

IMPACT

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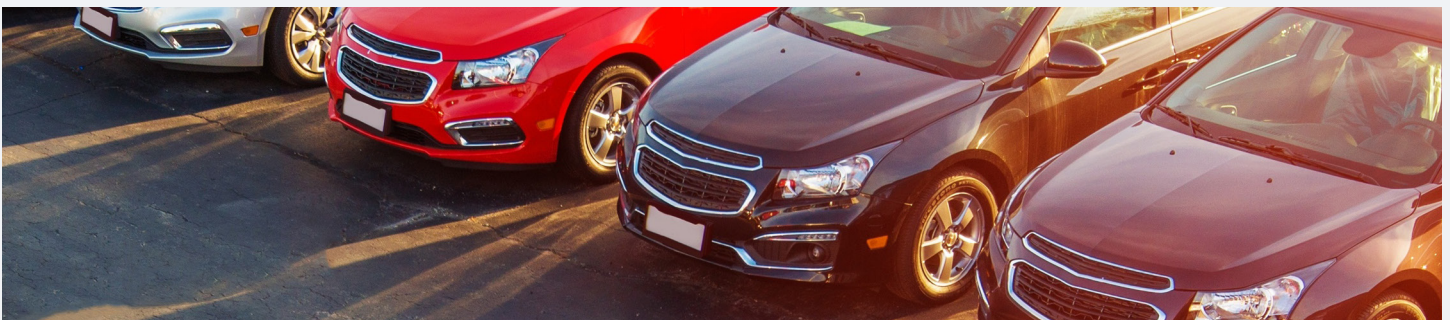
What Albertans know about AMVIC and the automotive industry

In early 2025, AMVIC partnered with a research company to ask Albertans about their understanding and perceptions of AMVIC and the automotive industry. A representative sample of 800 Albertans completed the survey, and the results are in.

Here are some of the **survey highlights**:

- 36% of respondents were aware of AMVIC.
- 56% of respondents agreed that the activities and influence of AMVIC provide protection to automotive consumers.
- 52% of respondents knew the correct definition of “all-in advertised pricing,” meaning that all fees and charges must be included in the price, with the exception of GST and any costs or charges associated with financing, if applicable.
- 53% of respondents were aware that as a consumer, you can pay off any loan (other than a mortgage) immediately after signing.
- 25% of respondents who were aware of AMVIC have read AMVIC’s [consumer guides](#).

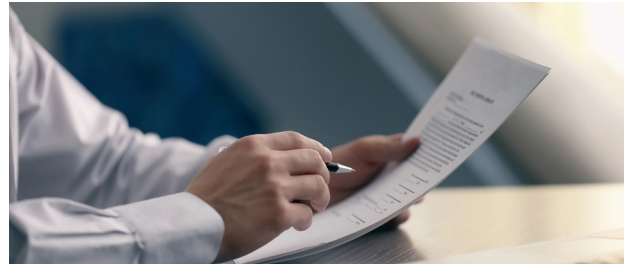
What these results show is that on the whole, Albertans are familiar with [AMVIC](#) and their rights as automotive consumers. As always, it’s essential that you, as a business, are following [the legislation](#) that applies to the automotive industry, which in turn will help you to build trust with consumers.



Message from Alberta Insurance Council:

Don't delay: renew your AIC licences for 2025

The [Alberta Insurance Council](#) (AIC)'s annual license renewal period is in full swing. All licenses must be renewed and approved in the [AIC Portal](#) by **June 30, 2025**. Designated Individuals (DIs) and businesses holding restricted business licenses should be aware of the renewal process and deadlines. Below is essential information from the AIC to support you through this renewal season.



Renewals process for Designated Individuals

If you are the current DI for your business and there are no changes, the renewal process is very straightforward. All you will need to complete the renewal are your Errors & Omissions policy details (if it has expired) and a form of payment. The AIC has created a convenient [step-by-step process](#) for you to follow.

Changes affecting renewals

Some changes require a new application instead of a renewal. If any of the following have changed, please [submit a new application](#) instead of a renewal:

- Designated Individual
- Business name
- Sponsoring insurance company

Please note: if your business does not have a Designated Individual, one must be identified and they will need to [register for their own CIPR number](#).

The AIC would like to remind everyone that it is processing a large volume of requests, and last-minute renewals may cause a period in which a license may be inactive. Renewing early gives the AIC more time to review and address additional requirements before the deadline date of June 30. Do not wait until midnight to submit your renewal!

Helpful resources

The AIC is here to support you through the renewal period. Here are the top resources to reference during renewals season:

- [Step-by-step guide](#) for a new application, which is required if you intend to change your DI.
- Information on what requires a [Restricted Business License](#).
- [License renewal FAQs](#).

Restricted business license holders

Earlier this year, the Superintendent of Insurance (SOI) classified motor vehicle dealership loyalty programs, ancillary motor vehicle protection products, and certain motor vehicle warranty products as insurance products. A reminder that you are required to have a Restricted Business License with the AIC in order to sell those products and any restricted licenses of that type will need to be renewed by June 30 to continue selling motor vehicle loyalty programs, protection products, and warranty products.

The AIC is committed to providing you with information and resources so that you can continue to provide high-quality services to Albertans.

Take a few moments today to renew so you're set for another year of business!

Website disclaimers and all-in advertised pricing

Does your automotive business have a website with a “disclaimer” at the bottom? Ensure the disclaimer statement aligns with all-in advertised pricing legislation as set out in Section 11(2)(l) of the [Automotive Business Regulation](#) (ABR).

The ABR, Section 11(2)(l) states that businesses must include “[...] in the advertised price for any vehicle the total cost of the vehicle, including, but not limited to, all fees and charges such as the cost of accessories, optional equipment physically attached to the vehicle, transportation charges and any applicable taxes or administration fees, but not including GST or costs and charges associated with financing.”

Stating in a disclaimer that prices listed do not include items such as licensing fees, transportation fees or administration fees does not exempt automotive businesses from following all-in advertised pricing legislation. In accordance with the ABR, Section 11(2)(n), an automotive business must ensure advertisements do not use false, misleading or deceptive statements.

Businesses using disclaimers should only use “descriptions and make promises only in accordance with actual conditions, situations and circumstances,” as per ABR Section 11(2)(d). For example, if a business uses a photo showing a roof rack attached to a vehicle in their website advertisement, but then uses a disclaimer saying, “vehicles may not be correct

as shown” in order to add extra costs on top of the all-in advertised price for the roof rack, because a roof rack was in reality not part of the vehicle, this would be contrary to ABR Sections 11(2)(d) and 11(2)(l).

The Director of Fair Trading (as delegated) recently issued an Administrative Penalty that states: “Misleading consumers to believe the Supplier can tell them the advertised price is not the price of the vehicle, and added fees that do not fall within Section 11(2)(l) of the ABR can potentially put consumers into a transaction where they are paying over the advertised price because they do not understand the legislative requirements the Supplier must adhere to, and have been misled to believe the Supplier can and does do this in their transactions with consumers based on their advertising.”

While the Director agrees it is important that consumers understand the paperwork in relation to their transaction, explaining the extra fees to the consumer does not make it okay; it is a requirement of the Supplier to ensure they are adhering to the legislation.

Remember, **your automotive business is responsible and accountable for advertisements** that are published for the purposes of their business activities as per Section 166 of the *Consumer Protection Act*. Business advertising resources can be found in AMVIC’s [advertising toolkit](#) page on [amvic.org](#).



Q4 Administrative review enforcement actions: Jan. 1, 2025 – March 31, 2025

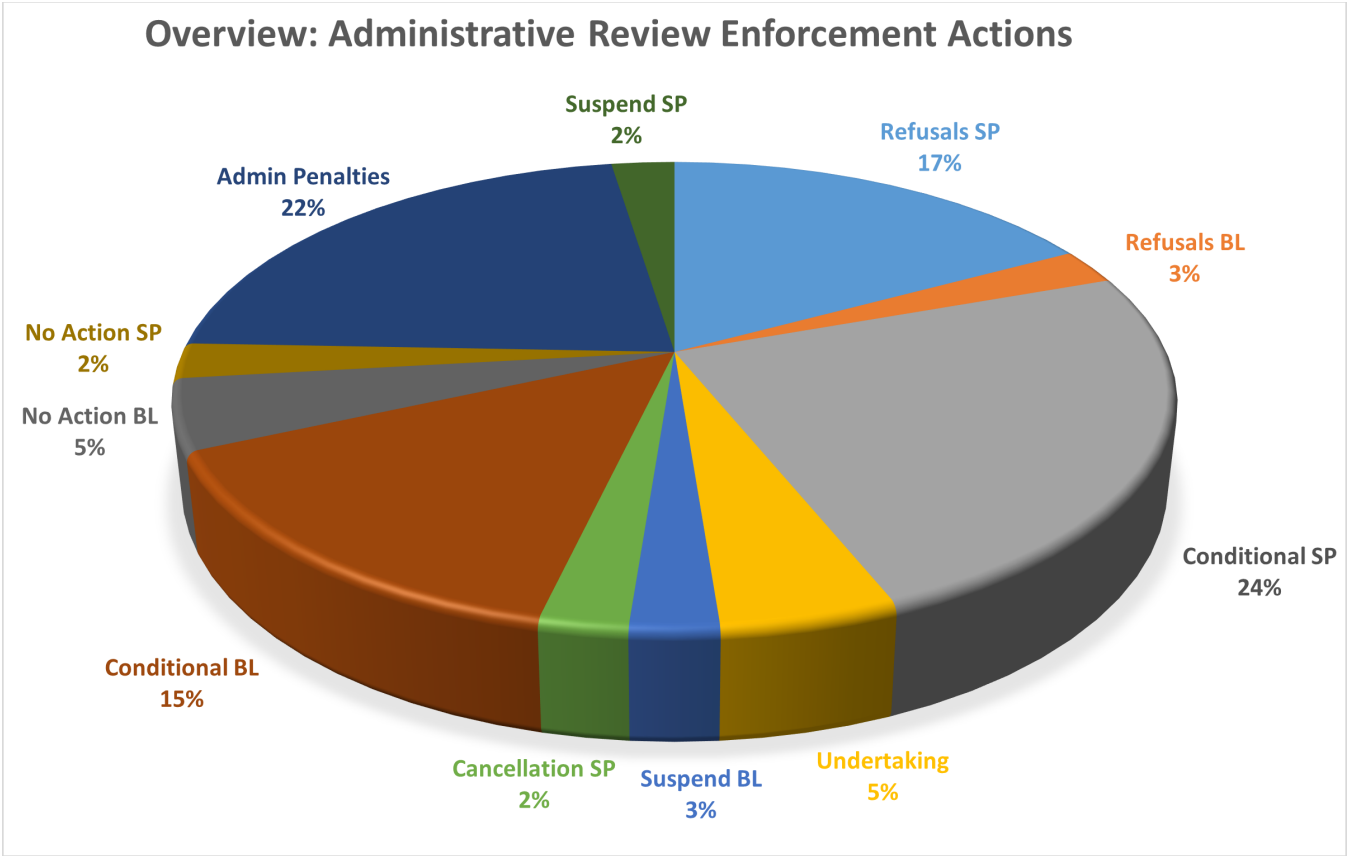
As the regulator of Alberta’s automotive industry, AMVIC makes public, on its website (as per the *Consumer Protection Act* (CPA) Section 157.1 (1) and (3)), information that is related to breaches of legislation.

A record of Undertakings, Director’s Orders, court orders, Administrative Penalties and any other prescribed document or information (collectively known as administrative enforcement) is available on amvic.org.

Administrative review outcomes may include:

- no further action,
- conditions added to licence or licence cancellation or suspension,
- Administrative Penalty,
- Director’s Order, or
- Undertaking.

The chart below highlights the administrative enforcement actions for Q4 of 2024 – 2025:



Legend
BL = Business licence
SP = Salesperson

RV businesses: are you licensed correctly?

With more people taking their RVs in to get serviced or repaired during the summer, ensure your business is compliant before completing any services.

An RV technician is required to make RV repairs. This means non-engine related repairs, including but not limited to, the repair of fridges, stoves, furnaces, water heaters, plumbing, awnings, siding, charging systems and installation of hitches. These activities fall under the specialty service subcategory of a [service and repair](#) licence. RV technicians are not certified to repair engines or drive train components.



You can find a guide to [adding additional activities](#) to your licence on [amvic.org](#). To add specialty service to your pre-existing business licence, a copy of a **trade certificate for a recreational vehicle technician** must be submitted with your business application on AMVIC Online.

If you are currently licensed for a single licence class you will be required to pay the difference between what you have already paid for your existing licence and the [\\$350 multiple activity](#) business licence fee. Changes to your business licence are not in effect until your business receives an updated business licence certificate. If you're unsure if the repair activities your business is completing fall under specialty service, please contact AMVIC's [licensing team](#) to get more information or call 1-877-979-8100.

Q1 levies are due by July 31, 2025

Every automotive business that sells or leases vehicles in Alberta is required to remit a \$10 levy per vehicle sold or leased, to AMVIC. We're reminding businesses licensed for retail sales and leasing that levy payments are due quarterly.

Levy payments that accumulated from April 1 to June 30 are due by **July 31, 2025**.

How to remit the levy payment

Levy payments are due quarterly and you can remit payments through your [AMVIC Online](#) account.

AMVIC receives its authority to collect a levy from Section 136(8) of the *Consumer Protection Act*. Services such as licence renewals, registration, courses and levy payments by credit card are all available on your AMVIC Online business profile.

For more information such as levy remittance on consignment, fleet sales, recreational vehicles and more, visit [amvic.org](#).



Did you know?

The Government of Alberta has launched the [Leading the way on interprovincial trade](#) website, showcasing Alberta's leadership in reducing interprovincial trade barriers. Albertans are invited to share their input on specific internal trade barriers that are impacting their business activities and identify opportunities for Alberta to further strengthen and promote internal trade.



Head office
Suite 303, 9945 - 50 St, Edmonton, AB T6A 0L4
P. 780.466.1140 | F. 780.462.0633 | TF. 1.877.979.8100
Mon.- Fri. 8 a.m.- 4:30 p.m.

Investigations office
Suite 205, 10655, Southport Rd SW, Calgary, AB T2W 4Y1
The Calgary office is not open to the public.