

Bulletin 02-2018
March 1, 2018

Bulletin to All Stakeholders

Filing Guidelines Update

The Automobile Insurance Rate Board (AIRB) is issuing this Bulletin to advise all automobile insurers operating in Alberta of the following changes.

Filing Guidelines and Appendices

Effective March 1, 2018, amendments have been made to the [filing guidelines and appendices](#):

- Clarify that PPV fleets are also exempt from filings
- Remove the reference that “fixed expense may be allocated to basic coverage” to be consistent with 4.f.1
- Clarify that rating profiles are on an un-capped basis
- Clarify that underwriting manual updates with eligibility rule changes will go through simplified filings
- For Non-PPV, clarify that if an insurer has not submitted a FULL filing in the last 3 years and a rate change of 10% or more is proposed, then a full filing is required.
- Revise information requested in Appendix A
 - add a column to show the latest completed accident year loss ratio (developed but not trended)
 - clarify dislocation requirement
- Update Q&As
 - Add Q12 to clarify that the 10% limit on differential increase and 20% limit on dislocation still apply when insurers are taking more than 3% PPV simplified filing increase.
 - Modify Q15 to be consistent with the revised NON-PPV filing guideline.

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

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