



**THE ISLAND REGULATORY AND  
APPEALS COMMISSION**  
Prince Edward Island  
Île-du-Prince-Édouard  
CANADA

# Automobile Insurance Directive IRAC-I-005

December, 2008

## Filing Guidelines for Rate Group Table Updates

Rate group table updates are not considered by the Commission a rate filing in accordance with section 258.3 of the province's *Insurance Act*, however, changes of this nature are subject to review by the Commission.

Where an insurer proposes to update rate group tables—for all classes of vehicles—they are required to provide notification of the requested changes and their potential impact, as well as any material in support of the proposal.

More specifically, the submission should include an assessment of the overall impact on rates by category of insurance and the proposed date of implementation.

In addition, insurers are requested to complete the PEI auto insurance rating profiles based on the company's primary target market (see Private Passenger #s 1–8, Commercial #s 9–10 and Miscellaneous # 11–15).

Submissions and inquiries may be directed to Allison MacEwen or Heather Walker:

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**DATED** at Charlottetown, Prince Edward Island, this 23rd day of December, 2008.

  
Allison MacEwen, Acting Director, Technical & Regulatory Services