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<b>BULLETIN NUMBER:</b>	<b>03-2015</b>
<b>TITLE:</b>	<b>Endorsement Forms – Automobile Insurance</b>
<b>DATE:</b>	<b>September 2015</b>

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**PURPOSE:**

The purpose of this bulletin is to remind all automobile insurance companies licensed in Alberta that only [endorsement forms approved by the Office of the Superintendent of Insurance](#) are applicable for use in Alberta. These endorsement forms are separated into two categories:

- 1) Standard Endorsement Forms (SEF) that have already been approved for use by the Superintendent of Insurance; and
- 2) Conditionally Approved Endorsements (CAE).

**BACKGROUND:**

Pursuant to section 551 of the *Insurance Act (Act)*: “No insurer may use a form of application, policy, endorsement, or renewal or continuation certificate in respect to automobile insurance other than a form approved by the Superintendent of Insurance”.

The use of non-approved endorsements by insurers is an offence under the *Insurance Act* and is subject to prosecution or an administrative penalty.

**CONDITIONALLY APPROVED ENDORSEMENTS:**

From time to time the Superintendent of Insurance will approve a CAE for use by an insurance company wishing to address specific coverage needs of its clients.

In order for the Superintendent of Insurance to consider approving a CAE the following information is required:

- 1) The purpose of the CAE;
- 2) Why a currently approved SEF does not meet the purpose of the proposed CAE;
- 3) A copy of the proposed wording of the CAE;
- 4) Underwriting guidelines;
- 5) Claims adjusting procedures; and
- 6) Any other information the Superintendent deems necessary to make a determination regarding the approval of the proposed CAE.

## **RATE APPROVALS**

An insurer must seek approval for its endorsement rates from the Automobile Insurance Rate Board (AIRB):

1. After a CAE has been approved by the Superintendent of Insurance; or
2. If an insurer wants to introduce an approved SEF into its rating program.

The AIRB Filing Guidelines are located at [www.airb.alberta.ca/industry-information/filing-guidelines/](http://www.airb.alberta.ca/industry-information/filing-guidelines/).

If you have questions regarding this Bulletin, please contact our office, either by e-mail at [TBF.insurance@gov.ab.ca](mailto:TBF.insurance@gov.ab.ca) or by phone at (780) 427-8322 (toll-free in Alberta by first dialing 310-0000).

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