

BULLETIN: 11-2021

DATE: SEPTEMBER 24, 2021

**Bulletin to All Insurers**  
File and Use Filing Guidelines  
Effective October 1, 2021

**Purpose:**

The Automobile Insurance Rate Board (AIRB) is issuing this Bulletin to advise all automobile insurers operating in Alberta of amendments to the filing guidelines for both private passenger and other than private passenger vehicles.

**Background:**

Bill 41 Insurance (Enhancing Driver affordability and Care) Amendment Act introduced a number of reforms to the Insurance Act and regulations, including the authority for the AIRB to implement file and use where appropriate.

Effective March 1, 2021, in response to automobile reforms, the AIRB introduced new File and Use filing guidelines for CLEAR or IAO Rate Group tables where the rate impact is negative or off-balanced to revenue neutral. The Guideline uses the same Appendix A as other filings, with only minimal sections required to be completed. A file and use approach was also implemented for the DCPD implementation filings.

In accordance with AIRB Policy P04 Automobile Insurance Rating Program Approvals, the AIRB develops and updates filing guidelines to communicate the requirements and expectations for submitting a request to change or adopt a new rating program.

**Process:**

The updates to *File and Use Filing Guidelines* are effective October 1, 2021 for all classes of vehicles.

The guideline uses the same Appendix A as other filings, however, the number of sections required to be completed is reduced.

These filings can be filed and implemented immediately.

**Action Required:**

All insurers wishing to submit a filing to the AIRB should review the new *File and Use Filing Guidelines* to determine which set of guidelines is applicable.

Should you have any questions relating to this Bulletin, please contact our office at (780) 427-5428 or by email: [airb@gov.ab.ca](mailto:airb@gov.ab.ca).

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