Bulletin 08-2026
September 14, 2026

Bulletin to Interested Parties

Timing for Rate Filings with Consumer Premium Impacts

Purpose

The Automobile Insurance Rate Board (AIRB) is issuing this bulletin to advise all auto insurers operating in Alberta of changes to the timing for accepting new rate filings that change premiums charged to consumers.

Background

The AIRB recognizes insurers may be preparing rate filings in advance of upcoming market and regulatory changes. This direction on timing is intended to support consistency, consumer protection, and orderly implementation.

Announcement

Until the AIRB issues filing guidance, the AIRB will not accept new rate filings from auto insurers operating in Alberta if the filing would affect overall premiums for consumers. This applies to all vehicle types.

This applies to new filings submitted on or after the date of this bulletin. Filings already accepted by the AIRB before this date will continue to be reviewed in accordance with the applicable process, unless otherwise directed by the AIRB.

The AIRB anticipates issuing new filing guidelines by the end of the calendar year and will advise insurers when they are available.

Action Required

Insurers must not submit any new rate filing with a premium impact to consumers until filing guidelines are issued.

Insurers should review filings currently in development and defer submission if they would result in an overall consumer premium impact.

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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