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Canadian Bulletin

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Date	16 November 2026
Recipient	Stakeholders writing Automobile business in Alberta
Subject	Alberta: Care-First and Amendments to Automobile Insurance forms

Purpose:	To advise stakeholders of amendments to automobile insurance forms
Affects:	Stakeholders writing Automobile business in Alberta
Line of Business:	Automobile
Jurisdiction:	Alberta
Effective:	January 1, 2027

What you need to know

In accordance with section 792.1 of the Province of Alberta *Insurance Act* (Act) and pursuant to section 551, the Superintendent of Insurance of Alberta has approved amendments to standard automobile insurance forms, effective January 1, 2027. All amended forms are posted on the Superintendent's website.

What's changed

Effective January 1, 2027, Alberta's automobile insurance system will transition to the Care-First model. The new framework is intended to improve the timeliness and reliability of automobile insurance benefits and services for Albertans and will result in amendments to a number of Alberta's standard automobile insurance forms.

Although the amended forms have been approved, they will not take effect until January 1, 2027, coinciding with the implementation of the Care-First model, and **must not be used before that date**.

Stakeholders are strongly encouraged to review the applicable standard forms and amendments outlined in Bulletin 05-2026: Standard automobile insurance forms: Care-First and other amendments, available on the Superintendent's website.

What this means to you

As a reminder, all stakeholders writing automobile business on behalf of Lloyd's Underwriters in Canada must use the automobile insurance forms prescribed or approved by the applicable provincial or territorial regulator.

Lloyd's automobile insurance forms are available through iAccessPLUS (formerly Informco), which provides access to the applicable regulatory forms and updates or replaces forms as revisions are introduced by provincial and territorial regulators. Notifications regarding any form changes are posted on the iAccessPLUS website.

It is the responsibility of all intermediaries acting for Lloyd's Underwriters to abide by these regulatory requirements and to use the prescribed wordings when issuing automobile insurance policies in Canada. Failure to adhere to mandated regulatory wordings and approved forms may result in significant fines and reputational risk.

For further information, please contact lloydscanada@lloyds.com.

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