

Notice to Interested Parties

New & Amended Policies

Purpose

The Automobile Insurance Rate Board (AIRB) is issuing this Notice to advise all automobile insurers operating in Alberta of amended Policy Po5 – Review of Automobile Insurance Premiums and Trends and the creation of policy, Po8 – Consumer Inquiries and Complaints.

Background

AIRB Policy Po5 - Review of Automobile Insurance Premiums & Trends

The AIRB has approved changes to this policy to ensure alignment with changes made to section 9 of the Automobile Insurance Premiums Regulation (Regulation) in October 2025, the changes include:

- 1 Change report of the consumer representative to a report on consumer perspectives consistent with changes in the Regulation.
- 2 Remove reference to open meeting consistent with changes to the Regulation.
- 3 Remove detail under annual review commercial vehicles and semi-annual review private passenger vehicles and reference process the same as for annual review.
- 4 Minor wording changes to replace stakeholders with automobile insurance industry and the public.

AIRB Policy Po8 – Consumer Inquiries and Complaints

The AIRB has created this new policy to formalize and increase transparency of our process for consumer inquiries and complaints. Over the past two years, the awareness of the AIRB has increased with our media campaigns and the level of engagement we have with consumers has increased substantially.

This policy establishes a consistent, documented process for receiving, assessing, and responding to consumer inquiries/complaints related to auto insurance pricing and rating practices and inquiries on shopping the market, or general auto insurance information. It supports transparency, regulatory oversight, and continuous improvement of the auto insurance pricing framework. It does not create new rights or obligations beyond those established in legislation or regulation.

Action Required

Insurers can find copies of the new and amended policies on the [AIRB website](#).

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

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