

# Bulletin to All Insurers

## Updates to Filing Guidelines & Technical Guidance

### Bulletin 04-2022

### September 23, 2022

#### 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

Under AIRB Policy Po4 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 AIRB regularly reviews its filing guidelines to provide the most current information to insurers in preparing their filings to change or adopt a rating program.

We adopted new filing guidelines effective July 1, 2022, and the guidance references Appendix A. On July 11, 2022, we launched the AIRB Collection and Reporting System (CARS) online filing system, which replaced excel based Appendix A. Because of this, the following updates to the Filing Guidelines and Technical Guidance are effective September 23, 2022.

These updates include:

#### Filing Guidelines

1. Removing reference to Appendix A and adding reference to CARS in both Filing Guideline and Technical Guidance.
2. Clarifying the 10% dislocation limit on File and Use – to waive the limitation when the insurer is adopting the latest version of vehicle Rate Groups<sup>1</sup> or change the price for an endorsement<sup>2</sup> in Filing Guideline.

#### Technical Guidance

3. Removing COVID-19 data request from Technical Guidance, previously requested through Appendix A, as it was only relevant during the pandemic.

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<sup>1</sup> CLEAR/IAO can result in dislocation greater than 10% due to a change in the vehicle rate group.

<sup>2</sup> Increasing the price of an endorsement can result in a percentage change greater than 10% due to the small premium on endorsements

## Action Required

The AIRB requires all insurers to follow the latest filing guidelines when preparing their filings for submission after September 23, 2022.

We also ask you to refer to [Bulletin 03-2022 – Updates to Filing Guidelines](#).

Find the updated Filing Guidelines and Technical Guidance documents on the AIRB website at: <https://albertairb.ca/for-industry/filing-guidelines/>.

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

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