



**No. A-10/10  
Property &  
Casualty  
– Auto**

## **Minor Injury Guideline and Revised Minor Injury Treatment Discharge Report (OCF-24)**

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### **To the attention of all insurance companies licensed to transact automobile insurance in Ontario**

With this Bulletin, the Financial Services Commission of Ontario (FSCO) is releasing the Minor Injury Guideline (MIG) for the purposes of the Statutory Accident Benefits Schedule – Effective September 1, 2010 (SABS).

The MIG will apply to accidents that occur on or after September 1, 2010.

Superintendent's Guideline No. 02/09, the Pre-approved Framework (PAF) Guideline for Grade I and II Whiplash Associated Disorders issued in July 2009, will continue to apply to accidents that occur before September 1, 2010.

The MIG has been developed in consultation with insurance industry stakeholders, health care professionals and legal representatives.

The MIG is interim with the expectation that it will be replaced in the future with a more comprehensive Guideline that will prescribe evidence-based treatment as identified by the Neck Pain Task Force and other expert authorities.

The SABS and the MIG are intended to encourage and promote the broadest use of the Guideline, recognizing that most persons injured in car accidents in Ontario sustain minor injuries for which the goods and services provided under the MIG are appropriate.

Usage of the MIG by stakeholders will be monitored on an ongoing basis, with a view to early identification and response to inappropriate application or interpretation of the SABS and the MIG.

## **Effective Date**

The MIG will be effective for any Treatment Confirmation Form (OCF-23) submitted on behalf of an insured person or when the insurer has waived the requirement for a Treatment Confirmation Form (OCF-23), in respect of an accident that occurred on or after September 1, 2010.

The PAF Guideline for Grade I and II Whiplash Associated Disorders (Superintendent's Guideline No. 02/09) remains in effect for Treatment Confirmation Forms (OCF-23) that are submitted on behalf of an insured person, or when an insurer has waived the requirement for a Treatment Confirmation Form (OCF-23), in respect of an accident that occurred before September 1, 2010.

The Minor Injury Treatment Discharge Report (OCF-24) accompanying this Bulletin is to be used for accidents that occurred on or after September 1, 2010 while the existing OCF-24/198 will continue to be used for accidents that occurred before September 1, 2010.

## **Authority**

The MIG is issued pursuant to section 268.3 of the Insurance Act for the purposes of the SABS. As required by section 268.3 (2) of the Insurance Act, the MIG shall be considered in any determination involving the interpretation of the SABS.

## **Copies of the MIG and the Minor Injury Treatment Discharge Report (OCF-24)**

Copies of the MIG and OCF-24 are attached and are also available on FSCO's website at [www.fSCO.gov.on.ca](http://www.fSCO.gov.on.ca). The MIG will also be published in a forthcoming edition of The Ontario Gazette.



Philip Howell  
Chief Executive Officer and  
Superintendent of Financial Services

June 14, 2010

### **Attachments:**

- Minor Injury Guideline
- Minor Injury Treatment Discharge Report (OCF-24)