

Canadian Bulletin

Ref: AU-26-011

Date September 24, 2026**Recipient** Stakeholders writing Automobile business in Alberta**Subject** **Revisions to the Automobile Statistical Plan, Effective January 1, 2027**

<i>Purpose:</i>	To advise stakeholders regarding the changes to the Automobile Statistical Plan effective January 1, 2027
<i>Affects:</i>	Stakeholders writing Automobile business in Alberta
<i>Line of Business:</i>	Automobile
<i>Jurisdictions:</i>	Alberta
<i>Effective:</i>	January 1, 2027

What you need to know

As announced in their bulletins [GISA 2025-04](#) and [GISA 2026-01](#), the General Insurance Statistical Agency (GISA) is making changes to the Automobile Statistical Plan effective January 1, 2027, related to the Alberta Accident Benefits and Bodily Injury coverages.

These changes are made in order to improve access to health and medical benefits for Albertans injured in vehicle collisions, and align with the amendments to the [Alberta Insurance Reform](#) and [Alberta Insurance Act \(Bill 47\)](#).

What's changed

Alberta Automobile Insurance Reform

The following modifications will be made to the Alberta Accident Benefits and Bodily Injury coverages for transactions with Policy Effective Dates on or after January 1, 2027:

1. Addition of new coverages

Code	Description
HCRE	Accident Benefits - Healthcare and Related Expenses (HC&RE)
PI	Accident Benefits - Permanent Impairment (PI)

Code	Description
IROM	Accident Benefits - Income Replacement and Other Monetary Benefits
DRE	Accident Benefits - Death Benefits and Related Expenses
UA	Uninsured Automobile Coverage

2. Addition of new endorsement coverages

Code	Description
AB1	Accident Benefits - Income Top Up Amount
AB2	Accident Benefits - Other Top Up Amount

3. Retirement of existing coverages (expiration: December 31, 2026)

Code	Description
AB	Accident Benefits
ABOD	Accident Benefits - Occasional Male Driver
ABOF	Accident Benefits (Occasional Female Driver)

4. Addition of new Kinds of Loss

Code	Description
07	Loss Transfer provision
031	Losses in excess of provincial benefits where policyholder has the right to sue for them, as outlined in the regulations
051	Tort Bar Exceptions
400	Funeral and interment expenses
401	Grief counselling expenses
410	Health care and related expenses
411	Daily living assistance expenses
412	Expenses for care of other persons
413	Expenses respecting family enterprise
414	Other Expenses
415	Lump sum indemnity for a permanent impairment
421	Death benefit for spouse or partner
422	Death benefit for dependent
423	Death benefit for non-dependent child or parent
430	Rehabilitation
600	Loss Transfer Recovery - Funeral and interment expenses
601	Loss Transfer Recovery - Grief counselling expenses
621	Loss Transfer Recovery - Death benefit for spouse or partner
622	Loss Transfer Recovery - Death benefit for dependent
623	Loss Transfer Recovery - Death benefit for nondependent child or parent

Code	Description
610	Loss Transfer Recovery - Health care and related expenses
611	Loss Transfer Recovery - Daily living assistance expenses
612	Loss Transfer Recovery - Expenses for care of other persons
613	Loss Transfer Recovery - Expenses respecting family enterprise
614	Loss Transfer Recovery - Other Expenses
615	Loss Transfer Recovery - Lump sum indemnity for a permanent impairment
630	Loss Transfer Recovery - Rehabilitation
801	Full-time earners income replacement
802	Self-employed earners income replacement
803	Temporary and part-time earners income replacement
810	Student entitled to income replacement benefits
811	Minor entitled to income replacement benefits
812	Lump sum indemnity for each school year not completed (kindergarten to Grade 12)
813	Lump sum indemnity for each school year not completed (Post-secondary)
820	Non-earners
821	Retirement income benefits
822	Caregiver benefit
830	Transportation, lodging, other expenses
901	Loss Transfer Recovery - Full-time earners
902	Loss Transfer Recovery - Self-employed earners
903	Loss Transfer Recovery - Temporary and part-time earners
910	Loss Transfer Recovery - Student entitled to income replacement benefits
911	Loss Transfer Recovery - Minor entitled to income replacement benefits
920	Loss Transfer Recovery - Non-earners
921	Loss Transfer Recovery - Retirement income benefits
922	Loss Transfer Recovery - Caregiver benefit
930	Loss Transfer Recovery - Transportation, lodging, other expenses

5. Retirement of existing Kinds of Loss (expiration: December 31, 2026)

Code	Description
05	Bodily injury claims in Alberta by passengers in the automobile insured
06	Bodily injury claims in Alberta by any other third party
30	Funeral services
31	Medical, excluding rehabilitation and long term care
32	Death Benefits
34	Disability Income Benefits

6. Addition of the Accident Benefits Catastrophic Impairment Indicator

Code	Description
0	No claimants with catastrophic impairment
1	One claimant with catastrophic impairment
2	Two or more claimants with catastrophic impairment

7. Addition of the Accident Benefits Permanent Impairment Indicator

Code	Description
0	No claimants with permanent impairment
1	One claimant with permanent impairment
2	Two or more claimants with permanent impairment

8. Addition of the Accident Benefits Permanent Impairment Rating – permanent impairment rating (%) as defined by regulation or legislation

9. Addition of the Tort Bar Exceptions – this indicator code identifies if the claim is subject to Tort Bar Exceptions due to legal action in progress

Code	Description
0	No legal action taken
1	Legal action taken due to conviction under the Criminal Code of Canada
2	Legal action taken due to conviction under the Alberta Traffic Safety Act

10. Addition of the Income Level Payout – this value identifies the insured income level used to determine the claim payout

11. Addition of the Income Top Up Amount – this value code identifies if the income top up amount was purchased as well as available on the claim

Code	Description
0	Standard Level
1-999999	Amount above standard level above the standard level

12. Addition of the Other Top Up Amount – this value code identifies if any top up amount was purchased as well as available on the claim for any other benefits

Code	Description
0	Standard Level
1	Policyholder has a top-up amount on at least one benefit other than income replacement

13. Addition of the Long Term Claim Status

Code	Description
0	Claim is ongoing or is closed with no additional payments scheduled
1	Claim has been settled except for defined life-time benefit payments. No change in compensation is expected except for inflation adjustment of benefits

14. Addition of the Programs of Care Utilization

Code	Description
0	Not applicable
1	A program of care was not used for this claim
2	A program of care was used for this claim
3	A program of care was used for this claim, but the injury was not resolved and required approval of a treatment plan

15. Retirement of the Rated Operator Grid Indicator

16. Retirement of the Rated Operator Grid Level

What this means to you

The above changes will be implemented and available for Stakeholders in Lineage on November 16, 2026, to be used for transactions with Policy Effective Dates **on or after January 1, 2027**.

Appropriate User Manuals and Code Lists will also be updated accordingly in Lineage.

For further information, please contact info@lloyds.ca.

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