

**Bulletin 03-13**

**September 16, 2013**

**To: Private Passenger Automobile Insurers**

**Subject: Rating Profiles**

Since January 1, 2011, insurers have been obliged to complete rating profiles with applications and notices relating to private passenger rating programs. The profiles were developed in a joint effort between the Insurance Bureau of Canada (IBC) and the Canadian Automobile Insurance Rate Regulators Association (CARR). CARR and IBC recently updated the vehicles for the each of the profiles. Insurers can begin using the new profiles at any time and must use them where the effective date of revisions is January 1, 2014 or later.

The profiles are posted on the AIRB website at [www.airb.alberta.ca/filing-guidelines/](http://www.airb.alberta.ca/filing-guidelines/) with notes and instructions. The forms for the profiles, as well as notices and applications under the *Automobile Insurance Premiums Regulation* are found there.

Please share this notice with any individuals involved in putting together submissions. Anyone using the forms should check the website periodically to ensure they are using the current version of the relevant form.

AIRB also posts selected profiles on its website as a tool for consumers. All insurers must submit the five profiles by December 15, 2013, if they have not been provided through a previous notice or application. See the form on the website for specific instructions.

Please direct any questions to [airb@gov.ab.ca](mailto:airb@gov.ab.ca) or call 780-427-5428.

Sincerely,

*“Original signed”*

Del Dyck CMA, CLGM  
Executive Director