

## Ontario Auto Reform Frequently Asked Questions

This FAQ addresses common questions about the upcoming changes to Statutory Accident Benefits (SABS) in Ontario. It's designed to support your understanding of what's changing, and how these changes will impact the way you work with us.

**Last updated:** March 27, 2026

### General

#### What are Statutory Accident Benefits?

Statutory Accident Benefits (SABS) provide financial support if your client is injured in a car accident. These benefits are available regardless of who caused the accident and can cover things like medical treatment, rehabilitation, and income if your client can't work because of their injuries.

#### What is changing?

Starting July 1, 2026, Ontario is making changes that will give your clients more control over their coverage. Here are the key changes:

- **Some mandatory benefits will become optional:** Medical, rehabilitation, and attendant care benefits will remain mandatory, while all other accident benefits will become optional. [Click here for the detailed list of optional benefits.](#)
- **First payor for medical and rehabilitation:** Insurers will be the first payor for medical and rehabilitation expenses (excluding medication) as of July 1, 2026.
- **New definition of covered persons:** Starting July 1, 2026, optional benefits under your client's auto policy will only apply to:
  - The named insured
  - The spouse of the named insured
  - Dependants of the named insured and of the named insured's spouse
  - Persons specified in the policy as drivers of the automobile

This means that some people, such as pedestrians, cyclists, and certain passengers who may have been covered in the past may no longer be eligible for accident benefits unless they are included in the categories listed above.

**Do these changes only apply to personal lines auto or all auto including commercial lines/fleet?**

The changes apply to all types of auto insurance that include Statutory Accident Benefits (SABS), not just personal auto. Examples of policies affected include:

- Personal auto insurance policies
- Commercial auto policies
- Fleet and company vehicle policies
- Garage policies

As long as the contract includes SABS, the July 1, 2026, changes apply.

**What is the new list of optional benefits starting July 1, 2026, and what do they cover?**

<b>Optional benefit</b>	<b>What it covers</b>
Income replacement	Helps replace income you lose because of an auto accident.
Non-earner	If you're a student or unemployed and an accident keeps you from leading a normal life, this can provide financial support while you recover.
Caregiver benefits	Covers caregiving expenses if you or another covered person is injured and can no longer provide care to a dependent household member, such as a child or a person who requires care due to a physical or mental incapacity.
Lost educational expenses	If a car accident keeps you from attending school or an education program, this benefit helps cover the costs you've lost.
Expenses of visitors	Covers reasonable and necessary expenses of visitors if you or another covered person is injured in an accident.
Housekeeping & home maintenance	Helps cover costs if you or another covered person is unable to perform the housekeeping and home maintenance tasks normally done before the accident.

Damage to personal items	Covers the cost to repair or replace personal items (e.g., clothing, prescription eyewear, hearing aids, etc.) that were damaged in the accident.
Death benefits	Compensates certain family members if you or a covered person dies due to an auto accident.
Funeral benefits	Helps cover some funeral costs if you or a covered person dies due to an auto accident
Supplementary medical, rehabilitation and attendant care benefits	Help cover expenses for medical benefits beyond the standard limits.
Dependant care benefits	Helps cover reasonable and necessary costs associated with caring for dependants such as a child, or spouse or aging parent.
Indexation benefits	Helps ensure certain weekly benefit payments are adjusted to reflect the cost of living changes each year.

## Working with us

### Will Gore Mutual contact policyholders directly about the change?

For Private Passenger Vehicle (PPV) and Individually Rated Commercial Auto (IRCA) policies:

- Yes. Gore Mutual will notify policyholders directly through educational inserts included in their policy documents.
- Policyholders will begin receiving these inserts as early as May 8, 2026, for renewals.
- For New Business policies with an effective date of July 1, 2026, or onward, policyholders will receive the insert as part of their policy package.

For garage and fleet auto policies:

- Brokers will receive the broker letter and are responsible for delivering it to their clients.
- Letter for renewals will be sent to brokers as early as May 1, 2026.
- For policies effective July 1, 2026 and later, brokers will receive letters for New Business when their client's policy is confirmed.

### **What happens if my client has an existing policy? How will these changes affect them?**

- Your client's current coverage will continue unchanged unless they request a change in writing.
- At renewal on or after July 1, 2026, they can review their options and decide to keep, add, or remove optional accident benefits.
- For details on when changes can be made (including mid-term options), see the next question.

### **When can my clients change their optional benefits?**

- **For policies issued before July 1, 2026:** These policies will renew with the same coverages and limits the client currently has. Clients who wish to update their optional accident benefits may do so by providing a written request to their broker.
- **At renewal on or after July 1, 2026:** Your clients can choose to add or remove optional accident benefits as part of their renewal review.
- **After July 1, 2026:** Your clients with pre-July 1 policies may make mid-term changes to optional benefits anytime, without having to wait for their renewal date.

Regardless of when a change is made, only the coverage in place at the time of an accident will apply to a claim.

### **How will new business be quoted after July 1, 2026?**

For new business issued on or after July 1, 2026, policies must be quoted with mandatory coverages only, and all optional accident benefits must be offered so clients can choose what they need.

### **What are the steps and what documents are required to change policy mid-term?**

For Individually Rated Commercial Auto (IRCA) policies and garage and fleet policies:

- At this time, mid-term endorsements are not available for policies that have not yet been renewed under the new SABS framework. Your underwriting team can support discussions on timing, options, and implications based on each client's situation.

For Private Passenger Vehicle (PPV) policies:

- For policies **with an effective date before July 1, 2026**, mid-term endorsements to move to the new SABS are not available in Guidewire. If a customer submits a written request to move to the new SABS before their renewal date, the change must be completed by cancelling their current policy and issuing a new policy, not a standard mid-term policy change.
- For policies **issued after July 1, 2026**, mid-term changes to optional accident benefits can be made at any time through your standard policy-change workflow.

For full process details and documentation requirements, please refer to the Ontario Auto Reform resources tab in [GoreU](#).

### **How will quoting workflows change at Gore Mutual?**

For policies effective **July 1, 2026**, brokers must use the updated **OAF 1 (AF-068E 2026)** and **OAF 4 (AF-122E 2026)** forms for all auto insurance quotes and applications. The updated form reflects the new SABS structure, where optional accident benefits are now selectable components.

Policies with an effective date **before July 1, 2026**, must continue to use the prior versions of OAF 1 (AF-068E) and OAF 4 (AF-122E).

These workflow changes are industry-wide and not unique to Gore Mutual. Our quoting process will align with the broader market, and brokers are encouraged to refer to the [trainings on GoreU](#) for detailed guidance on the updated workflow.

### **Will Gore Mutual update its systems before July 1, 2026?**

Yes. System updates have already been completed in preparation for the upcoming changes.

### **Will Gore Mutual provide training for brokers?**

Yes. We've created a series of short and easy-to-follow modules under the Ontario Auto Reform Resources Tab in [GoreU](#) to walk you through the changes and impacts to how you work on Guidewire.

You'll also find additional support materials on our [broker resource page](#), including:

- Frequently asked questions (FAQ)
- What your clients see



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- Industry training and resources