

# IMPACT

Published by AMVIC for registrants and licensees



VOL. 2 | 2026

## Third-party marketing: make sure your advertising is compliant

If you decide to use a third-party marketing company to advertise on your business' behalf, make sure your advertising is compliant, and that the company follows the same rules and regulations that apply to your business and salespeople.

While representatives of those marketing companies may advertise under their own names (i.e. John Smith on Facebook Marketplace), those individuals are still **required to complete the Salesperson Registration Course and be registered as salespeople under the business**. Anyone who solicits, negotiates or concludes a sale on behalf of an automotive business must be registered and authorized by the business to act on its behalf.

As per Section 16(1) of the [Automotive Business Regulation](#) (ABR), a salesperson of an automotive sales business operator must be registered for automotive sales before acting on behalf of the business operator.

Section 20.1 of the ABR states that **no business operator may allow a salesperson to act on the business operator's behalf unless:**

- (a) the salesperson is registered for the class of licence held by the business operator, and
- (b) the business operator authorizes the salesperson to act on its behalf.

Remember, if a third-party marketing company is not following the law, your business can be held accountable through vicarious liability. In Section 166 of the [Consumer Protection Act](#), vicarious liability is defined as follows:

For the purposes of this Act, an act or omission by an employee or agent of a person is deemed also to be an act or omission of the person if the act or omission occurred:

- (a) in the course of the employee's employment with the person, or
- (b) in the course of the agent's exercising powers or performing the duties on behalf of the person under their agency relationship.

Visit [amvic.org](https://www.amvic.org) to learn more about advertising rules and regulations for automotive businesses.



# Teaching automotive students about service and repair regulation

AMVIC works hard to promote consumer protection and a fair and trusted automotive marketplace for consumers and industry in Alberta. One of the key ways this is achieved is through education. As such, AMVIC is always seeking opportunities to inform consumers of their rights while educating industry on regulatory compliance and consumer protection laws as set out by Alberta's [Consumer Protection Act](#).

Post secondary students make up a large group of consumers who may be unaware of their rights when buying or repairing a vehicle. They also may be pursuing careers in the automotive service and repair industry, of which they would be required to know and follow the applicable laws.

So, when the Southern Institute of Technology (SAIT) approached AMVIC about giving an industry/consumer presentation to their automotive program students, AMVIC jumped at the opportunity. On Feb. 5, 2026, AMVIC gave an in-person presentation to students in SAIT's automotive programs about their consumer rights and the laws that would apply to them if they decide to work in the automotive service and repair industry.

Overall, the presentation was well received, and AMVIC answered thoughtful questions from the students about backyard mechanics, types of service and repair business licences and the steps you need to take to set up a service and repair business. AMVIC looks forward to building our partnership with SAIT and connecting with more students and young consumers in the future.



AMVIC gave an industry/consumer presentation to students in SAIT's automotive programs on Feb. 5, 2026.

## Levies are due by July 31, 2026

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 are 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, 2026**.

### 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 available through your AMVIC Online business profile.

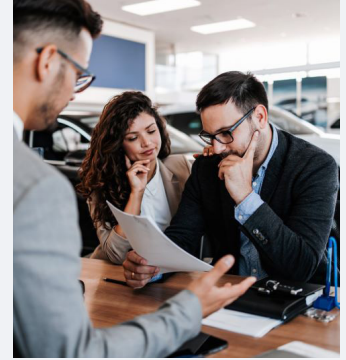
For more information such as levy remittance on consignment, fleet sales, recreational vehicles and more, visit [amvic.org](#).



# Motor vehicle warranty products: compliance reminders for dealers and distributors

## Message from Alberta's Superintendent of Insurance (Superintendent)

The Superintendent provides this information to support AMVIC registered dealers in understanding compliance requirements related to motor vehicle warranty, protection, and membership products. Certain products, such as those offering guaranteed asset protection (GAP) benefits, may constitute insurance under Alberta's [Insurance Act](#), even where they are marketed or described as "memberships," "benefit programs," or "vehicle protection plans."



### Assureway consumer alert

The Superintendent issued a [consumer alert](#) about Assureway Protection Corporation GAP insurance, where a product marketed as a membership program included guaranteed asset protection benefits that functioned as GAP insurance.

Although not described as insurance, the product transfers financial risk and promises payment in the event of a total loss. Assureway is not, and has never been, licensed to conduct insurance business in Alberta. For dealers, this example highlights the importance of looking beyond a product's label to understand a product's function before concluding it is not insurance.

### Why this matters for dealers

Once a product is identified as insurance, it must be underwritten by an insurer licensed to operate in Alberta and must be marketed and sold by a licensed agent.

Recent guidance from the [Alberta Insurance Council](#) (AIC) reinforces licensing requirements that may apply to the sale of motor vehicle related insurance products when selling motor vehicle related insurance products, including new restricted licence and certificate of authority types for dealers. The AIC has recently issued relevant bulletins on this topic:

- [IB-2025-01](#) provides important licensing information about new restricted certificate of authority types for sales finance companies looking to sell GAP, equipment warranty, or motor vehicle dealership loyalty programs and ancillary motor vehicle protection products; and
- [IB-2024-01](#) provides important licensing information related to a new restricted business license type required to sell dealership loyalty programs and vehicle protection products. It also provides further information about the requirement to hold a Restricted Certificate of Authority to sell certain motor vehicle warranty products that are considered insurance products.

Dealers should be aware that offering insurance products without the appropriate licence is an offence under the [Insurance Act](#) and can result in financial penalties.

### What dealers should do

Dealers should review offered warranty, loyalty, or vehicle protection products to determine whether the product functions as insurance, consistent with the characteristics outlined in Superintendent of Insurance Bulletin 05-2024. In particular, dealers should assess the product against the following important elements of a contract of insurance:

- There is an insurable interest held by the consumer;
- Contains defined terms of coverage, including specified events or circumstances under which benefits will be paid and/or not insured;
- Includes consideration paid in exchange for coverage, such as premiums, charges, or fees paid by the consumer;
- A fortuitous (uncertain) event triggers payment, such as theft, total loss, mechanical failure, or loan shortfall following such an event; and
- A promise to compensate or indemnify the consumer upon the occurrence of that event, rather than simply providing prepaid goods or discounted services.

# Motor vehicle warranty products: compliance reminders for dealers and distributors (continued)

Where these elements are present, dealers should:

1. Confirm who is assuming the risk and paying the benefit, and whether that entity is licensed to undertake insurance in Alberta.
2. Confirm their restricted agency certificate covers the type of insurance.
3. Stop offering the product if appropriate licensing is not in place.

If uncertainty remains, dealers should check with their legal counsel for advice.

## Who to contact with questions and concerns

### Insurance classification or authorization questions

Dealers may contact the Superintendent by phone at 780-643-2237 or by email to [tbf.insurance@gov.ab.ca](mailto:tbf.insurance@gov.ab.ca) if they are uncertain whether a product may constitute insurance or whether an insurer is authorized to operate in Alberta.

### Licensing and restricted business licence questions

Questions about agent licensing requirements, including restricted licences or certificates of authority, can be directed to the AIC by email to [corporatelicence@abcouncil.ab.ca](mailto:corporatelicence@abcouncil.ab.ca).

### Dealer conduct or sales practice concerns

Questions related to how a product is offered or sold by a dealership can be directed to AMVIC Industry Standards by email to [industry.standards@amvic.org](mailto:industry.standards@amvic.org), consistent with AMVIC's role in regulating motor vehicle dealers in Alberta.



## AMVIC industry board members re-appoint director-at-large

On March 17, 2026, the industry members of the AMVIC board re-appointed Catherine Manten as the director-at-large for a term of three years, effective April 21, 2026.

Catherine Manten is a results driven, self motivated Chief Risk and Compliance Officer with more than 30 years of experience in financial, operational, governance and administrative leadership within the automotive industry.

In her current role with Kaizen Automotive Group, Catherine provides enterprise wide leadership across Canada and the United States, overseeing risk management, regulatory compliance, insurance, audit and governance activities.

Catherine currently serves as a board member of the Alberta Insurance Rate Board. She previously served on the boards of the Alberta Dealers Insurance Exchange (ADIX), McDougall House, and the Calgary Women's Emergency Shelter.

Her strong financial acumen, combined with her deep experience in multi rooftop, cross border automotive operations, forecasting, budgeting and regulatory oversight, enables Catherine to contribute a balanced, practical and commercially-informed regulatory perspective in support of a fair and transparent marketplace in Alberta. AMVIC is pleased to have Catherine continue her work with the board.



# Q4 Administrative review enforcement actions: Jan. 1, 2026 – March 31, 2026

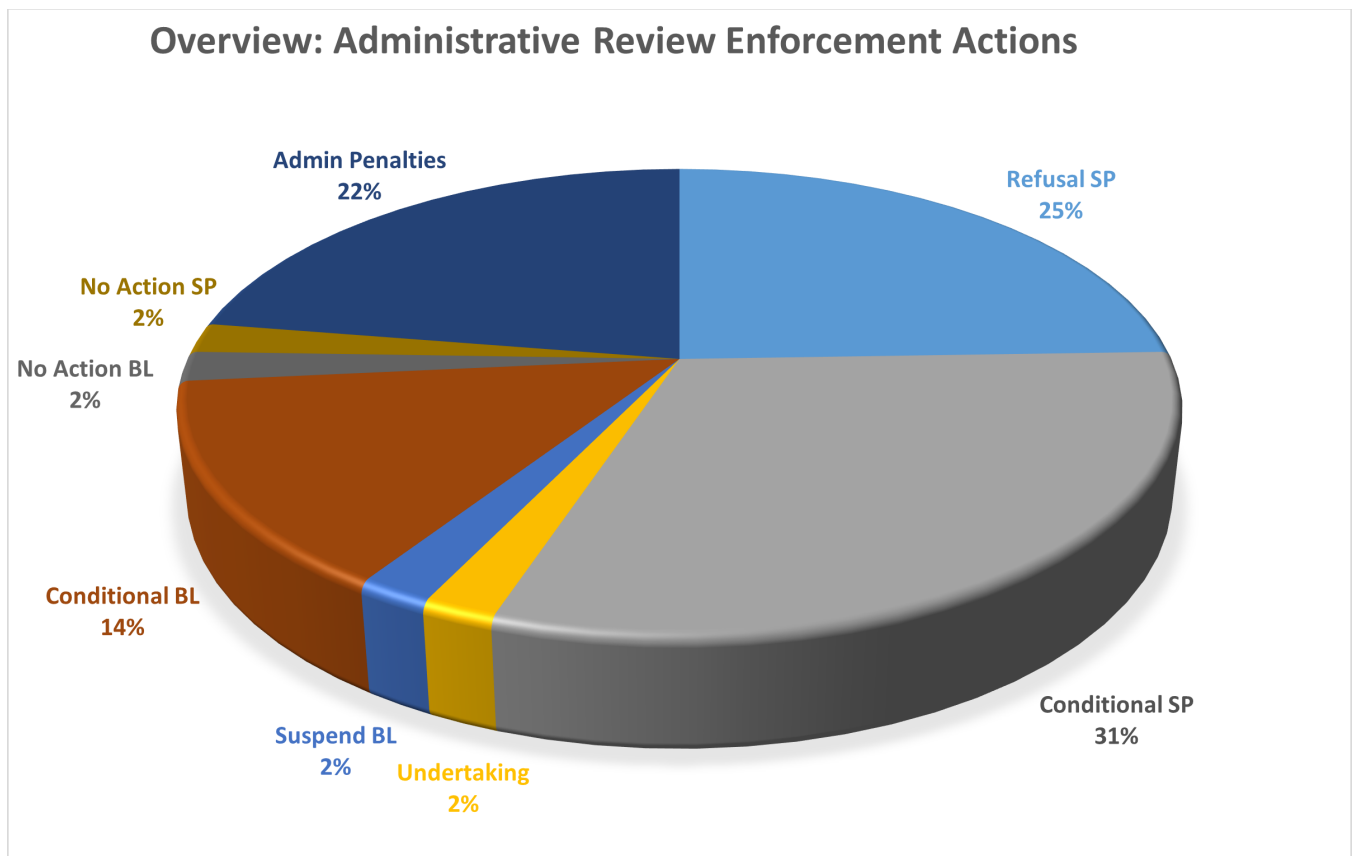
As the regulator of Alberta’s automotive industry, AMVIC makes public, on its website (as per the [Consumer Protection Act](#) (CPA) Section 157.1 (1) and (3)), information that is related to breaches of legislation.

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 2025 – 2026:



Legend

BL = Business licence

SP = Salesperson

# Transparency: it's the law to disclose vehicle history

If you're selling a vehicle, you must disclose its history throughout the entire selling process, before any contracts are signed, as per Section 31.1(2) of the [Automotive Business Regulation](#) (ABR). Whether it's the vehicle's online advertisement, the sales tags on the vehicle or the final document the consumer signs before purchasing it, the vehicle's history needs to be provided in a legible manner.

Disclosing vehicle history provides protection for both the seller and the buyer as well as creating a fair marketplace across Alberta.

AMVIC has prepared a vehicle history checklist, which outlines vehicle history legislation. Some examples of the items outlined on the checklist:

- Was the vehicle ever bought back by the manufacturer?
- Was the vehicle ever damaged by fire?
- Was the vehicle ever used as a police or emergency vehicle?
- Was the vehicle ever owned by a vehicle rental business or used as a rental vehicle?

Visit [amvic.org](#) to see a [vehicle history checklist](#). AMVIC highly recommends all automotive businesses and salespeople regularly review their legislative responsibilities to ensure compliance.



## Did you know?

AMVIC has numerous forms available for AMVIC-licensed businesses to help ensure compliance, transparency and diligence in all areas of your business. Check [amvic.org](#) regularly to make sure you are using the most current form (available as a PDF for easy downloading and printing).



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.

