

NOTICE: 09-2023  
DATE: SEPTEMBER 25, 2023

## Notice to All Stakeholders

### Review of Insurer Communications to Policyholders

#### **Purpose:**

The Automobile Insurance Rate Board (AIRB) is issuing this notice to announce the publication of our findings from our review of insurer communications to policyholders.

#### **Background:**

The AIRB conducted a review of insurer communications to policyholders in response to feedback from Albertans in the Consumer Representative's Consumer Perception Survey. The review focused a consumer lens on insurer communication to better understand the reason for increased frustration and misunderstanding experienced at renewal.

As part of the review the AIRB requested eleven insurance groups to provide:

1. A sample of the insurer's Alberta auto insurance renewal letter explaining changes to a policyholder's premium, year-over-year;
2. Any materials provided to the insurer's Alberta distribution channel (agent or broker) to aid in their service to policyholders regarding premium changes; and
3. Consumer information on the insurer's website related to understanding changes in Alberta auto insurance products.

In addition, the AIRB reviewed insurer websites and spoke to brokers and agents to ensure a balanced perspective of the challenges with communications to policyholders.

#### **Announcement:**

The findings of our review on communications to policyholders are included in the Consumer Experience at Renewal Report. The report includes our findings and recommendations to improve access to information for Alberta drivers.

#### **Action Required:**

Insurers are expected to review the findings in the Consumer Experience at Renewal Report and consider how to improve communications to policyholders. Insurers are required to share how they communicate changes to their rating program, under Section 9 of the filing guidelines.

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

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