

BULLETIN: 01-2021
DATE: MARCH 1, 2021

Bulletin to All Insurers
File and Use Filing Guidelines
Effective March 1, 2021

Purpose:

The Automobile Insurance Rate Board (AIRB) is issuing this Bulletin to advise all automobile insurers operating in Alberta the AIRB has posted file and use filing guidelines for CLEAR and IAO Rate Group Tables where the rate impact is negative or off-balanced to revenue neutral.

Background:

The AIRB encourages all insurers to adopt the most recent version of CLEAR. Previously this required a simplified filing.

Bill 41 Insurance (Enhancing Driver affordability and Care) Amendment Act introduced a number of reforms to the Insurance Act and regulations, including the authority for the AIRB to implement file and use where appropriate.

The AIRB recognizes insurer resources will be prioritizing preparations for the introduction of Direct Compensation for Property Damage (DCPD) this year, and other filings may not be feasible. Therefore, we are implementing file and use for rate group tables, to offer a streamlined approach to ensure current rate group tables in use for the implementation of DCPD.

Process:

The *File and Use Filing Guidelines* are effective March 1, 2021 for private passenger vehicles, motorcycles, commercial and interurban vehicles.

The guideline uses the same Appendix A as other filings, however, the number of sections required to be completed is reduced.

These filings can be filed and implemented immediately.

Action Required:

All insurers wishing to adopt the most recent version of CLEAR or IAO rate groups may follow the *File and Use Filing Guidelines*.

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

Laurie Balfour, MBA, CPA, CMA
Executive Director