DEPARTMENT OF ALBERTA TREASURY BOARD AND FINANCE PROVINCE OF ALBERTA

Insurance Act (s. 511(2))

MINISTERIAL ORDER No. 25/2014

COMPLAINT RESOLUTION AMENDMENT REGULATION

I, Robin Campbell, President of Treasury Board and Minister of Finance, pursuant to s. 511(2) of the *Insurance Act*, make the order in the attached Appendix, being the Complaint Resolution Amendment Regulation.

Ministerial Order 03/2004 (Insurance Act) is repealed.

DATED this 19th day of November, 2014.

[ORIGINAL SIGNED BY]

Robin Campbell

President of Treasury Board

Minister of Finance

APPENDIX

Insurance Act

COMPLAINT RESOLUTION AMENDMENT REGULATION

- 1 The Complaint Resolution Regulation (AR 259/2004) is amended by this Regulation.
- 2 Section 1 is repealed and the following is substituted:

Definitions

- 1 In this Regulation,
 - (a) "basic coverage" means basic coverage as defined in the Premiums Regulation;
 - (b) "complaint" means a complaint made under section 2.1;
 - (c) "insurer" means an insurer that provides basic coverage for private passenger vehicles;
 - (d) "policyholder" means the person who holds a policy for basic coverage in respect of a private passenger vehicle and includes an applicant for basic coverage or for renewal of basic coverage;
 - (e) "Premiums Regulation" means the Automobile Insurance Premiums Regulation (AR 117/2014);
 - (f) "private passenger vehicle" means a private passenger vehicle as defined in the Premiums Regulation.
- 3 Section 2 is amended by striking out "Before January 1, 2005, every" and substituting "Every".
- 4 The following is added after section 2:

Complaint to insurer

- 2.1 A policyholder may make a complaint to an insurer, with respect to a calculation, a determination, an action or an incident, if the policyholder
 - (a) is not satisfied with respect to the basis on which a premium for basic coverage for a private passenger



- vehicle was determined under the Premiums Regulation,
- (b) considers that an insurer, directly or indirectly, has with respect to insurance for basic coverage for a private passenger vehicle taken an adverse contractual action contrary to section 555 of the Act.
- 5 Section 4(1)(e) is amended by striking out ", in accordance with section 14(2) of the Premiums Regulation,".
- 6 Section 5 is amended by striking out "On or after June 1, 2005, and once every 6 months after that, an insurer must" and substituting "An insurer must, on the request of the Superintendent,".
- 7 Section 7 is amended by striking out "November 30, 2014" and substituting "November 30, 2017".