

## Bulletin 01-2014

July 9, 2014

**To: Private Passenger Automobile Insurers**

**Subject: Initial Filing Requirements for Private Passenger Rating Programs**

On July 1, 2014, the new [Automobile Insurance Premiums Regulation](#) came into effect. Section 3(1) of the legislation requires every insurer offering basic coverage or additional coverage, or both, to submit with the Board its current rating programs. As per section 3(2), these rating programs are deemed to be approved by the Board.

The submission must include:

- Base premiums and relativities for all rating variables for each coverage.
- Rating algorithms for each coverage.
- Automobile manual pages for premiums and rules that impact the calculation of premiums.
- Current version of CLEAR rate group tables or alternative rate group tables.

Please note this submission is different from the first full filing, which will require an actuarial analysis.

Digital versions must be sent to [airb@gov.ab.ca](mailto:airb@gov.ab.ca) by August 11, 2014. If you have any questions, please contact the Board at (780) 427-5428 or by email [vivian.cao@gov.ab.ca](mailto:vivian.cao@gov.ab.ca) or [kimberley.kern@gov.ab.ca](mailto:kimberley.kern@gov.ab.ca).

Sincerely,

*Original signed by*

Del Dyck CMA, CLGM  
Executive Director