

TO: MEMBERS OF THE FACILITY ASSOCIATION

ATTENTION: CHIEF EXECUTIVE OFFICER

BULLETIN NO: F2025 – 044

DATE: November 18, 2025

SUBJECT: Update: Alberta Automobile Insurance Reforms – Alberta RSPs

A copy of this bulletin should be provided to your Chief Financial Officer and Appointed Actuary.

Facility Association (FA) is providing the following update regarding the Alberta Risk Sharing Pool (RSP), as a result of the upcoming Alberta Automobile Insurance Reforms and the scheduled repeal of the Alberta Grid legislation, effective January 1, 2027. Please see attached.

Saskia Matheson
President & CEO

TO: RISK SHARING POOL PROJECT MANAGERS

BULLETIN NO.: PJM 2025-11 (RSP-ALL)

DATE: November 18, 2025

SUBJECT: Update: Alberta Automobile Insurance Reforms – Alberta RSPs

Facility Association (FA) is providing the following updates regarding the Alberta Risk Sharing Pool (RSP), as a result of the upcoming Alberta Automobile Insurance Reforms and the scheduled repeal of the Alberta Grid legislation, effective January 1, 2027.

Transfer Limit:

Following a discussion at its October meeting, the FA Board of Directors resolved to **maintain the current 5% Transfer Limit for the Alberta RSP post January 1, 2027 (accident year 2027), with no additional transition allotment to replace the Alberta Grid RSP at this time.** The FA Board will review this decision in 2026 once the draft legislation is finalized and further details about the reform measures become available.

As part of its consideration, the FA Board has taken into account communications provided by the Alberta Automobile Insurance Rate Board (AIRB). AIRB Bulletin [08-2025](#) confirmed that the Grid rating system will not be replaced as of January 1, 2027, and there will be no mandatory discount or substitute measure put in place. Further, AIRB Order [01-2025](#), announced that as part of the 2025 Annual Grid Review, Grid base premiums will be increased by 20% effective January 1, 2026, reducing the expected number of eligible Grid rated risks.

RSP Reporting Changes:

FA expects that there will be RSP reporting changes arising from the Reforms. However, at this time we do not have sufficient information to provide guidance to Members. FA is aiming to minimize the necessary system change impact to Members, and as soon as additional detail on required reform data reporting becomes available, FA will notify members.

Your continued engagement and feedback are invaluable to us, and we look forward to navigating these changes together.

Should you have any questions or concerns, please contact FA Member Services at MS@facilityassociation.com.

Aidan Chen
Vice-President, Data & Analytics