



AUTOMOBILE INSURANCE RATE BOARD

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Bulletin 1-04

December 21, 2004

To: All Automobile Insurers Licensed in Alberta

Subject: Filing Requirements for Physical Damage

Every insurer that offers additional coverage under private passenger rating programs is obliged under Part 2, Section 9(1) of the Automobile Insurance Premiums Regulation to file with the Board by February 1, 2005 (a) its rating program for additional coverage, and (b) the rates under the rating program applicable to each type of additional coverage.

This initial filing establishes a baseline for each insurer from which to measure future changes. As these rating programs are those in place as of October 30, 2003, an actuarial analysis is not required for this initial submission. The filing package must include:

- Automobile manual pages that relate to the premiums for all additional or optional coverage and the rules that govern the application of those premiums.
- The base premiums for collision, comprehensive and specified perils for each rating territory and applicable differentials for class, driving record, deductibles and vehicle rate groups.
- The 2004 average premiums for collision, comprehensive and specified perils for each rating territory and average differentials for class, driving record, deductibles and vehicle rate groups.
- Company experience for 2004 for collision, comprehensive and specified perils for each rating territory and in total displaying written and earned vehicles, written and earned premium, number of claims incurred, incurred claims and adjustment expenses and loss ratio. The Board will exercise flexibility on the receipt date for this portion of the filing. Please indicate what date you expect to forward this exhibit if it does not accompany the balance of the submission.

Please contact the Board with any questions. The telephone number is 780/427-5428. You can also me at Peter.Thomas@gov.ab.ca or Susan.Steeves@gov.ab.ca.

Further information will follow at a later date on the requirements for filing changes to existing rating programs for additional coverage and for other notices and applications under the regulation that are available as of October 1, 2005.

Attached are guidelines for the data format that you must file with your submission.

(Original signed)

Peter Thomas
Acting Executive Director

Company _____
 Physical Damage Report

Terr	Coverage	Base Prem	Ave Prem
		Current	2004
101	Coll Comp SP		
102	Coll Comp SP		
105	Coll Comp SP		
100	Coll Comp SP		
Other1	Coll Comp SP		
Other2	Coll Comp SP		
Other3	Coll Comp SP		
Other4	Coll Comp SP		
Other5	Coll Comp SP		
Other6	Coll Comp SP		
Other7	Coll Comp SP		
Other8	Coll Comp SP		

Deductibles	Curr Coll Differential	Curr Comp/SP Differential
\$100		
\$200		
\$250		
\$500		
\$1,000		
over \$1000		
Average		

Rate Groups	Curr Diff
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	
25	
26	
27	
28	
29	
30	
over 30	
Average	

Company _____
Physical Damage Report

Urban			
Class	Curr Diff	# Writ. Veh	% Distrib.
01			
02			
03			
05			
06			
07			
08			
09			
10			
11			
12			
13			
18			
19			
Ave. Diff			
Totals			
Driving Record			
6			
5			
4			
3			
2			
1			
0			
Ave. Diff			
Totals			

Rural			
Class	Curr Diff	# Writ. Veh	% Distrib.
01			
02			
03			
05			
06			
07			
08			
09			
10			
11			
12			
13			
18			
19			
Ave. Diff			
Totals			
Driving Record			
6			
5			
4			
3			
2			
1			
0			
Ave. Diff			
Totals			