

**Date** 20 November 2023

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**Recipient** Stakeholders Writing Automobile Business in Canada

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**Subject** Updated Guidance on the Canada Automobile/Motor Business

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<i>Purpose:</i>	To provide an updated guidance on the Canada Automobile/Motor Business
<i>Affects:</i>	Stakeholders writing Automobile/Motor business in Canada
<i>Line of Business:</i>	Automobile
<i>Jurisdiction:</i>	Canada
<i>Effective:</i>	Immediately

### Updated Guidance from Lloyd's

The following confirms the requirements for issuing policies for Canadian Automobile insurance.

### Approved lines of Automobile insurance

At the present time, the following lines of the automobile business that are permitted to be written in Canada are as follows:

- Personal and individual rated commercial automobile (IRCA) in the Province of Quebec where rates will continue to be filed;
- Miscellaneous automobile (recreational vehicles) in the current permitted provinces where rates are continued to be filed;
- Automobile physical damage cover written as a standalone product (without the third-party liability and accident benefits component) in those provinces where it is permissible;
- Commercial Fleet business (which includes the third-party liability component); and
- The reinsurance of Personal automobile, Miscellaneous automobile, IRCA, and standalone auto physical damage policies.

**Common mandated automobile forms:**

All Lloyd's contracts of automobile insurance are based on regulatory approved forms that are accessed via Informco (a third-party vendor). Access to the Informco library of automobile forms commenced in September 2023.

**Therefore, endorsements and Lloyd's wordings that are referenced in a slip binder do not apply to Canadian Auto policies. All policies of auto insurance (and related automobile forms) that are issued by Lloyd's underwriters must utilize Informco wordings without exception and without deviation. Lloyd's LMA wordings or endorsements must not be attached to Canadian Auto policies.**

Anyone issuing automobile insurance policies must request access to the Library. For more information regarding subscribing to Informco and training on the Informco platform please contact [lloydsCanada@lloyds.com](mailto:lloydsCanada@lloyds.com)

**Forms Transition Dates**

Unless otherwise approved by Lloyd's Canada, the use of the Informco library must commence no later than January 1, 2024, for new business and April 1, 2024, for renewal business.

Should you have any questions regarding this bulletin please reach out to [lloydsCanada@lloyds.com](mailto:lloydsCanada@lloyds.com)

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