregiver - An Impairment (CAT & Non-CAT)
HHMC	Accident Benefits Optional Coverage - Housekeeping and Home Maintenance - Catastrophic Only
HHMI	Accident Benefits Optional Coverage - Housekeeping and Home Maintenance - An Impairment (CAT & Non-CAT)
IR	Accident Benefits Optional Coverage - Income Replacement
NE	Accident Benefits Optional Coverage - Non-Earner
EE	Accident Benefits Optional Coverage - Lost Educational Expenses
DCFD	Accident Benefits Optional Coverage - Dependant Care - 1st Dependant
DCAD	Accident Benefits Optional Coverage - Dependant Care - Additional Dependents
DS	Accident Benefits Optional Coverage - Death - Spouse
DD	Accident Benefits Optional Coverage - Death - Dependant
F	Accident Benefits Optional Coverage - Funeral
I	Accident Benefits Optional Coverage - Indexation
MRACOD	Accident Benefits - Medical, Rehabilitation and Attendant Care (Occasional Driver)
VOD	Accident Benefits Optional Coverage - Expenses of Visitors (Occasional Driver)
ROD	Accident Benefits Optional Coverage - Replacement of Clothing, Glasses, Hearing Aids, etc. (Occasional Driver)
CIOD	Accident Benefits Optional Coverage - Catastrophic Impairment (Occasional Driver)
CGCOD	Accident Benefits Optional Coverage - Caregiver - Catastrophic Only (Occasional Driver)
CGIOD	Accident Benefits Optional Coverage - Caregiver - An Impairment (CAT & Non-CAT) (Occasional Driver)
HHMCOD	Accident Benefits Optional Coverage - Housekeeping and Home Maintenance - Catastrophic Only (Occasional Driver)
HHMIOD	Accident Benefits Optional Coverage - Housekeeping and Home Maintenance - An Impairment (CAT & Non-CAT) (Occasional Driver)
IROD	Accident Benefits Optional Coverage - Income Replacement (Occasional Driver)
NEOD	Accident Benefits Optional Coverage - Non-Earner (Occasional Driver)
EEOD	Accident Benefits Optional Coverage - Lost Educational Expenses (Occasional Driver)
DCFDOD	Accident Benefits Optional Coverage - Dependant Care - 1st Dependant (Occasional Driver)

Code	Description
DCADOD	Accident Benefits Optional Coverage - Dependant Care - Additional Dependants (Occasional Driver)
DSOD	Accident Benefits Optional Coverage - Death - Spouse (Occasional Driver)
DDOD	Accident Benefits Optional Coverage - Death - Dependant (Occasional Driver)
FOD	Accident Benefits Optional Coverage - Funeral (Occasional Driver)
IOD	Accident Benefits Optional Coverage - Indexation (Occasional Driver)

- Retirement of the 16 existing Ontario AB coverages (expiration: June 30, 2026)

Code	Description
AB	Accident Benefits
ABOD	Accident Benefits (Occasional Driver)
CHM	Accident Benefits Optional Coverage - Caregiver Housekeeping & Home Maintenance
CHMOD	Accident Benefits Optional Coverage - Caregiver Housekeeping & Home Maintenance (Occasional Driver)
CI	Accident Benefits Optional Coverage - Catastrophic Impairment
CIOD	Accident Benefits Optional Coverage - Catastrophic Impairment (Occasional Driver)
DC	Accident Benefits Optional Coverage - Dependant Care
DCOD	Accident Benefits Optional Coverage - Dependant Care (Occasional Driver)
DF	Accident Benefits Optional Coverage - Death & Funeral
DFOD	Accident Benefits Optional Coverage - Death & Funeral (Occasional Driver)
IDB	Accident Benefits Optional Coverage - Indexation Benefit
IDBOD	Accident Benefits Optional Coverage - Indexation Benefit (Occasional Driver)
IRB	Accident Benefits Optional Coverage - Income Replacement
IRBOD	Accident Benefits Optional Coverage - Income Replacement (Occasional Driver)
MRAC	Accident Benefits Optional Coverage - Medical, Rehabilitation & Attendant Care
MRACO	Accident Benefits Optional Coverage - Medical, Rehabilitation & Attendant Care (Occasional Driver)

### **Automobile Insurance Requirement for Rated Operator**

Implementation of a new Rated Operator Gender “X” for transactions with Policy Effective Dates on or after July 1, 2026. Although users will be able to select Gender X for any operator in Lineage, the new Rated Operator Gender X will only be validated when the Principal Operator is assigned to a vehicle rated in a GISA jurisdiction (i.e. Alberta, New Brunswick, Newfoundland & Labrador, Northwest Territories, Nova Scotia, Nunavut, Ontario, Prince Edward Island and Yukon).

Note that the term Gender “X” is in line with Canada's federal legislation.

**What this means to you**

The above changes will be implemented and available for Stakeholders in Lineage on March 23, 2026, to be used for transactions with Policy Effective Dates **on or after July 1, 2026**.

The Policy User Manual as well as the following Automobile Code Lists will also be updated accordingly in Lineage:

- Active Coverages
- Coverages and Associated Kinds of Loss

For further information, please contact [info@lloyds.ca](mailto:info@lloyds.ca).

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