

Update No: 2012-03

DATE: April 16, 2012

TO: All UV Coordinators, Statistical Submission Coordinators, and Error Correction Coordinators

Uninsured Vehicle (UV) Project Update: Seasonal Vehicles, Reporting Timeliness and Customer Expectations

The season for summer vehicles going back on the road is here.

With this in mind, it is very important that policyholders' expectations are properly set regarding licence plate renewal timelines when reactivating their road coverage on these seasonal vehicles.

Policyholders should be advised to contact their insurance representative (broker, agent or direct writer) prior to the actual effective date of the reinstated coverage, thus allowing the insurer to report the data to Insurance Bureau of Canada (IBC) in a timely fashion. In cases where road coverage is reactivated on a seasonal vehicle with immediate effect, the insurance representative should let the policyholder know that insurance information will only be available for validation at the Ministry of Transportation of Ontario (MTO) after the insurer has processed and reported the data to IBC. The policyholder should be informed that this information will be required for their licence plate sticker renewal.

Depending on the component parts of data reporting, from initiating policy change, broker/agent and insurer processing and reporting to IBC, insurance information could be available to MTO as quickly as 24 hours or it could take several days. By regulation, the maximum allowable timeframe for reporting UV-specific insurance information is 14 business days. Please ensure that your customer service representatives, agents and brokers are aware of your internal timelines for processing and reporting this information so that they can inform policyholders accordingly.

In cases where the policyholder has not yet used their one-time self-declare override, they will be able to renew the licence plate sticker through this process. However, they will not be allowed this override option for the same vehicle in future renewals. For more information on self-declare rules, including renewals for vehicles insured in fleet policies, please refer to IBC's communication sent to insurers in February 2012.

Please note that in exceptional circumstances, IBC's Consumer Information Centre (CIC) will disclose the contact information of a UV Coordinator to a policyholder in order to resolve a problem quickly. By regular process, however, policyholders who call CIC are asked to contact their insurance representative for assistance. UV Coordinator information will also be shared with a broker or agent who is acting on behalf of a policyholder, again when it can resolve a problem quickly. If they wish, UV Coordinators may provide an alternative contact name, email and phone number to the IBC UV Support Team.



Finally, IBC has received several queries from industry stakeholders about where the UV insurance data is held and what details are being provided to MTO. All insurance data for the UV initiative are processed and hosted by IBC in the Insurance Industry VIN Database (IIVD). When a policyholder initiates the licence plate sticker renewal process with ServiceOntario (online, at a kiosk or at a ServiceOntario office), the MTO system queries IIVD based on the VIN, and a response is returned of “confirmed” or “unconfirmed” insurance. No other details – such as policy number, client name and address, or insurer information – are provided.

We thank you for your continuing support of this important program.

If you have any questions or require additional support, please contact UVSupport@ibc.ca.

Regards,

IBC UV Support Team