

<b>Date</b>	June 16, 2026
<b>Recipient</b>	Stakeholders writing Automobile business in Alberta, New Brunswick, Newfoundland & Labrador, Northwest Territories, Nova Scotia, Nunavut, Ontario, Prince Edward Island and Yukon
<b>Subject</b>	<b>Reminder - Revisions to the Automobile Statistical Plan and Ontario Accident Benefit Changes, Effective July 1, 2026</b>

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

## What you need to know

As previously communicated in our [Canadian Bulletin AU-26-002](#), the General Insurance Statistical Agency (GISA) is implementing updates to the Automobile Statistical Plan, effective July 1, 2026, including:

- Changes to Ontario Accident Benefits (AB) coverages
- Updated Rated Operator Gender reporting requirements, applicable across all GISA jurisdictions

These updates align with recent amendments to Ontario's automobile insurance regulatory framework and reflect revised statistical reporting requirements across GISA jurisdictions.

## What's changed

### Ontario Automobile Insurance Reform

Effective July 1, 2026, insurers issuing Ontario Automobile Policies (OAP 1) are required to include the OPCF 47R – Optional Accident Benefits Coverage & Priority of Payment

endorsement as part of the policy, reflecting the insured's optional accident benefits elections.

This endorsement was introduced to strengthen consumer protection by addressing priority-of-payment issues and ensuring that policyholders can access the optional accident benefits they have purchased, while supporting the functionality of Ontario's new optional-benefits system. The OPCF 47 R replaces the OPCF 47 – Agreement Not to Rely on Priority of Payment Rules in the Statutory Accident Benefits Schedule (SABS).

The Certificate of Automobile Insurance (Ontario) has also been updated accordingly. All forms are approved by the Financial Services Regulatory Authority of Ontario (FSRA) and can be retrieved from the iAccessPLUS (formerly Informco) library.

### **Ontario Accident Benefits (AB) – Coverage Changes**

As a reminder, 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)

Code	Description
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)
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**

Effective July 1, 2026, a new Rated Operator Gender code “X” will be introduced.

- The “X” designation will be available for all operators in Lineage
- Validation will apply where the Principal Operator is assigned to a vehicle rated in a GISA jurisdiction, including Alberta, New Brunswick, Newfoundland & Labrador, Northwest Territories, Nova Scotia, Nunavut, Ontario, Prince Edward Island, and Yukon

This update aligns with Canadian federal standards for gender identification.

### **What this means to you**

All stakeholders issuing Ontario Automobile Policies (OAP 1) will be required to include the OPCF 47 R endorsement in applicable policies.

Additionally, Ontario Accident Benefits coverage changes have been implemented in Lineage for transactions with policy effective dates **on or after July 1, 2026**. The Policy User Manual as well as the following Automobile Code Lists have also been updated in Lineage to reflect the active coverages and the coverages and associated kinds of loss.

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

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