

Bulletin 11-2018
November 1, 2018

Bulletin to All Stakeholders Gender X

The Automobile Insurance Rate Board (AIRB) is issuing this Bulletin to provide further clarification for the use of Gender X in rating programs to all automobile insurers operating in Alberta.

Background:

In June 2018, the Government announced Alberta drivers now have the option to display the gender inclusive “X” in the sex field on their driver’s licenses and identification documents. The AIRB invited and received comments from industry stakeholders on Gender X through the Annual Review process in July 2018.

The AIRB will not be offering advice on the issue at this time, as a review of the data underlying gender rating needs to be undertaken to get a better understanding of the current cost differences before any guidance can be issued to the industry.

The Process:

The AIRB is prepared to accept filings from insurers that wish to accommodate Gender X insureds by allowing insurers to use the current Simplified Filing Guidelines to modify their existing rating program.

The AIRB recognizes supporting data is not currently available for Gender X and therefore it will not be required when submitting filings.

If an insurer wishes to implement Gender X in their rating program, the AIRB requests it be included along with other rating program adjustments and requests insurers, where possible, do not submit a separate filing solely reflecting this change.

Sincerely,

“Original signed”

Laurie Balfour, MBA, CPA, CMA
Executive Director