

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 October 1, 2025, include:

Filing Guidelines

- 1 Update references to the new Ministerial Order.
- 2 Add clarity on the discretion to waive a full filing.
- 3 Move details on principles and expectations to Technical Guidance.
- 4 Streamline filing thresholds for file and use under the new Ministerial Order.
- 5 Clarify dislocation reporting under Q6 in CARS.
- 6 Clarify Section 9.
- 7 Clarify requirement for submission of rate manual in CARS.
- 8 Separate Appendix D – Actuarial Support into a separate document.

Technical Guidance

- 1 Update Accident Benefit Claims section to note end date for guidance.
- 2 At Fault and Not at Fault Claims section to note end date for this guidance.
- 3 Added clarity of expectations for convictions under General Conviction Information.
- 4 Added definition of Driver Abstract.
- 5 Noted repeal date for Grid under definitions.
- 6 Added section on principles and expectations.
- 7 Added clarity on rate capping.



Appendix D

- 1 Separated to stand alone section.
- 2 Edit to D.5 Premium for increased clarity.

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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