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## Frequently Asked Questions

### Filing Guideline Exemptions for Ministerial Order

December 1, 2018 – August 31, 2019

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The Automobile Insurance Rate Board (AIRB) has issued [AIRB Bulletin 12-2018 - Filing Guideline Exception for Ministerial Order No. 14/2018](#). The following Frequently Asked Questions (FAQ) answer questions related to filings submitted during the period December 1, 2018 – August 31, 2019.

- 1. Q: Can a simplified filing be used for any request within the timeframe of the new Ministerial Order? Will there be criteria in place or will a request up to +5.0% under a simplified filing be sufficient?**

A: Refer to the [AIRB Bulletin 12-2018 - Filing Guideline Exception for Ministerial Order No. 14/2018](#).

- 2. Q: After increasing rates by +5.0% during the timeframe identified in the current Ministerial Order, can an insurer file rating program changes with an overall rate change of 0.0%?**

A: Yes, however, insurers may wish to consider the implications of rating program changes and the resultant dislocation impacts on individual Albertans. The overall intent of the Ministerial Order remains unchanged and is to protect Albertans from significant rate shocks.

- 3. Q: Does the Ministerial Order have any limitations on insurers' use of capping?**

A: No, subject to the answer to the question immediately above.

- 4. Q: Does the Ministerial Order apply to a filing's submission date or AIRB approval date?**

A: The Ministerial Order applies to AIRB approval date.

- 5. Q: "The insurer has submitted a full filing within the past twelve months." Is this based on effective date, submission date or the AIRB approval date of last full filing.**

A: The AIRB will consider the submission date from the last full filing.

**6. Q. Does the accumulative +6.0% over the three years for simplified filing still apply?**

A: Yes, provided the full filing meets the criteria under a simplified filing. We recommend insurers contact the AIRB at [tbf.airb@gov.ab.ca](mailto:tbf.airb@gov.ab.ca) to discuss their individual circumstances.

**7. Q: I have already submitted a full filing for a +5.0% increase; can the filing be reviewed as simplified filing now, provided it meets all of the criteria outlined in the Bulletin?**

A: Contact the AIRB staff to confirm the status of your filing and timelines for it to be reviewed.

**8. Q: What is the process for an insurer to request an exemption from the +5.0% limitation?**

A: Contact the Superintendent of Insurance at [tbf.insurance@gov.ab.ca](mailto:tbf.insurance@gov.ab.ca).

**9. Q: If an insurer did not take the full +5.0% during the period November 1, 2017 – November 30, 2018 can they file for the unused portion with the +5.0% available from December 1, 2018 – August 31, 2019?**

A: No, insurers are limited to a maximum of +5.0% under the Ministerial Order for the period December 1, 2018 – August 31, 2019.

**10. Q: Whom do I contact if I cannot find the answers to my question in the FAQ document?**

A: If you have a question that is not listed in the current FAQs, please contact the AIRB at [tbf.airb@gov.ab.ca](mailto:tbf.airb@gov.ab.ca) and we will respond, then add the question to this document.