To: All Automobile Statistical Plan Reporting Companies

Date: December 15, 2025

Bulletin: GISA 2025-04

Revisions to Automobile Statistical Plan Effective January 1, 2027

The General Insurance Statistical Agency (GISA) is announcing changes to the Automobile Statistical Plan effective January 1, 2027. These changes are related to the changes required for Alberta Accident Benefits and Bodily Injury coverages. This is being provided in advance to allow insurers to make internal IT system changes to enable these requirements.

Alberta Automobile Insurance Reform

Effective January 1, 2027, GISA is amending the data collection codes to accommodate the amendments made to Alberta's auto insurance system to establish a framework for improved access to health and medical benefits for Albertans injured in vehicle collisions.

The proposed amendments can be found at Alberta Insurance Reform and Alberta Insurance Act (Bill 47).

As Alberta's statistical agent, GISA has requested its service provider to make the following changes to the Automobile Statistical Plan (ASP) Alberta reporting requirements.

1. **Retired and New Alberta Coverages for Policy Effective Dates on or after January 1, 2027**

   For transactions with Policy Effective Dates (not Endorsement Dates) on or after January 1, 2027, companies will be required to report in the new ASP field positions listed below.

Description	Code	Policy Effective START date	Policy Effective STOP date	Premium Positions		Claim Coverage Positions
				Coverage Code	Amount	
Accident Benefits	**78**		**Jan. 1, 2027**	**551-552**	**553-558**	**302 - 304**

Description	Code	Policy Effective START date	Policy Effective STOP date	Premium Positions		Claim Coverage Positions
				Coverage Code	Amount	
Health care and related expenses (HC&RE)	7C	Jan. 1, 2027		618-619	620-626	
Permanent impairment benefits (PI)	7D			699-700	701-707	
Income replacement and other monetary benefits	7E			780-781	782-788	
Death benefits and related expenses	7F			931-932	933-939	

2. **Alberta AB Kind of Loss Reporting Requirements**

The Kind of Loss requirements will change and have been configured to align with the previous benefits to aid in providing a comparative basis. The existing and new Kind of Loss codes will be reported on the claims in positions 299-301.

Description	Code	Accident START date	Accident STOP date
Third Party Liability – Bodily Injury only Coverage			
Bodily Injury, OUTSIDE PROVINCE, by passengers in the insured automobile	03	Jan. 1, 2022	
Bodily Injury, OUTSIDE PROVINCE, by any other third party	04	Jan. 1, 2022	
Bodily Injury, WITHIN PROVINCE, by passengers in the insured automobile	05	Jan. 1, 2022	Jan. 1, 2027
Bodily Injury, WITHIN PROVINCE, by any other third party	06	Jan. 1, 2022	Jan. 1, 2027
Losses in excess of provincial benefits where policyholder has the right to sue for them, as outlined in the regulations	031	Jan. 1, 2027	
Tort Bar Exceptions	051	Jan. 1, 2027	
Loss Transfer provision (applies to the company making the loss transfer indemnification payment to the insurer paying the accident benefits)	07	Jan. 1, 2027	
Accident Benefits Coverage			

Description	Code	Accident START date	Accident STOP date
Funeral services	**30**		**Jan. 1, 2027**
Medical expenses	**31**		**Jan. 1, 2027**
Death benefits	**32**		**Jan. 1, 2027**
Disability income benefits	**34**		**Jan. 1, 2027**
Funeral and interment expenses ▪ **As prescribed in section 43 of Bill 47**	**400**	**Jan. 1, 2027**	
Grief counselling expenses ▪ **As prescribed in section 44 of Bill 47**	**401**	**Jan. 1, 2027**	
Death benefit for spouse or partner ▪ **As prescribed in section 39 of Bill 47**	**421**	**Jan. 1, 2027**	
Death benefit for dependent ▪ **As prescribed in section 40-41 of Bill 47**	**422**	**Jan. 1, 2027**	
Death benefit for non-dependent child or parent ▪ **As prescribed in section 42 of Bill 47**	**423**	**Jan. 1, 2027**	
Loss Transfer Recovery - Funeral and interment expenses	**600**	**Jan. 1, 2027**	
Loss Transfer Recovery - Grief counselling expenses	**601**	**Jan. 1, 2027**	
Loss Transfer Recovery - Death benefit for spouse or partner ▪ **As prescribed in section 39 of Bill 47**	**621**	**Jan. 1, 2027**	
Loss Transfer Recovery - Death benefit for dependent ▪ **As prescribed in section 40-41 of Bill 47**	**622**	**Jan. 1, 2027**	
Loss Transfer Recovery - Death benefit for non-dependent child or parent ▪ **As prescribed in section 42 of Bill 47**	**623**	**Jan. 1, 2027**	
Health care and related expenses ▪ **As prescribed in section 10 of Bill 47**	**410**	**Jan. 1, 2027**	
Daily living assistance expenses ▪ **As prescribed in section 13 of Bill 47 (Health care & related expenses)**	**411**	**Jan. 1, 2027**	
Expenses for care of other persons ▪ **As prescribed in section 14 of Bill 47 (Health care & related expenses)**	**412**	**Jan. 1, 2027**	
Expenses respecting family enterprise (help to hire someone else to replace you in a family business, i.e., part time bookkeeping for spouse's small business) ▪ **As prescribed in section 15 of Bill 47 (Health care & related expenses)**	**413**	**Jan. 1, 2027**	

Description	Code	Accident START date	Accident STOP date
Other Expenses. ▪ As prescribed in section 16 of Bill 47 (Health care & related expenses)	414	Jan. 1, 2027	
Lump sum indemnity for a permanent impairment. ▪ As prescribed in section 36-38 of Bill 47 (Permanent impairment)	415	Jan. 1, 2027	
Rehabilitation. ▪ As prescribed in section 11 of Bill 47 (Health care & related expenses)	430	Jan. 1, 2027	
Loss Transfer Recovery - Health care and related expenses	610	Jan. 1, 2027	
Loss Transfer Recovery - Daily living assistance expenses	611	Jan. 1, 2027	
Loss Transfer Recovery - Expenses for care of other persons	612	Jan. 1, 2027	
Loss Transfer Recovery - Expenses respecting family enterprise	613	Jan. 1, 2027	
Loss Transfer Recovery - Other Expenses ▪ As prescribed in section 16 of Bill 47	614	Jan. 1, 2027	
Loss Transfer Recovery - Lump sum indemnity for a permanent impairment	615	Jan. 1, 2027	
Loss Transfer Recovery - Rehabilitation	630	Jan. 1, 2027	
Full-time earners income replacement ▪ As prescribed in section 18 and 19 of Bill 47	801	Jan. 1, 2027	
Self-employed earners income replacement ▪ As prescribed in section 18 and 19 of Bill 47	802	Jan. 1, 2027	
Temporary and part-time earners income replacement ▪ As prescribed in section 20 of Bill 47	803	Jan. 1, 2027	
Student entitled to income replacement benefits ▪ As prescribed in section 23, 24, 25, and 26 of Bill 47	810	Jan. 1, 2027	
Minor entitled to income replacement benefits ▪ As prescribed in sections 28, 29, 30 and 31 of Bill 47	811	Jan. 1, 2027	
Lump sum indemnity for each of school year not completed (kindergarten to Grade 12) ▪ As prescribed in section 27 of Bill 47	812	Jan. 1, 2027	
Lump sum indemnity for each school year not completed (Post-secondary) ▪ As prescribed in section 22 of Bill 47	813	Jan. 1, 2027	
Non-earners ▪ As prescribed in section 21 of Bill 47	820	Jan. 1, 2027	
Retirement income benefits ▪ As prescribed in section 34 of Bill 47	821	Jan. 1, 2027	

Description	Code	Accident START date	Accident STOP date
Caregiver benefit ▪ **As prescribed in section 32 of Bill 47**	**822**	**Jan. 1, 2027**	
Transportation, lodging, other expenses. ▪ **As prescribed in section 12 of Bill 47 (Health care & related expenses)**	**830**	**Jan. 1, 2027**	
Loss Transfer Recovery - Full-time earners	**901**	**Jan. 1, 2027**	
Loss Transfer Recovery - Self-employed earners	**902**	**Jan. 1, 2027**	
Loss Transfer Recovery - Temporary and part-time earners	**903**	**Jan. 1, 2027**	
Loss Transfer Recovery - Student entitled to income replacement benefits	**910**	**Jan. 1, 2027**	
Loss Transfer Recovery - Minor entitled to income replacement benefits	**911**	**Jan. 1, 2027**	
Loss Transfer Recovery - Non-earners	**920**	**Jan. 1, 2027**	
Loss Transfer Recovery - Retirement income benefits	**921**	**Jan. 1, 2027**	
Loss Transfer Recovery - Caregiver benefit	**922**	**Jan. 1, 2027**	
Loss Transfer Recovery - Transportation, lodging, other expenses	**930**	**Jan. 1, 2027**	

3. Accident Benefits Catastrophic Impairment Indicator

The current Catastrophic Impairment Indicator on claims will be revised to include Alberta effective January 1, 2027. The definition of Catastrophic Impairment will vary from Ontario and will be clarified when finalized.

Description	Code	Accident START date	Accident STOP date	Claim Position
No claimants with catastrophic impairment	**0**	**Jan. 1, 2027**		**339**
One claimant with catastrophic impairment	**1**			
Two or more claimants with catastrophic impairment	**2**			

4. Accident Benefits Permanent Impairment Indicator

An Accident Benefits Permanent Impairment Indicator on claims will be added for Alberta effective January 1, 2027. The definition of Permanent Impairment will be clarified when finalized.

Description	Code	Accident START date	Accident STOP date	Claim Position
No claimants with permanent impairment	**0**	**Jan. 1, 2027**		**675**
One claimant with permanent impairment	**1**			
Two or more claimants with permanent impairment	**2**			

5. Accident Benefits Permanent Impairment Rating

An Accident Benefits Permanent Impairment Indicator on claims will be added for Alberta effective January 1, 2027. The definition of Permanent Impairment will be clarified when finalized.

Description	Code	Accident START date	Accident STOP date	Claim Position
Permanent impairment rating (%) as defined by regulation or legislation	**000-100**	**Jan. 1, 2027**		**676-678**

6. Tort Bar Exceptions Reporting Requirements

This indicator code identifies if the claim is subject to Tort Bar Exceptions due to legal action in progress.

Description	Code	Accident START date	Accident STOP date	Claim Position
No legal action taken	**0**	**Jan. 1, 2027**		**679**
Legal action taken due to conviction under the Criminal Code of Canada	**1**			
Legal action taken due to conviction under the Alberta Traffic Safety Act	**2**			

7. Income Level Payout Reporting Requirements

This value identifies the insured's income level used to determine the claim payout.

Description	Code	Accident START date	Accident STOP date	Claim Position
Insured income level (whole dollars; income used to calculate the 90% insurer is responsible for)	**000001-999999**	**Jan. 1, 2027**		**680-685**

8. Income Top Up Amount Reporting Requirements

This value code identifies if the income top up amount was purchased as well as available on the claim .

Description	Code	Policy Effective START date	Policy Effective STOP date	Premium Positions	Claim Positions
Standard Level	**000000**	**Jan. 1, 2027**		**960-965**	**686-691**
Amount above standard level above the standard level	**000001-999999**				

9. Other Top Up Amount Reporting Requirements

This value code identifies if any top up amount was purchased as well as available on the claim for any other benefits.

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Description	Code	Policy Effective START date	Policy Effective STOP date	Premium Position	Claim Position
Standard Level	**0**	**Jan. 1, 2027**		**966**	**692**
Policyholder has a top-up amount on at least one benefit other than income replacement	**1**				

10. Long Term Claim Status

This Indicator on claims will be added for Alberta effective January 1, 2027. This will identify the long term status of the claim.

Description	Code	Accident START date	Accident STOP date	Claim Position
Claim is ongoing or is closed with no additional payments scheduled	**0**	**Jan. 1, 2027**		**693**
Claim has been settled except for defined life-time benefit payments. No change in compensation is expected except for inflation adjustment of benefits	**1**			

11. Programs of Care Utilization

This Indicator on claims will be added for Alberta effective January 1, 2027. This will identify the programs of care taken on this claim.

Description	Code	Accident START date	Accident STOP date	Claim Position
Not applicable	**0**	**Jan. 1, 2027**		**694**
A program of care was not used for this claim	**1**			

A program of care was used for this claim	**2**			
A program of care was used for this claim, but the injury was not resolved and required approval of a treatment plan	**3**			

12. Retirement of the Grid

The Rated Operator Grid Indicator and Rated Operator Grid Level will be retired effective January 1, 2027. These Rated Operator Grid Indicator which appears in premium positions 287 and claim position 184 will no longer be required after January 1, 2027. Similarly, the Rated Operator Grid Level will also no longer be required in premium positions 382-384 and claim positions 254-256.

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13. Advance Premiums

The ASP changes for the Alberta Automobile Insurance Reform are scheduled to be implemented by November 1, 2026, to accommodate those reporting advance renewals for Policy Effective Dates on or after January 1, 2027.

14. Documentation Updates

The Alberta Automobile Insurance Reform updates to the ASP manual and Edit Rules Documentation are currently in progress and a bulletin will be distributed when the changes have been completed and the documents made available.

If you have any questions related to these changes, please contact your Data Quality Analyst.

General Insurance Statistical Agency