

Bulletin to Interested Parties

Updates to Filing Guidance

Purpose

The Automobile Insurance Rate Board (AIRB) is issuing this Bulletin to advise all automobile insurers operating in Alberta of updates to the filing guidelines and technical guidance applicable to all vehicle types.

Background

In accordance with [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.

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.

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.

The changes to the filing guidelines and technical guidance effective for rate approvals after January 9, 2025 include:

Filing Guidelines

- 1** Add clarity on use of file and use for miscellaneous vehicles.
- 2** Add clarity on the frequency and expectations for trending residual indication.
- 3** Add clarity on exemption from full filing requirements for insurers writing only vehicle protection products.

Technical Guidance

- 1** Add definition of at fault claim, driver training certificate, driving experience, Criminal Code, Major and Minor convictions, and occasional driver – no change from definition currently in Grid Guidance.
- 2** Add vehicle protection products to list of coverages in definitions.
- 3** Add confirmation of repeal effective January 1, 2027, under Grid Rating System
- 4** Add reference to definition of driving experience under Lapse in Auto Insurance Coverage
- 5** Add section of Vehicle Protection Products
- 6** Add clarification for withdrawal of filing to be made prior to Board decision.

Action Required

The AIRB requires all insurers follow the latest filing guidelines when preparing their filings for submission effective immediately.

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

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