

**Bulletin 01-2019**  
**January 8, 2019**

## **Bulletin to all Private Passenger Vehicle Insurers**

### **Approval of 2019 CLEAR Rate Group Tables**

The Automobile Insurance Rate Board (AIRB) is issuing this Bulletin to advise all private passenger vehicle insurers operating in Alberta that on December 4, 2018, the AIRB approved the 2019 CLEAR (Canadian Loss Experience Automobile Rating) rate group tables for use in Alberta.

#### **Background:**

Most private passenger vehicle insurers adopt the CLEAR rate group tables published by the Insurance Bureau of Canada (IBC) to price accident benefits and additional coverage.

Since the expansion of the AIRB's mandate to regulate additional coverage in addition to basic coverage in 2014, the AIRB has reviewed and approved each version of the CLEAR table rate group tables.

#### **The Process:**

The AIRB's filing guidelines require that "[an] insurer that adopts CLEAR rate group tables to set rate groups is required to adopt the latest AIRB approved CLEAR tables in its mandatory three year filing". Insurers may choose to adopt the current year CLEAR rate group tables annually, but it is not required.

The type of filing required to adopt the 2019 CLEAR rate group tables depends on whether the combined changes being proposed meet the requirements of the Simplified Filing Guidelines or not.

#### **Required Action:**

Insurers should contact the AIRB prior to developing their filing to confirm if the combined changes meet the requirements in the Simplified Filing Guidelines or if a Full Filing is required. Should you have any questions relating to this Bulletin, please contact the AIRB at (780) 427-5428 or by email [tbf.airb@gov.ab.ca](mailto:tbf.airb@gov.ab.ca).

*{Original Signed}*

Laurie Balfour MBA, CPA, CMA  
Executive Director