

Bulletin No: DQ-2010-07

DATE: June 10, 2010

TO: All CEO Data Quality Report Recipients, Statistical Submission Coordinators
and UV Coordinators

**Uninsured Vehicles Project – Ontario
Automobile Premiums Only
Customer Resolve Measures (CRM)**

Pending regulation, the Province of Ontario is planning the launch of the Uninsured Vehicles Project in late November 2010.

A major concern is the wrongful denial of licence plate renewal even though the customer is properly insured. IBC's contract states that

“...the Parties agree to act diligently and in good faith to develop effective procedures and measures to address:

...the means of dealing with members of the public who are not permitted to perform Transactions Requiring Insurance in respect of a Motor Vehicle that they claim is then covered by Mandatory Insurance...”

IBC conducted extensive consultations with the insurer and broker communities in collaboration with the Ontario Ministry of Transportation (MTO), the Financial Services Commission of Ontario (FSCO) and the Ministry of Finance to develop a procedure to meet this contractual obligation. The attached Customer Resolve Measures (CRM) document describes that consultation and the procedure which was agreed upon. Each company is requested to adopt this procedure (or an equivalent) so that wrongful-denial issues can be corrected effectively.

The procedure builds on FSCO's Consumer Complaint Officer position and expands it to provide flexibility, in recognition of each company's individual circumstances. The ultimate purpose is to have a fast-track solution which will correct insurance/VIN issues within four business days, thus allowing the customer to resume his or her plate renewal transaction. A provincial/industry committee will monitor the insurance/VIN issues to determine compliance.

The Customer Resolve Measures document also describes MTO's temporary remedies for wrongful denial. These are shown in the attached document in the chart on page 6 and in the process diagram following it. Essentially, if the VIN on the pink card matches that on the plate permit and passes the algorithm check, the customer may self declare and receive his or her plate-renewal sticker. If the VIN does not match and/or does not pass the algorithm check, the customer may purchase a Temporary (10-day) Registration.

It is in the interest of the industry to ensure the success of the Uninsured Vehicles Project, of which this CRM document is an integral part. Please review this important document and share it with all staff and distribution personnel involved in this project.

To fulfill the industry's contractual obligation described above, on or before September 1, 2010, we ask you to reply by email to bmccormick@ibc.ca stating that

“ _____ (name of company) will implement the procedures described in the Customer Resolve Measures document, or equivalent procedures, effective November 1, 2010, and will use its best efforts to achieve correction of insurance/VIN issues within four business days, as measured by the document.”

If you have any questions, do not hesitate to contact Vehicle Data Services at 416-445-5912 or 1-800-761-6703.



Bruce Johnston
Director, Data Processing

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