

A User's Guide to the AIRB Collection & Reporting System (CARS)

AIRB

airb@gov.ab.ca

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Overview

This User's Guide provides the general instructions for using the Alberta Automobile Insurance Rate Board's (AIRB) web-based Collection and Reporting System (CARS) to submit a new filing or pay an annual cost recovery invoice.

If at any time, you require assistance logging on or using the CARS website, contact the AIRB by email at airb@gov.ab.ca or call (780) 427-5428.

How to Navigate the Document

Throughout this User's Guide, you will find several hyperlinks.

Those in orange underlined text ([hyperlink](#)) indicate a reference point contained within this document allowing you to immediately move to the applicable section.

Those in blue underlined text ([hyperlink](#)) will take you to a website.

Registration Process

Before Registering

To start the registration process you **must** be a current contact for your company with the AIRB.

It is highly recommended prior to starting the registration process for CARS a representative from your company sends the AIRB a list of your staff who prepare filings with the AIRB. This will ensure an easier registration to CARS for you and your company.

To confirm you are a contact or your company has sent their contact list, email the AIRB at airb@gov.ab.ca.

NOTE: Each insurance company should have only ONE organization created under the [Alberta.ca Account for Organization](#) for all their staffs.

If you file for more than one company and require access to more than one company, you will find instructions for adding additional companies under Registering your AIRB CARS Web Account.

Registration Process

Once you know the AIRB has you as a contact, go to the CARS website to begin the registration process at <https://airbfilings-app.alberta.ca>.



Registering your AIRB CARS web account is a two-step process:

- Step 1: You must create an account at [Alberta.ca Account for Organizations](#).
- Step 2: You must then create a [CARS web account](#) on the [CARS website](#).

Step 1: Registering your Alberta.ca Account for Organizations

Before you can log in to the CARS website, you will need to create an [Alberta.ca Account for Organizations](#) (referred to as Alberta.ca Account in this document).

This first step is necessary to ensure the privacy and information of all users and companies using the CARS website are protected with a high level of digital security. Specifically, Alberta.ca account for Organizations:

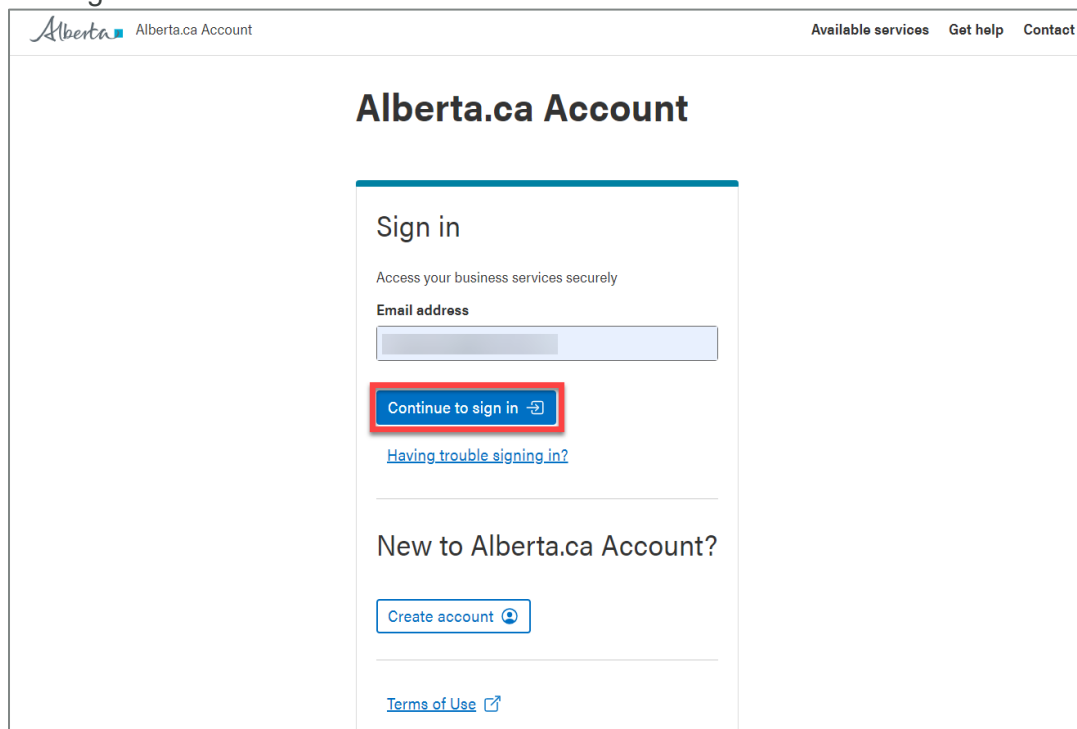
- Verifies the user to their Alberta.ca account credentials.
- Manages Organization information such as business information and staff accounts by the administrators of the organization.
- Manage sign in email address, password, and contact information, etc. by each staff member.

Sign in with existing Alberta.ca account

1. Open the CARS login webpage at <https://airbfilings-app.alberta.ca/>.



2. Click “Log In”. You will be redirected to the [Alberta.ca Account for Organizations](#) login page. If you already have an Alberta.ca Account proceed to login, enter your email address then click on “Continue to sign in”.



- a. Upon successful login, you will be redirected to the CARS registration webpage. Proceed to [Step 2: Registering your AIRB CARS Web Account](#).

NOTE:

- Your Alberta.ca Account for Organizations is not the same as your Alberta.ca Personal account. Do not enter your Alberta.ca account personal email address and password on the sign-in webpage.
 - It is recommended your company creates only ONE organization in the Alberta.ca Account for Organizations.
 - Your Alberta.ca Account can now be associated with multiple Organizations. If one user works for multiple companies, it is recommended they only create one Alberta.ca Account for Organizations with one login email address and password.
 - Each Organization allows for multiple staff to be added. Each staff will have their own email address and password. To see you how to add staff to your organization's account go to [Add new staff account to the organization](#) section.
 - If your company does not have an Alberta.ca Account for Organizations, it is recommended you review the Alberta.ca Account for Organizations registration document before continuing with this registration process.
 - Your company is responsible for creating and maintaining the Alberta.ca Account for Organizations for all your staffs. Your company can choose to create one Organization or multiple Organizations based on your company's needs.
 - Your Alberta.ca Account for Organizations can be used to access other Government of Alberta digital services.
- b. If you do not have an Alberta.ca Account, you will see an error message; proceed to the next section: [Create new Alberta.ca account for Organization](#).

The screenshot shows the 'Alberta.ca Account' sign-in interface. It includes a 'Sign in' header, a sub-header 'Access your business services securely', and a form for 'Email address'. The email field contains a blurred address and is highlighted with a red border. Below the field is a red error message: '⚠ This email is not associated with an account. Use an alternative email or create an account.' At the bottom of the form is a blue button labeled 'Continue to sign in' with an external link icon, and a blue link below it that says 'Having trouble signing in?'.

Create a new Alberta.ca account for organizations

If you do not have an Alberta.ca account, go to <https://account.alberta.ca/ui/sign-in/signin-with-email> to create a new Alberta.ca account and associate your Alberta.ca account with organization(s).

Create new Alberta.ca account

1. Click on “Create account” on the login page.

2. Enter your email address, agree to Terms of Use, and click on “Continue”, you'll see a message instructing you to verify your email address.

NOTE:

- Users should use their real name and work email address for their Alberta.ca account.

3. You will receive an email titled “Your Alberta.ca Account Sign Up Request”, click on the link in the email. A success message will be displayed.

The screenshot shows an email confirmation page for the Alberta.ca Account. At the top left is the Alberta logo, and at the top right is a red "Test" label. Below the header is a blue banner with the text "Alberta.ca Account" and "Confirm your email address". The main content area contains the following text: "Please click this link to continue creating your account. Your link will expire within 30 minutes." followed by a blue hyperlink: <https://uat.account.alberta.ca/ui-test/account/email-confirmation/token/s9HDq2JZMhvwUaB3Qvd-VQ2> [uat.account.alberta.ca]. Below this, it says "If you didn't request this link, you can safely ignore it." A grey box contains the text: "Please do not reply to this email. For more information visit: [Sign in with link](#) [uat.account.alberta.ca]". At the bottom, a small text block states: "This is an automated message from Alberta.ca Account ("Alberta.ca Account" <no-reply@gov.ab.ca>). Please do not reply to this email. If you have questions send us an email with your inquiry via the [Contact us](#) [alberta.ca] page or visit our [Get help](#) [alberta.ca] page for more information." The Alberta logo is also present on the right side of the grey box.

4. Once your email is confirmed, you will be prompted to create a password. After entering the password, click on “Save and continue”.

The screenshot shows the "Create password" page for the Alberta.ca Account. At the top left is the Alberta logo and "Alberta.ca Account", and at the top right are links for "Available services", "Get help", and "Contact". The main heading is "Create password". Below this are three input fields: "Email" (with a placeholder "@.com"), "Password" (with a masked input field and an eye icon), and "Confirm password" (with a masked input field and an eye icon). At the bottom is a blue button with the text "Save and continue", which is highlighted with a red border.

5. Your Alberta.ca Account has been created. The “manage account” page will be displayed. Continue next to “[Add Alberta.ca account to organization\(s\)](#)” section to complete the process.

Alberta.ca Account

Available services Get help Contact

Welcome, [blurred name]

Manage your account, information and security to make Alberta.ca Account work better for you.

Sign in info

Sign in email

Not provided

Edit

Mobile number

Not provided

Add

Password

Not set

Add

Recovery email

Not provided

Add

Add Alberta.ca account to organization(s)

1. Once your Alberta.ca Account has been created and you are logged in, the next step is to associate your account with an organization. In the top right corner, click on the dropdown menu beside your login name and select “Request new staff account”.

Available services Get help Contact

Manage account

Request new staff account

Sign out

2. The “Choose your organization” page will be displayed. You have two options on this page: create a new organization or request to be added to an existing organization.

NOTE:

- It is recommended your company creates only ONE organization in the Alberta.ca Account for Organizations.
- Users should try to select an existing organization instead of creating new organization.

Option 1 - Add a new organization

1. First option is to add a new organization, type the name of your business in the “Organization” field. If not found in the dropdown, click “Add a new organization.”

Alberta Alberta.ca Account Available services Get help Contact

Choose your organization

Start by telling us where you work

Organization

Search

No results found. Can't find your organization?

+ Add a new organization

2. On the "Add your organization" page, start filling out the form by entering the Business Name, Operating or Trade name, Business Email, Website (optional), Phone number, Extension (optional), and Fax number (optional), etc., then click on "Continue."

Add your organization



Who should use this form

This form should only be used for businesses, corporations, sole proprietors, and other types of entities that are not yet added to Alberta.ca Account.

Contact information

Business name (Legal name)

AIRB Test Company 2023

Operating or trade name (optional)

General business email

test@airb.com

Website (optional)

Phone

(780) 888-8888

Extension (optional)

Fax (optional)

Business and corporate access number

CRA business number (optional)

Alberta corporate access number (optional)

[Where can I find my business number?](#)

Business mailing address

Country

Canada

Province / state

Alberta

Street address

1234 Jasper Ave

Street address line 2 (optional)

City / Municipality

edmonton

Postal / Zip code

T5T 3W2

Business physical address

☒ Same as mailing address

Physical address



Jasper Ave, Edmonton, AB, Canada

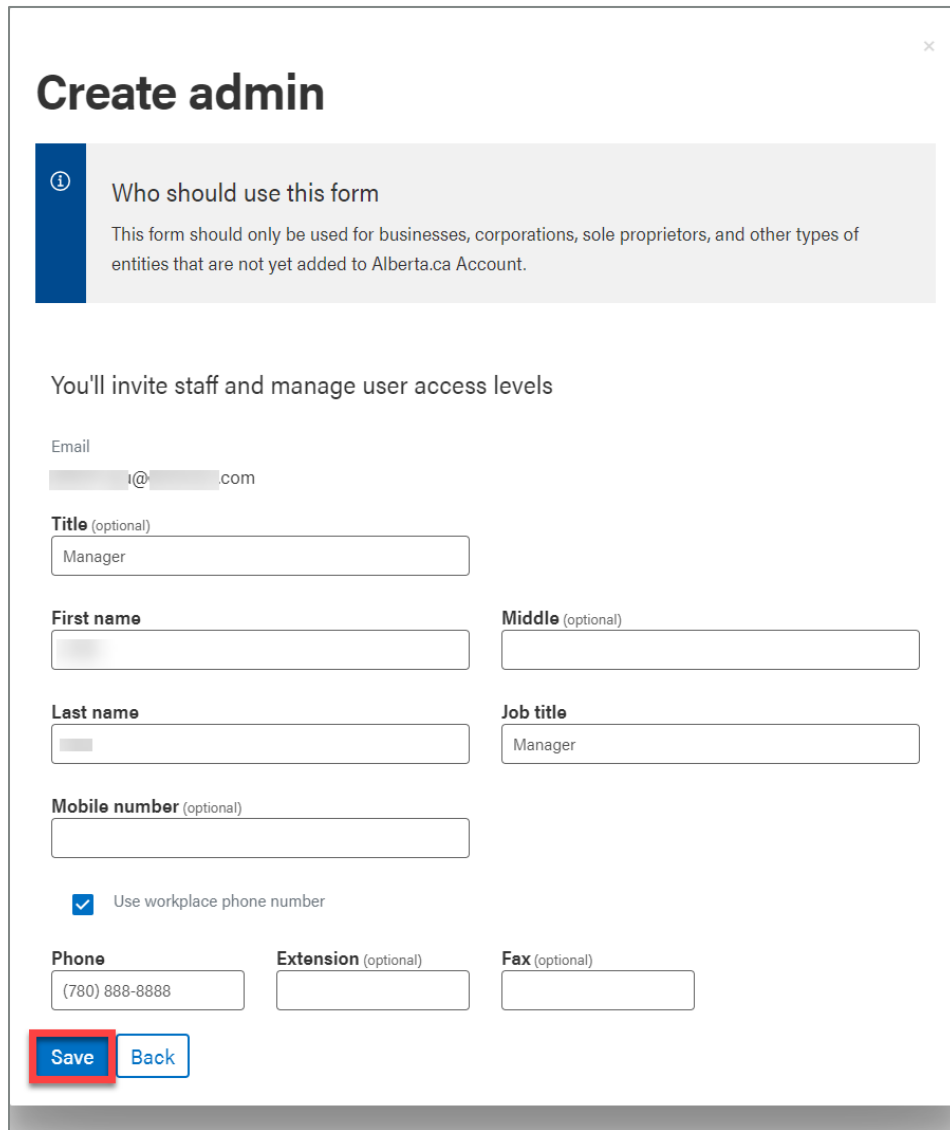
Continue

Back

- Once the organization is created, you will be prompted to create the first staff account for this organization, which would be the administrator. Fill in your contact information on the “Create admin” page and then click on “Save”.

NOTE:

- Users should use the work email address the AIRB has in their files.
- The first person from your company who create their Alberta.ca account will become your company’s “**administrator**” by default.
- It is good practice to have **at least two** business **administrators** managing your company’s Alberta.ca account details and staff members.



The screenshot shows the 'Create admin' form. At the top, there's a title 'Create admin' and a close button. Below it, a blue sidebar contains an information icon and the text 'Who should use this form'. The main content area has a heading 'You'll invite staff and manage user access levels'. The form fields include: Email (placeholder: 'I@.com'), Title (optional, placeholder: 'Manager'), First name, Middle (optional), Last name, Job title (placeholder: 'Manager'), Mobile number (optional), a checkbox for 'Use workplace phone number' (checked), Phone (placeholder: '(780) 888-8888'), Extension (optional), and Fax (optional). At the bottom, there are 'Save' and 'Back' buttons. The 'Save' button is highlighted with a red border.

- Your Alberta.ca Account and the new Organization have been successfully created. You will be brought back on the “Manage account” page, where you should be able to see your contact information and your staff accounts. If you click on your organization under “Organization”, you will be able to see your organization created as expected.

Alberta.ca Account

Available services Get help Contact

Welcome, [Redacted]

Manage your account, information and security to make Alberta.ca Account work better for you.

Sign in info

Sign in email [Redacted]	Edit	Mobile number Not provided	Add
Password Not set	Add		

Contact information

Title N/A	First name [Redacted]
Middle name N/A	Last name [Redacted]
Job title Manager	Mobile number (780) 888-8888
Telephone (780) 122-2222	Fax N/A

My staff accounts

Organization	Roles	Last sign in (MST)
AIRB Test Company 2023	Admin	Never

[Request new staff account](#)

- New users (Admin) will receive a few confirmation emails once the account is created. An email titled "XXX Company created" confirming that the organization account was created successfully.

Alberta.ca Account

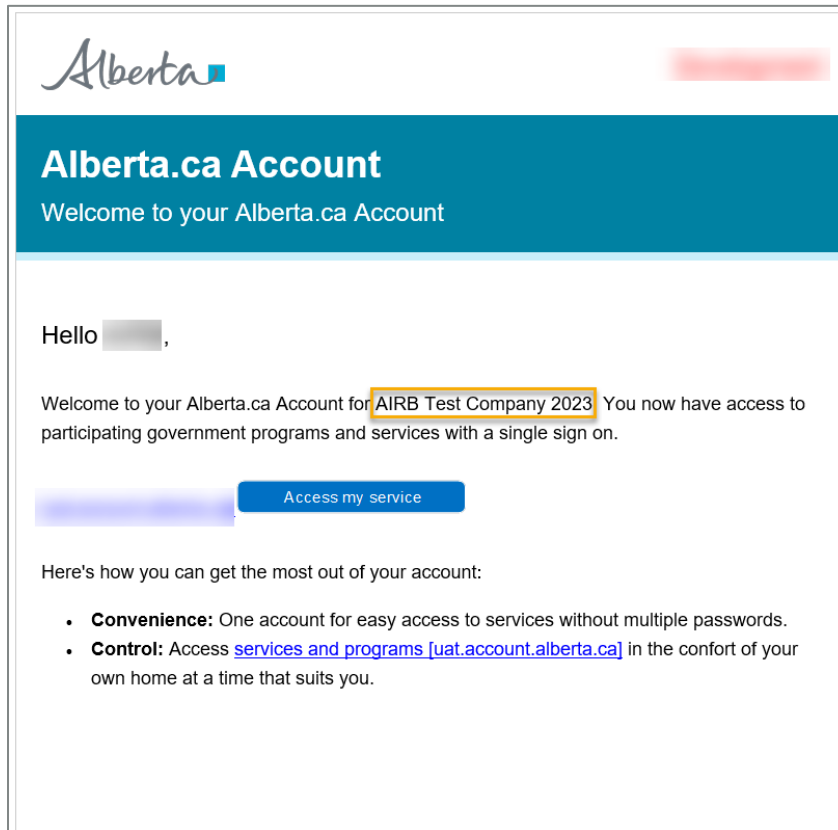
[AIRB Test Company 2023](#) created.

Success! Your organization [AIRB Test Company 2023](#) has been created.

You can now perform admin tasks and invite staff to join.

[Sign in](#)

An email titled "Welcome to your Alberta.ca Account" confirming that the account was created successfully.



6. You can now return to the Alberta.ca Account for Organization webpage to view your account information, or you can [Proceed to Step 2: Registering your AIRB CARS Web Account](#).

Option 2 - Select an existing organization

1. On the "Choose your organization" page, the second option is to search for an existing organization. Search for your business by typing its name in the "Organization" field. Click "Select" to send a request to the administrators of the chosen organization.

NOTE:

- Administrators can find the unique identifier (e.g., [B1234]) for an organization on the Account Information and Organization Directory pages. Share this identifier with users looking to join the organization.

Alberta Alberta.ca Account Available services Get help Contact [User Profile]

Choose your organization

Start by telling us where you work

Organization

[B.3022] AIRB Test Company 2024

Select

- You will be prompted to enter your contact information then click on “Save”.

Alberta Alberta.ca Account Available services Get help Contact [User Profile]

Contact information

First name Middle name (optional)

Last name Job title
Rate Analyst

Telephone (optional) Extension (optional) Mobile number (optional)

Fax (optional)

Save Cancel

- You are now back on the “manage account” page. Your request has been sent to the administrators of the organization, you can see the Requested organization in the “Staff account requests” section.

NOTE:

- If you work for multiple organizations, click "Request new staff account" and follow steps 1 and 2 above to request addition to other organizations.

Alberta Alberta.ca Account Available services Get help Contact

Welcome,

Manage your account, information and security to make Alberta.ca Account work better for you.

Sign in info

Sign in email
Edit

Password
Edit

Mobile number
Add

Recovery email
Add

Staff account requests

AIRB Test Company 2024 [B.3022] Request 92846	Requested on Jan 4, 2024 at 11:50 AM
--	--------------------------------------

Request new staff account

4. You will also receive an email titled “Your staff account request is waiting for approval”.

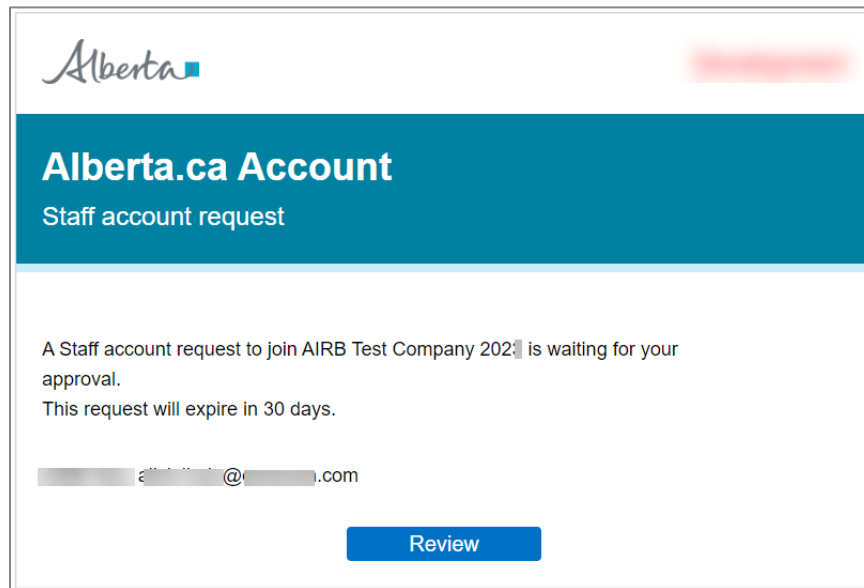
Alberta.ca Account

Your staff account request is waiting for approval

Your staff account request for **AIRB Test Company 2024** is waiting for approval.

You will be able to use eligible business programs and services once your request is approved.

5. The administrators of the organization will receive an email titled “Staff account request”.



- The administrator will then log in to their Alberta.ca account, navigate to the My staff account section, and click on the Organization link.

My staff accounts		
Organization	Roles	Last sign in (MST)
AIRB Test Company 2024 [B.3022]	Admin	Jan 8, 2024 02:03 PM
Alberta Edmonton Business Ltd. [B.3039]		Jan 8, 2024 12:13 PM
AIRB Test Company 2023 [B.3057]	Admin	Jan 8, 2024 12:13 PM

- The following page will be displayed. The administrator will click on "View request" to proceed.

AIRB Test Company 2024 [B.3022] **Active**

Workplace Business information **Staff accounts** Sign in settings

Organization	Name	Requested on	Status	
[B.3022]	[Redacted] [Redacted].com	Jan 4, 2024 11:50 AM	Pending	View request

[+ Add new staff account](#)

Search for staff accounts

Show 50 entries

Name	Title	Role	Email	Telephone	
[Redacted]	LIAT Test account	Admin	[Redacted]@gmail.com	(780) 888-8888	Edit Add Delete
[Redacted]	Manager	Admin	[Redacted]@gmail.com	(780) 101-0101	Edit Add Delete
[Redacted]	test		[Redacted]@gmail.com	(780) 888-8888	Edit Add Delete

[Export](#)

- The administrator will then update the account and contact role information and click on "Approve Request". A success message will be displayed.

Staff account request #

AIRB Test Company 202

Applicant account information

Salutation

First name

Middle name

Last name

Job title

Manager

Mobile number

Telephone

(780) 888-8888

Fax

Role

☒ Admin

No permissions are applicable for this user

By approving this Staff Account Request you agree to the [Extranet Terms and Conditions](#) and acknowledge:

- the Applicant is an employee of your organization (as defined in section 1(e) of the FOIP Act);
- the Applicant requires access to the Extranet to perform their duties as an employee of your organization;
- the Applicant's email address is individually assigned and approved by your organization; and
- you will immediately revoke the Applicant's access when the previous statements no longer apply.

Cancel

 Reject and report as suspicious

 Reject request

 Approve request

Staff account request #

AIRB Test Company 2024

Staff account request # for has been approved.

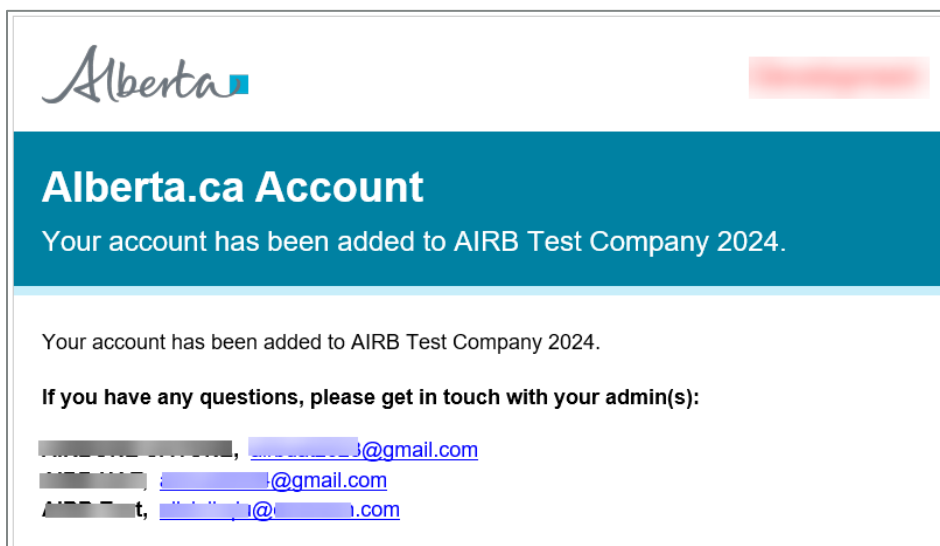
An email confirmation has been sent to .com

Close

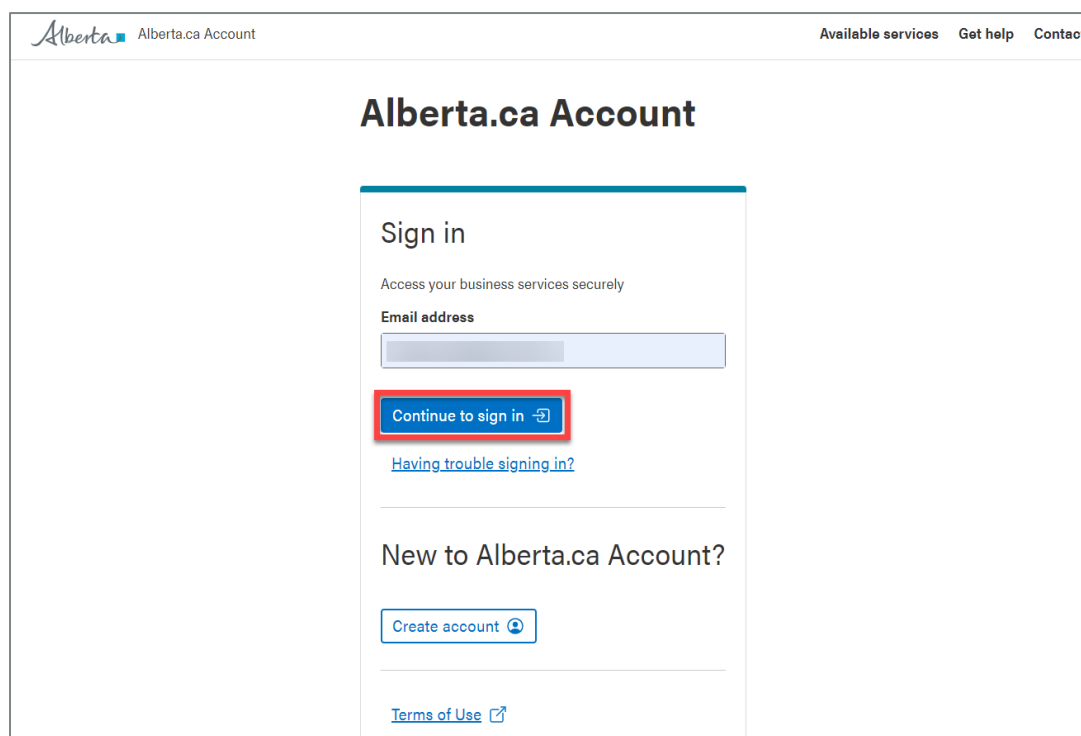
19 | Page

Classification: Public

9. Once being approved, you will receive a “Your account has been added to XXX Company” notification email.



10. You can now return to the Alberta.ca Account for Organization webpage. Enter your email address and click on “Continue to sign in”.



11. Enter your password and click on “Sign in”.

Enter password

Email

@.com

Password

.....

Sign in

[Forgot password?](#)

Back

- When you login again, you will see the Manage Account page. The approved Organization or the new Organization added will appear in the “My staff accounts” section.

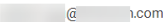

 Alberta.ca Account

[Available services](#)
[Get help](#)
[Contact](#)


Welcome,

Manage your account, information and security to make Alberta.ca Account work better for you.

Sign in info

Sign in email


 [Edit](#)

Mobile number
 Not provided

 [Add](#)

Password

 [Edit](#)

Contact information

Title
 N/A

First name


Middle name
 N/A

Last name


Job title
 Manager

Mobile number
 N/A

Telephone
 (780) 888-8888

Fax
 N/A



My staff accounts

Organization	Roles	Last sign in (MST)
AIRB Test Company 2024 [B.3022]	Admin	Jan 4, 2024 04:46 PM

[Request new staff account](#)

13. You can now [Proceed to Step 2: Registering your AIRB CARS Web Account](#).

Step 2: Registering your AIRB CARS Web Account

After successfully creating an [Alberta.ca account for Organization](#), you now must register for an AIRB CARS Web account.

To create your CARS web account, follow the steps below:

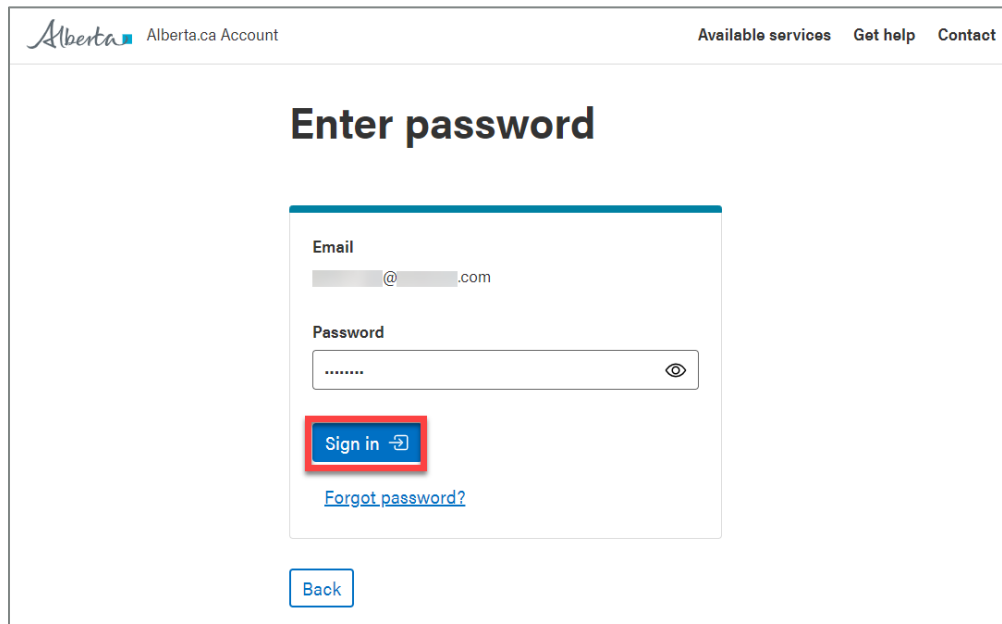
1. Open the CARS login webpage at <https://airbfilings-app.alberta.ca> and click on the “Log in” button.



2. You will then be directed to the Alberta.ca account login webpage. Enter your email address and click on "Continue to sign in".

The screenshot shows the Alberta.ca Account login page. At the top, there's a header with the Alberta logo and "Alberta.ca Account", and links for "Available services", "Get help", and "Contact". The main heading is "Alberta.ca Account". Below this is a "Sign in" section with the subtext "Access your business services securely". It includes an "Email address" label and a text input field. Below the input field is a red "Continue to sign in" button with a right-pointing arrow. Underneath the button is a link "Having trouble signing in?". Below the sign-in section is a "New to Alberta.ca Account?" section with a "Create account" button featuring a plus icon. At the bottom of this section is a link "Terms of Use" with an external link icon.

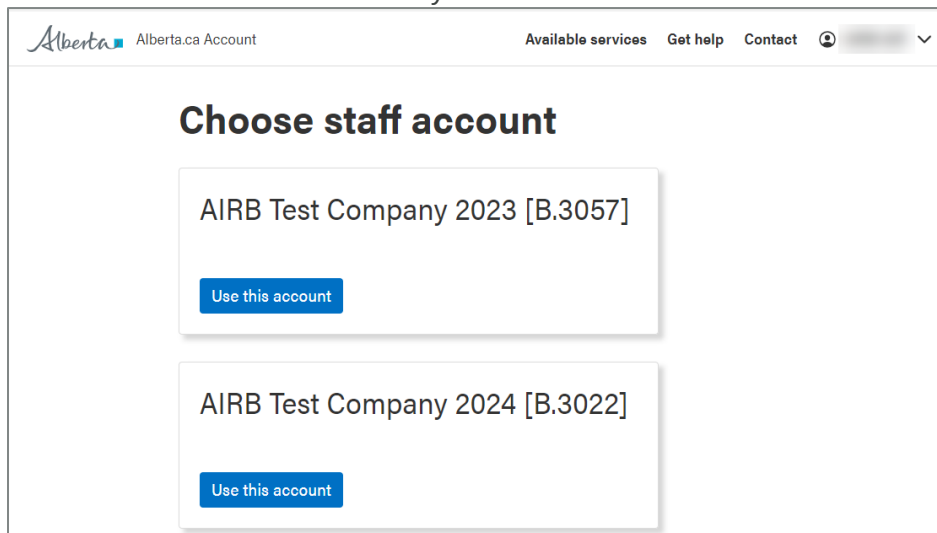
3. Enter your password and click "Sign in".



4. After signing in, you might encounter the "Choose staff account" page if your Alberta.ca account is associated with multiple organizations. Choose one of the accounts to proceed.

NOTE:

- The selected account here will not affect your access to CARS.



5. You will then be directed back the CARS webpage and asked to register for your AIRB CARS web account. The CARS system will automatically fill the first and last name and email address fields.

Register for an AIRB CARS Web Account

You have successfully signed in with your Alberta.ca Account for Organizations. Please continue to register for an AIRB CARS Web Account to access to your company's filings.

Login Information - Alberta.ca Account for Organizations

First Name: Last Name:

Email Address:

Request for Company Access

1. To request company access, please provide the **Company Name** in the grid below.
2. If you require access to more than one company, please enter a new line for each company.

Notes: you must be set up as a contact (with the same **Email Address** as your Alberta.ca account) for the company in our system before you can gain web access for the company.

+

Company Name
No data

Submit Form

Additional Notes:

1. If you are registering a web account for an existing insurance company and you are not a contact for the company in our system, please contact the AIRB by email at AIRB@gov.ab.ca or call (780) 427-5428 to complete initial contact registration first.
2. If you already have a web account and wish to gain access to other companies, please do not submit the request from this form and contact the AIRB at the contact information listed above.

To request for company access, first, type the first three letters to search for your company's name. A drop-down menu will appear. Choose your company's name.

NOTE:

- Do not type out your company's entire name. Your company should appear after typing the first three letters.

Then once all companies are added, click on the "Submit Form" button. You can request access for multiple companies by adding new lines.

Register for an AIRB CARS Web Account

You have successfully signed in with your Alberta.ca Account for Organizations. Please continue to register for an AIRB CARS Web Account to access to your company's filings.

Login Information - Alberta.ca Account for Organizations

First Name: Last Name:

Email Address:

Request for Company Access

1. To request company access, please provide the **Company Name** in the grid below.
2. If you require access to more than one company, please enter a new line for each company.

Notes: you must be set up as a contact (with the same **Email Address** as your Alberta.ca account) for the company in our system before you can gain web access for the company.

+

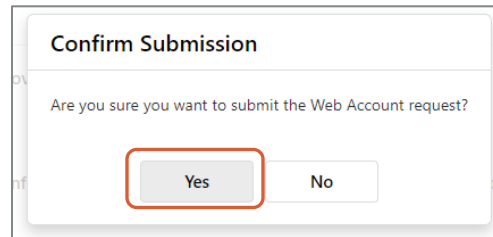
Company Name
td
TD Home and Auto Insurance Company
TD General Insurance Company

Submit Form

Additional Notes:

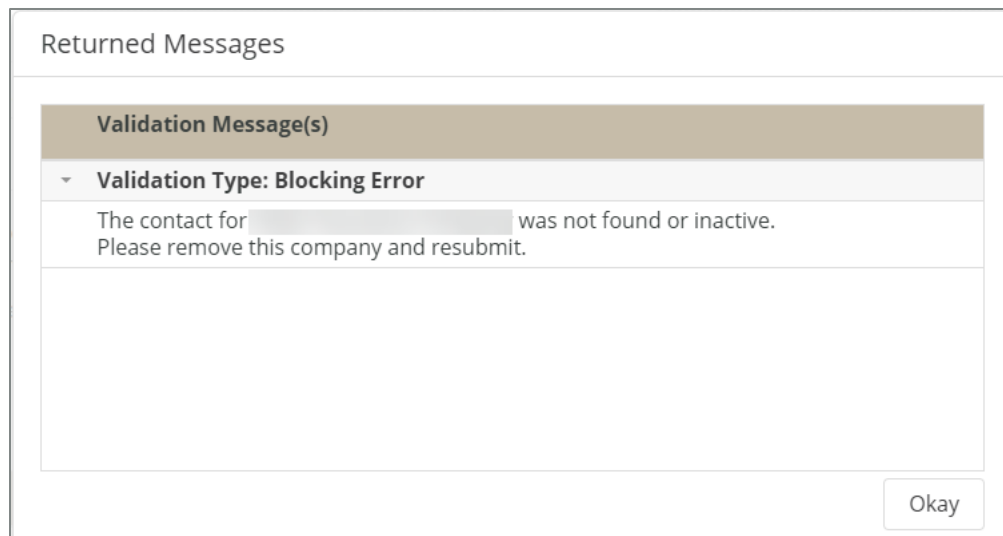
1. If you are registering a web account for an existing insurance company and you are not a contact for the company in our system, please contact the AIRB by email at AIRB@gov.ab.ca or call (780) 427-5428 to complete initial contact registration first.
2. If you already have a web account and wish to gain access to other companies, please do not submit the request from this form and contact the AIRB at the contact information listed above.

6. A pop-up window will appear to confirm your request for an AIRB CARS Web account. Click “Yes”.



NOTE:

- You will need to log in again if the page remains inactive for 10 minutes.
- The CARS system will use your email address and company name entered to find your existing company contacts. An error message will appear if:
- The contact for the company you entered was not found or inactive.



- If you did not provide a company with your registration.

Returned Messages

Validation Message(s)

Validation Type: Validation Error

At-least one company must be provided prior to submission.

Okay

- A CARS web account already exists for this Alberta.ca account email address.

Returned Messages

Validation Message(s)

Validation Type: Blocking Error

An AIRB CARS web account already exists for this Alberta.ca Account email address.

Okay

- As stated in the [“Before Registering”](#) section, the AIRB will need to set up your company’s contact before you begin the registration process.

As stated in the [“Before Registering”](#) section, if you submit filings for more than one insurance company, you can request access to multiple companies in CARS. Ensure your contact with the other companies has been sent to the AIRB before starting the registration process.

7. Once your AIRB CARS Web account has been registered successfully, you will be directed to a webpage stating your registration has succeeded.

AIRB CARS Web Account Status

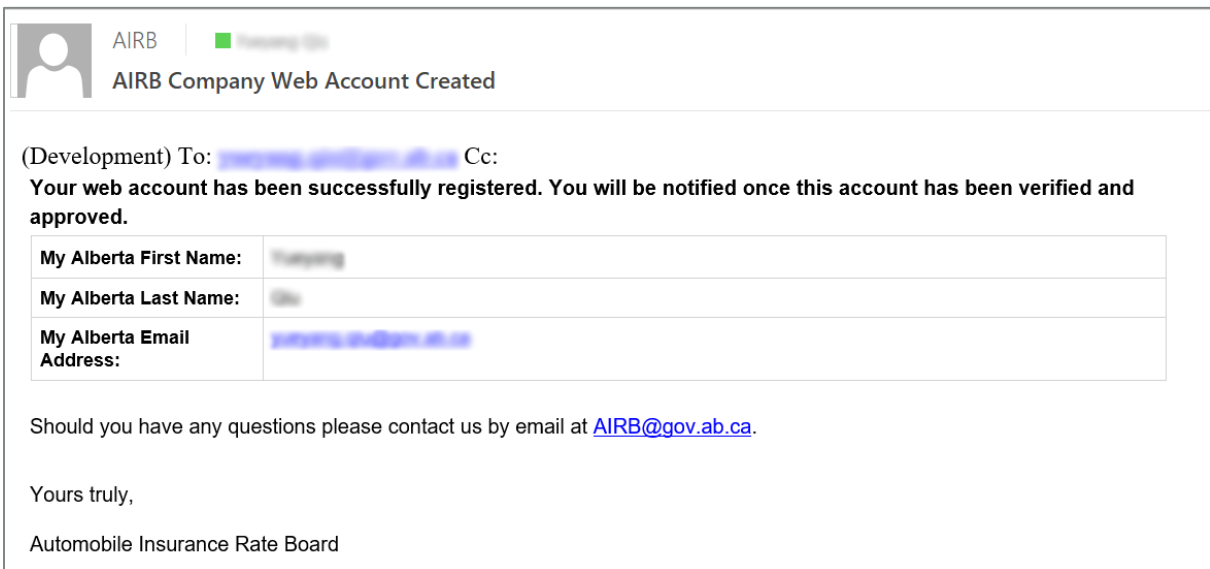
You have successfully completed the AIRB Web Account registration process.

Current Web Account Status: **[Disabled]**

Additional Notes:

1. Upon creation of a web account, it will initially be set to disabled until approved by AIRB staff.
2. If you believe that your account should not be the status indicated above, please contact the AIRB by email at AIRB@gov.ab.ca or call (780) 427-5428 to complete initial contact registration first.
3. If you already have a web account and wish to gain access to other companies, please contact the AIRB at the contact information listed above.

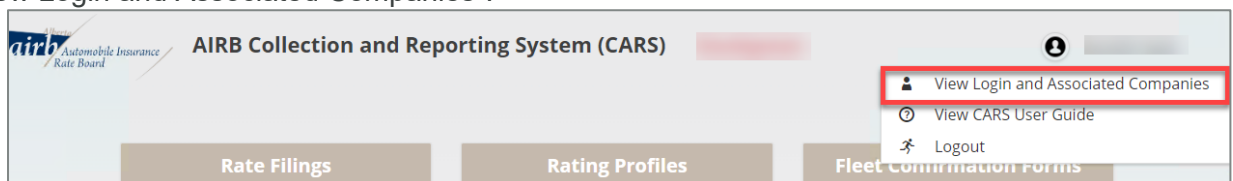
8. You will also receive an email confirming your AIRB CARS Web account has been successfully registered. It will look similar to the image below.



9. AIRB staff will also be notified you have completed the CARS registration process and they will activate your web account.

Once your account is activated, you can log into the CARS website and begin submitting filings.

10. You can view your current access by navigating to the Login Name dropdown menu, select "View Login and Associated Companies".





AIRB Collection and Reporting System (CARS)

Development



Home / View Login and Associated Companies

View Login and Associated Companies

Login Information - Alberta.ca Account for Organizations:

First Name:

Last Name:

Email Address:

Associated Companies:

Company Name	Contact Name

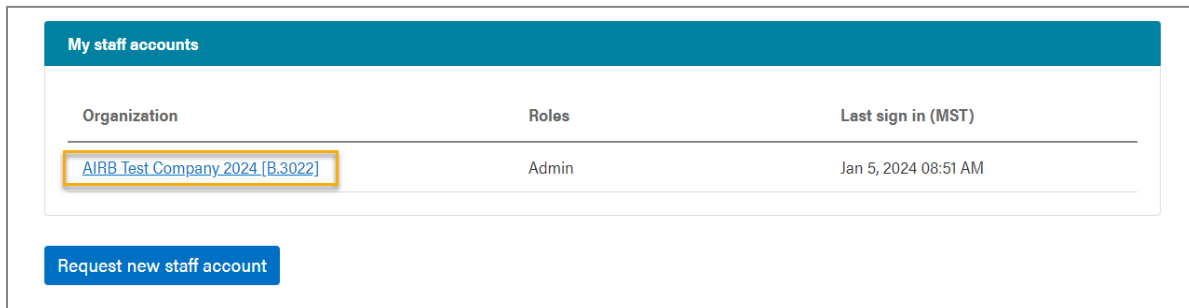
If you wish to gain access for other companies, please contact the AIRB by email at AIRB@gov.ab.ca or call (780) 427-5428.

Manage Organization Staff Account

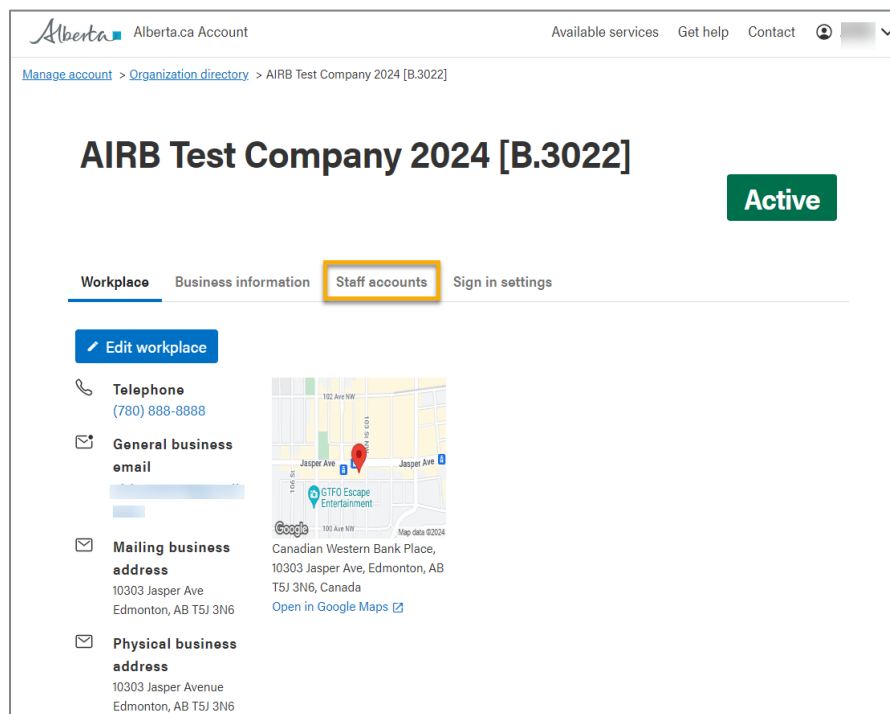
Add new staff account to organization

As the company's **Administrator**, you can add other staff members to sign up for their Alberta.ca account. To do this:

1. From the “My staff accounts” section, select the organization where you would like to add a Staff Account.



2. From the organization directory page, click on the “Staff accounts” tab.



3. Click on the “Add new staff account” button.

Alberta Alberta.ca Account Available services Get help Contact

[Manage account](#) > [Organization directory](#) > AIRB Test Company 2024 [B.3022]

AIRB Test Company 2024 [B.3022]

Active

Workplace Business information **Staff accounts** Sign in settings

+ Add new staff account

Search for staff accounts

Show 50 entries

Export

Name	Title	Role	Email	Telephone
	Manager	Admin		(780) 888-8888
	UAT Test account	Admin		(780) 888-8888
	Manager	Admin		(780) 101-0101
	test			(780) 888-8888

Showing 1 to 4 of 4 entries

Previous 1 Next

- Enter the staff email address and click “Continue”.

Add new staff account

Email

Continue Cancel

- Fill in the staff business contact information. Under the “Roles” tab, you will have an option to make this staff member an “Admin”, by checking off the “Admin” box. Once you confirm the account details are correct, click on “Save”.

Add new staff account

Email

Business contact information

Roles

Permissions

Title (optional)

First name

Middle (optional)

Last name

Job title

Mobile number (optional)

(999) 555-1234

☒ Use workplace phone number

Phone

(780) 888-8888

Extension (optional)

1234

Fax (optional)

(999) 555-1234

Save

Cancel

6. An email notification will be sent to the new staff being added. The staff can follow the instructions from the email to complete their account set up.

Associated with multiple organizations and request new staff account

- Your Alberta.ca Account for Organizations can now be associated with multiple organizations.
- If you work for multiple companies, it is recommended that you create only one Alberta.ca Account for Organizations with one login email address and password.
- You can request to be added to other organizations by using the "Request new staff account" feature in section [Create new Alberta.ca account: Option 2 – Select an existing organization.](#)

My staff accounts

Organization	Roles	Last sign in (MST)
AIRB Test Company 2024 [B.3022]	Admin	Jan 5, 2024 09:18 AM
Alberta Edmonton Business Ltd. [B.3039]		Jan 5, 2024 09:59 AM
AIRB Test Company 2023 [B.3057]	Admin	Jan 5, 2024 02:51 PM

Staff account requests

[Automobile Insurance Rate Boar \[B.20440\]](#) Requested on Dec 18, 2023 at 11:20 AM
Request 92736

Request new staff account

Logging into CARS

Log in to the CARS Website

Now your AIRB CARS web account is active, you can log into the CARS website and begin submitting filings to the AIRB.

To log into the CARS website, follow the steps below:

1. Open the CARS login webpage at <https://airbfilings-app.alberta.ca>. and click on the Log In button.



2. You will then be directed to the Alberta.ca log-in webpage. Enter your email address and password and click on "Sign In".

The screenshot shows the "Alberta.ca Account" sign-in page. At the top, the "Alberta" logo and "Alberta.ca Account" text are on the left, and "Available services", "Get help", and "Contact" links are on the right. The main heading is "Alberta.ca Account". Below it, a "Sign in" section includes the text "Access your business services securely" and "Email address" above a text input field. A blue "Continue to sign in" button with a right-pointing arrow is highlighted with a red box. Below the button is a link "Having trouble signing in?". Further down, a "New to Alberta.ca Account?" section has a "Create account" button with a question mark icon. At the bottom is a link "Terms of Use" with an external link icon.

The screenshot shows the 'Enter password' login page for an Alberta.ca Account. At the top, the header includes the Alberta logo, 'Alberta.ca Account', and links for 'Available services', 'Get help', and 'Contact'. The main heading is 'Enter password'. Below this is a form with two input fields: 'Email' (containing a masked address ending in '.com') and 'Password' (containing masked characters and a toggle icon). A blue 'Sign in' button with a right-pointing arrow is highlighted with a red rectangle. Below the button is a link for 'Forgot password?'. At the bottom of the form is a 'Back' button.

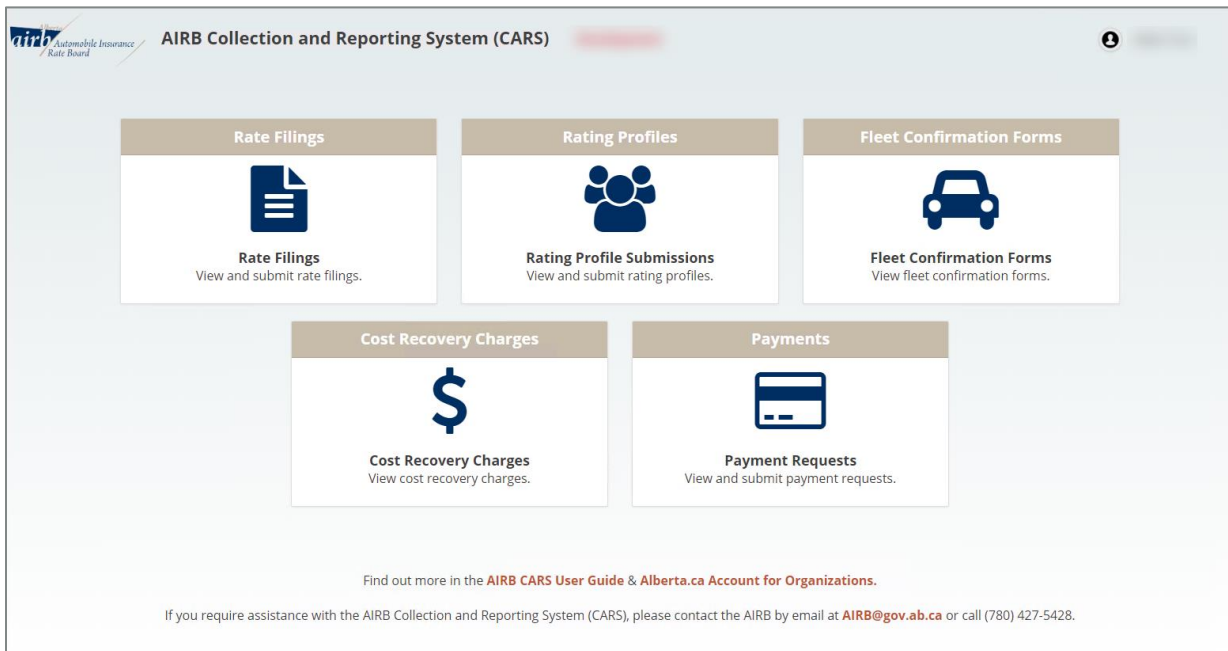
- After signing in, you may encounter the "Choose staff account" page if your Alberta.ca account is associated with multiple organizations. Select one of the organizations to proceed.

The screenshot shows the 'Choose staff account' page. The header is identical to the login page. The main heading is 'Choose staff account'. There are two account options, each in a white box with a blue 'Use this account' button. The first option is 'AIRB Test Company 2023 [B.3057]' and the second is 'AIRB Test Company 2024 [B.3022]'. In the top right corner, there is a user profile icon and a dropdown arrow.

- Once you have logged into Alberta.ca account, you will be directed to the CARS home page. You will then begin to submit filings, payment requests, and view cost recovery charges.

NOTE:

- You will need to log in again if the page remains inactive for 10 minutes.



Rate Filings

Before Starting

NOTE: Once you have logged in, if at any time you are inactive for 20 minutes or more, you will be logged out of the CARS website and you will have log in again.

Getting Started

To start a new filing, click on the “Rate Filing” icon on the upper left side of the CARS home page.


AIRB Collection and Reporting System (CARS)

Rate Filings

Rate Filings
View and submit rate filings.

Rating Profiles

Rating Profile Submissions
View and submit rating profiles.

Fleet Confirmation Forms

Fleet Confirmation Forms
View fleet confirmation forms.

Cost Recovery Charges

Cost Recovery Charges
View cost recovery charges.

Payments

Payment Requests
View and submit payment requests.

Find out more in the [AIRB CARS User Guide](#) & [Alberta.ca Account for Organizations](#).

If you require assistance with the AIRB Collection and Reporting System (CARS), please contact the AIRB by email at AIRB@gov.ab.ca or call (780) 427-5428.

You will be directed to a spreadsheet listing all your company’s filings.


AIRB Collection and Reporting System (CARS)

[Home](#) / [Rate Filings](#)

Rate Filings

Drag a column header here to group by that column

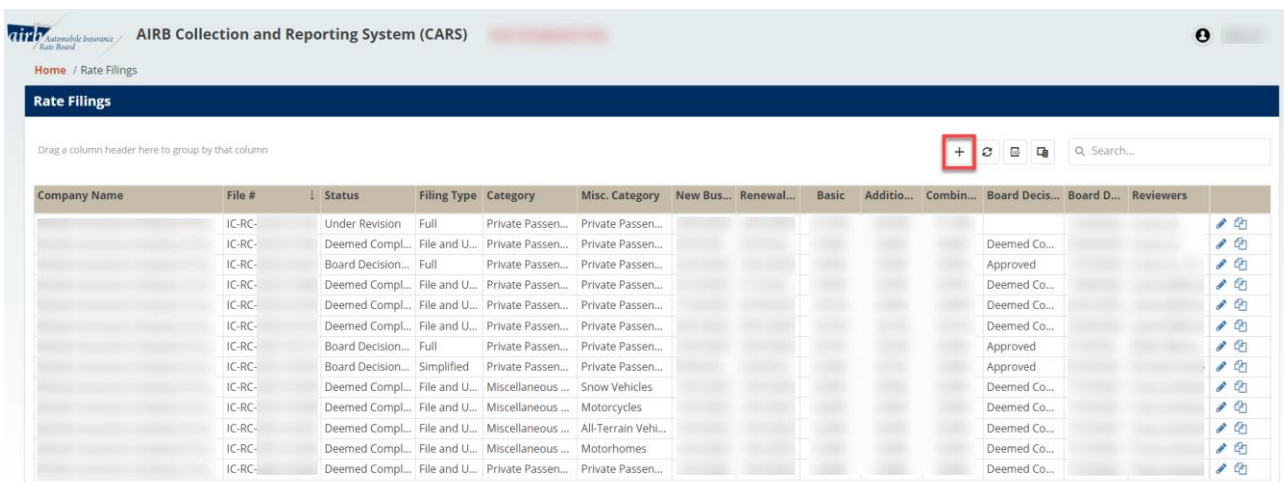
+ ↺ 📄 📱 🔍 Search...

Company Name	File #	Status	Filing Type	Category	Misc. Category	New Bus...	Renewal...	Basic	Additio...	Combin...	Board Decis...	Board D...	Reviewers	
	IC-RC-	Under Revision	Full	Private Passen...	Private Passen...									 
	IC-RC-	Deemed Compl...	File and U...	Private Passen...	Private Passen...						Deemed Co...			 
	IC-RC-	Board Decision...	Full	Private Passen...	Private Passen...						Approved			 
	IC-RC-	Deemed Compl...	File and U...	Private Passen...	Private Passen...						Deemed Co...			 
	IC-RC-	Deemed Compl...	File and U...	Private Passen...	Private Passen...						Deemed Co...			 
	IC-RC-	Deemed Compl...	File and U...	Private Passen...	Private Passen...						Deemed Co...			 
	IC-RC-	Board Decision...	Full	Private Passen...	Private Passen...						Approved			 
	IC-RC-	Board Decision...	Simplified	Private Passen...	Private Passen...						Approved			 
	IC-RC-	Deemed Compl...	File and U...	Miscellaneous ...	Snow Vehicles						Deemed Co...			 
	IC-RC-	Deemed Compl...	File and U...	Miscellaneous ...	Motorcycles						Deemed Co...			 
	IC-RC-	Deemed Compl...	File and U...	Miscellaneous ...	All-Terrain Vehi...						Deemed Co...			 
	IC-RC-	Deemed Compl...	File and U...	Miscellaneous ...	Motorhomes						Deemed Co...			 
	IC-RC-	Deemed Compl...	File and U...	Private Passen...	Private Passen...						Deemed Co...			 

Starting a New Filing

To start a new filing click the “+” icon in the upper right side of the page.

(Full Screen)



AIRB Collection and Reporting System (CARS)

Home / Rate Filings

Rate Filings

Drag a column header here to group by that column

+

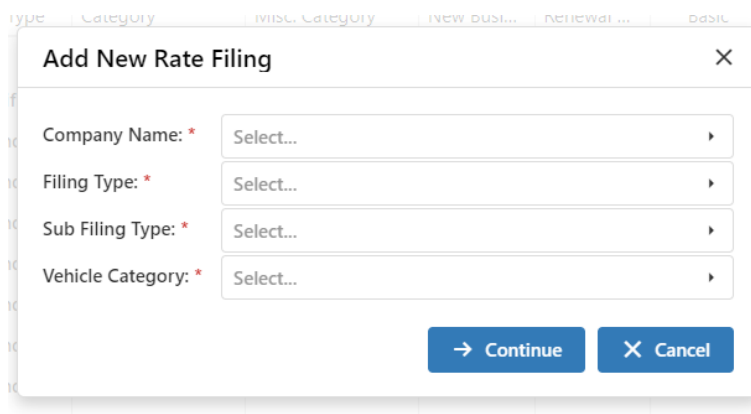
Q Search...

Company Name	File #	Status	Filing Type	Category	Misc. Category	New Bus...	Renewal...	Basic	Additio...	Combin...	Board Decis...	Board D...	Reviewers
IC-RC-	IC-RC-	Under Revision	Full	Private Passen...	Private Passen...								
IC-RC-	IC-RC-	Deemed Compl...	File and U...	Private Passen...	Private Passen...						Deemed Co...		
IC-RC-	IC-RC-	Board Decision...	Full	Private Passen...	Private Passen...						Approved		
IC-RC-	IC-RC-	Deemed Compl...	File and U...	Private Passen...	Private Passen...						Deemed Co...		
IC-RC-	IC-RC-	Deemed Compl...	File and U...	Private Passen...	Private Passen...						Deemed Co...		
IC-RC-	IC-RC-	Deemed Compl...	File and U...	Private Passen...	Private Passen...						Deemed Co...		
IC-RC-	IC-RC-	Board Decision...	Full	Private Passen...	Private Passen...						Approved		
IC-RC-	IC-RC-	Board Decision...	Simplified	Private Passen...	Private Passen...						Approved		
IC-RC-	IC-RC-	Deemed Compl...	File and U...	Miscellaneous ...	Snow Vehicles						Deemed Co...		
IC-RC-	IC-RC-	Deemed Compl...	File and U...	Miscellaneous ...	Motorcycles						Deemed Co...		
IC-RC-	IC-RC-	Deemed Compl...	File and U...	Miscellaneous ...	All-Terrain Vehi...						Deemed Co...		
IC-RC-	IC-RC-	Deemed Compl...	File and U...	Miscellaneous ...	Motorhomes						Deemed Co...		
IC-RC-	IC-RC-	Deemed Compl...	File and U...	Private Passen...	Private Passen...						Deemed Co...		

(Close Up)



A pop-up screen will open asking you to fill in the following details for the new filing you are creating.



Add New Rate Filing

Company Name: * Select...

Filing Type: * Select...

Sub Filing Type: * Select...

Vehicle Category: * Select...

→ Continue

× Cancel

Categories of Filings

Select the appropriate categories from the drop-down menus for:

- Company Name

- i. If you are registered for more than one company, select the company the new filing is for
- b. Filing Type and Sub Filing Type
 - i. Full
 - 1. Full with Actuarial Support
 - 2. Full without Actuarial Support
 - ii. File and Use
 - 1. File and Use
- c. Vehicle Category
 - i. Private Passenger Vehicles
 - ii. Commercial and Interurban Vehicles
 - 1. Commercial Vehicles
 - 2. Interurban Vehicles
 - iii. Miscellaneous Vehicles
 - 1. All-Terrain Vehicles
 - 2. Ambulances
 - 3. Antique Vehicles
 - 4. Collector Vehicles
 - 5. Farm Vehicles
 - 6. Hotel and Country Club Vehicles
 - 7. Mopeds
 - 8. Motorcycles
 - 9. Motorhomes
 - 10. Off-Road Vehicles
 - 11. Private Buses
 - 12. Public Buses
 - 13. Public Vehicles
 - 14. School Buses
 - 15. Snow Vehicles
 - 16. Taxis and Limousines
 - 17. Trailers and Campers
 - 18. Utility Trailers
 - 19. Other

Filing Information

Once you have entered the information in the pop-up window, you will be taken to the “Filing Information” webpage.

The status bar across the top of the webpage will indicate this filing is new.

Filing Information - AIRB Test Insurance Company

Filing Type: *
 Sub Filing Type: *
 Vehicle Category: *
 Vehicle Misc. Category:

Q1 Summary
 Q2 Effective Dates
 Q3 Source of Data
 Q4 Rate Change
 Q5 Capping
 Q6 Dislocation
 Q7 Risk Profiles
 Q8 Change Impact
 Q9 Dependent Categories
 Q10 Loss Ratios
 Q11 Territories
 Q12 Expenses
 Q13 Grid
 Documents / Attachments
 Contacts / Comments

Summary

Check all the items applicable to the filing. Note: While 1.a and 1.b are mutually exclusive, other changes (1.c-1.m) may be applicable.

1) Describe the proposed changes by checking all the items that apply to this filing:

- ☐ a) Base rates, not due to off-balancing differential or discount changes, that is uniform by territory
- ☐ b) Base rates, not due to off-balancing differential or discount changes, that is not uniform by territory
- ☐ c) Classification, limit of liability, deductibles or other rate differentials
- ☐ d) Territorial definitions
- ☐ e) Discounts or surcharges
- ☐ f) Endorsements
- ☐ g) Rating rules
- ☐ h) Underwriting rules pertaining to rates or rating rules only
- ☐ i) New rating variables
- ☐ j) Algorithms
- ☐ k) Introduction of any element in c), e), g) or j) using predictive modeling or other non-traditional approaches (full filing only)

Description:

☐ l) Other

Combining Multiple Vehicle Categories into One Filing

A separate filing **MUST** be submitted for each rating program.

Filings under the Vehicle Categories of Commercial and Interurban Vehicles and Miscellaneous Vehicles can have multiple vehicle categories **ONLY** if they have the same rating program.

For example, you may have one rating program for mopeds and motorcycles. In this case, both mopeds and motorcycles can be added to the Vehicle Miscellaneous Category. To do this, click "Select" in the Vehicle Miscellaneous Category on the upper right side of the webpage, as indicated in the image below.

Then click the boxes beside mopeds and motorcycles.

NOTE:

- Continuing the example, if mopeds and motorcycles have unique rating programs, separate filings **MUST** be submitted.

The screenshot shows the AIRB Collection and Reporting System (CARS) interface. The top navigation bar includes buttons for 'Validate', 'Save Draft', 'Submit', 'Delete', and 'Print Filing'. The main content area is titled 'Filing Information - AIRB Test Insurance Company'. It features a sidebar with a list of question sections (Q1 Summary, Q2 Effective Dates, Q3 Source of Data, Q4 Rate Change, Q5 Capping, Q6 Dislocation, Q7 Risk Profiles, Q8 Change Impact, Q9 Dependent Categories, Q10 Loss Ratios, Q11 Territories, Q12 Expenses, Q13 Grid, and Documents / Attachments). The main content area displays the 'Summary' section, which includes a list of items to be checked for the filing. A dropdown menu for 'Vehicle Misc. Category' is open, showing options like 'All-Terrain Vehicles', 'Ambulances', 'Antique Vehicles', 'Collector Vehicles', 'Farm Vehicles', 'Hotel & Country Club', 'Mopeds', 'Motorcycles', 'Motorhomes', 'Off-Road Vehicles', and 'Private Buses'. The 'Mopeds' and 'Motorcycles' options are highlighted.

NOTE:

- At any time during the filing process you can save, print or delete your filing. Go to the “Saving, Completing, Copying, and Deleting a Filing” section to find out how.

This screenshot is similar to the one above, showing the AIRB Collection and Reporting System (CARS) interface. The top navigation bar includes buttons for 'Validate', 'Save Draft', 'Submit', 'Delete', and 'Print Filing'. The main content area is titled 'Filing Information - AIRB Test Insurance Company'. It features a sidebar with a list of question sections (Q1 Summary, Q2 Effective Dates, Q3 Source of Data, Q4 Rate Change, Q5 Capping, Q6 Dislocation, Q7 Risk Profiles, Q8 Change Impact, Q9 Dependent Categories, Q10 Loss Ratios, Q11 Territories, Q12 Expenses, Q13 Grid, and Documents / Attachments). The main content area displays the 'Summary' section, which includes a list of items to be checked for the filing. A dropdown menu for 'Vehicle Misc. Category' is open, showing options like 'All-Terrain Vehicles', 'Ambulances', 'Antique Vehicles', 'Collector Vehicles', 'Farm Vehicles', 'Hotel & Country Club', 'Mopeds', 'Motorcycles', 'Motorhomes', 'Off-Road Vehicles', and 'Private Buses'. The 'Mopeds' and 'Motorcycles' options are highlighted.

Completing the Question Sections

There are up to 13 question sections required to be completed for each filing, depending on the Filing or Sub-filing type you select.

As you complete each question section, at the bottom right side of the page you have the choice to click “Save Draft” or to “Save and Continue” to the next section.

“Save Draft” button saves changes for the current question section. No validation of the filing will be run. Once the button is clicked, a message will appear in green at the bottom of the page stating: “Rate filing has been saved successfully.”

“Save and Continue” button will save changes for the question section you are working on and move you on to the next question section. A validation of the filing to that point will run and all validation errors should be fixed before moving on.

When there are any validation errors, the system will display a warning message at the bottom of the page, and you will remain on the current tab.

All fields with validation errors will show a red exclamation mark, clicking on the control will show the business rule message. When there are no validation errors, the system will move to the next question section.

When you try to close the filing page at any time, a warning message “Changes you made may not be saved.” will always display to remind you to save changes before closing this page.

5-9b7b-12cb6684d54a

NOTE:

- It is recommended you save your filing often to prevent data lost.

- Also, not all Vehicle Categories need all 13 sections to be completed. If a section is not required based on your category selection, the section will be deactivated and colored beige in the list on the left side of the webpage. For example, sections 3, 7, 11, and 12 is not required for file and use filings.

Q1 Summary

Check all the items applicable to the filing.

While 1.a) and 1.b) are mutually exclusive, other changes found in 1.c) to 1.m) may be applicable.

NOTE ON k) and l):

- For full filings only: If you check k), you are required to provide a description for using predictive modeling or other non-traditional approaches.
- If you check l), you are required to provide a description.

NOTE ON m):

- If you select m) “Update CLEAR Rate Group Tables,” you are required to complete all the CLEAR Table information boxes.
- “Current CLEAR Table Year” box shows years starting from 2011 to next year.
- “Proposed CLEAR Table Year” box only shows current, previous, and next year. For historical filings, this box will not be limited to current, previous, and next years.
- If you select from the dropdown menu for the “CLEAR Table with Modifications”, a description is required.

☒ m) Update CLEAR Rate Group Tables

CLEAR Table

Current CLEAR Table Year:

Proposed CLEAR Table Year:

Which CLEAR Table version are you proposing to use:

Description if 'CLEAR Table with Modifications' is selected:

Q2 Effective Dates

Proposed effective dates are to be listed for both new and renewal business. If there are any changes to the proposed effective dates, you must notify the AIRB immediately of the revised dates and reason for the change.

NOTE:

- The Proposed Effective Date for Renewal Policies must be equal to, or after, the Proposed Effective Date for New Policies.
- The Effective Date change reason is showing only when the filing has more than one submission.

Home / Rate Filings / Rate Filing Detail

Filing Information - AIRB Test Insurance Company

Filing Type: Sub Filing Type: Vehicle Category: Vehicle Misc. Category:

Q1 Summary

Q2 Effective Dates

2) Proposed effective dates are to be listed for both new and renewal business. If there are any changes to the proposed effective dates, you must notify the AIRB immediately of the revised dates and reason for the change.

Proposed Effective Date for New Policies:

Proposed Effective Date for Renewal Policies:

Q3 Source of Data

Select the correct choice from the dropdown menu and indicate whether the changes by coverage are weighted by written or earned premiums. State the source of the data and the valuation date.

NOTE:

- A valuation date, weighted by written or earned premiums are required for Full Filing.

Home / Rate Filings / Rate Filing Detail

Filing Information - AIRB Test Insurance Company

Filing Type: Sub Filing Type: Vehicle Category: Vehicle Misc. Category:

Q1 Summary

Q2 Effective Dates

Q3 Source of Data

3) Please indicate whether the changes by coverage are weighted by written or earned premiums by selecting the correct choice from the drop-down list. State the source and date of the data.

Source Of Data:

Valuation Date:

Q4 Rate Change

The impact of all proposed changes to rates or rules must be disclosed under the proposed rate level change column, including changes to:

- Base rates;
- Differentials;
- Discounts or surcharges;
- Rating rules; and
- Endorsements.

The impact by coverage must be calculated on an uncapped basis and disclosed. Uncapped does not refer to risks capped by the Grid in this context. Insurance companies are not allowed to propose increases greater than the indicated change on both coverage and combined bases.

NOTE:

- The indicated and proposed changes by coverage must be on uncapped premiums.
- The premium weights must add up to 100%.
- The grey boxes will calculate after clicking the “Calculate Rate Change” button.
- The calculation is based on a weighted average using premium weights.
- All percentages must be entered as a decimal. For example, 45% should be entered as 0.45 or .45. Up to six decimals can be entered.
- The Tab key on your keyboard can move you down the columns on the webpage.
- To delete an entry, click the “x” on the right side of the box for the data to be deleted.

Business Rules:

- Premium Weight for All Coverage is required for full filings.
- Combined Coverage Premium Weights must be equal to 100%.
- Combined Coverage Proposed Rate Change is required for full filings.
- For “File and Use” filings, the Combined Coverage Proposed Rate Change must be equal or less than 0%.

Q4 Rate Change

The impact of all proposed changes to rates or rules, including changes to base rates, differentials, discounts or surcharges, rating rules and endorsements, must be disclosed under the proposed rate level change column. The impact by coverage must be calculated, on an uncapped basis, and disclosed. Uncapped does not refer to risks capped by the Grid in this context. Insurers are not allowed to propose increases greater than the indicated change on both coverage and combined bases.

4a) Please complete the table below. The indicated and proposed changes by coverage must be on uncapped premiums. The premium weights must add up to 100%. The grey boxes will calculate after clicking "calculate rate change". All percentages must be entered as a decimal (85% would be entered as 0.85).

Coverage	# of Insured Vehicles	Premium Weights	Current Average Premium	Indicated Average Rate Level Change	Alternative Indicated Average Rate Level Change	Proposed Average Rate Level Change	Proposed Average Premium
Third Party Liability - Bodily Injury							
Third Party Liability - Property Damage							
Direct Compensation for Property Damage							
Accident Benefits							
Basic Coverage							
Underinsured Motorist							
All Perils							
Collision							
Comprehensive							
Specified Perils							
Endorsements							
Additional Coverage							
All Coverage							

* If using other than in-force vehicles, indicate type of data:

Cumulative Rate Change

4b) State the Average Cumulative Rate Change for all coverage for the 12 months prior to the renewal effective date. This includes your response to question 4a) and prior approved filings.

The Average Cumulative Rate Change for all coverage is:

[Calculate Rate Change](#)

Q5 Capping

Select Yes or No to indicate if you are proposing to cap the impact a consumer would face at renewal.

If No is selected, choose Save and Continue at the bottom of the page.

If Yes is selected, continue answering Question 5.a). The premium weights displayed in 5b) are copied from your response to Question 4.

Question 5.c) requires the average cumulative rate change after capping for all coverage.

Business Rules:

- Yes or No must be selected for “Is Capping Proposed” for all filings.
- Proposed Lower Cap cannot be greater than zero.
- Yes or No must be selected for “Is the capping measure changing from the last filing?” for all filings.
- Previous Filing Lower Cap cannot be greater than zero.

Capping

5a) Is the insurer proposing to cap the impact a consumer would face at renewal? ☒ Yes ☐ No

What is the new percentage that will be capped? Proposed Upper: Proposed Lower:

How will this be accomplished? Provide details, including but not limited to scenarios when the capping parameter is modified or eliminated, applicable changes, coverage or endorsements where capping does not apply to, etc.

5b) Is the capping measure changing from the last filing? ☐ Yes ☒ No

If No, what was the percentage of the previous cap? Previous Upper: Previous Lower:

Rate Level Change After Capping

The capped rate change must be disclosed. The capped rate increase cannot exceed the uncapped proposed rate change on Question 4c.

5c) State the proposed average rate level changes and premium weights using direct written premiums that have been adjusted to current rate level on a capped basis. If direct written premiums are not available, please use direct earned premiums.

Proposed Rate Level Change After Capping	Premium Weights
Third Party Liability - Bodily Injury	
Third Party Liability - Property Damage	
Direct Compensation for Property Damage	
Accident Benefits	
Basic Coverage	
Underinsured Motorist	
All Perils	
Collision	
Comprehensive	
Specified Perils	

Q6 Dislocation

Complete the dislocation table. If no capping was selected in Question 5, the capping column will be greyed out. The Tab key on your keyboard will move you down the column of data.

Once the dislocation table is completed, click the “Calculate Totals” button in the bottom right corner of the table in both part a) and b).

If you make any changes in the dislocation table after clicking the “Calculate Totals” button, you must click the button again to re-calculate the table.

The uncapped/capped dislocation is to be calculated by comparing the proposed uncapped/capped premiums to the current on-leveled uncapped premiums. Count any risk capped by the Grid as uncapped and use the capped column to indicate company and Grid capping. The 12-month cumulative dislocation is to compare the proposed premiums to the current charged premiums of the in-force policies as of 12 months before the proposed effective date.

Dislocation

6a) Please complete the table below. The uncapped/capped dislocation is to be calculated by comparing the proposed uncapped/capped premiums to the current on-leveled uncapped premiums. Please count any risk capped by the Grid as uncapped and use the capped column to indicate company and Grid capping. The 12 month cumulative dislocation is to compare the proposed premiums to the current charged premiums of the in-force policies as of 12 months before the proposed effective date.

	Uncapped Exposures	Capped Exposures	12 Month Cumulative Uncapped Exposures
< -100%			
-100% to -50.01%			
-50.00% to -30.01%			
-30.00% to -20.01%			
-20.00% to -15.01%			
-15.00% to -10.01%			
-10.00% to -5.01%			
-5.00% to -0.01%			
No Change			
+0.01% to +5.00%			
+5.01% to +10.00%			
+10.01% to +15.00%			
+15.01% to +20.00%			
+20.01% to +30.00%			
+30.01% to +50.00%			
+50.01% to +100.00%			
> +100.00%			
Total			

[Calculate Totals](#)

6b) Provide an estimate of the number of exposures that fall within the following dollar ranges not taking into account any previous rate changes that would affect renewal policies. Please count any risk capped by the Grid as uncapped and use the capped column to indicate company and Grid capping. Please round the impact to the nearest dollar.

	Uncapped Exposures	Uncapped Average Impact (\$)	Capped Exposures	Capped Average Impact (\$)
< -\$500				
-\$500 to -\$301				
-\$300 to -\$251				
-\$250 to -\$201				
-\$200 to -\$151				
-\$150 to -\$101				
-\$100 to -\$51				
-\$50 to \$0				
No Change				
\$0 to \$50				
\$51 to \$100				
\$101 to \$150				
\$151 to \$200				
\$201 to \$250				
\$251 to \$300				
\$301 to \$500				
> \$500				
Total				

6c) Use the drop-down list to select the type of data the responses to 6a) and 6b) are based on.

6d) State the method used to estimate the answers to questions 6a and 6b:

[Save Draft](#) [Save & Continue](#) [Calculate Totals](#)

Q7 Risk Profiles

Add risk profiles for those receiving the largest/smallest dollar increase (before company capping). If capping was selected in Question 5, a third risk profile showing the largest dollar increase after capping is required. To add a Risk Profile, click the “+” button on the right side.

Q1 Summary
Q2 Effective Dates
Q3 Source of Data
Q4 Rate Change
Q5 Capping
Q6 Dislocation
Q7 Risk Profiles
Q8 Change Impact
Q9 Dependent Categories
Q10 Loss Ratios

Risk Profiles

7) Please add risk profiles for those receiving the largest/smallest dollar increase (before company capping). Click on the + to add a risk profile. If there is company capping, a third risk profile showing the largest dollar increase after capping is required. All percentages must be entered as a decimal (45% would be entered as 0.45).

Risk Profile	Risk Profile Description	Premium Change%
No data		

[+ Add Risk Profile](#)

[Save Draft](#) [Save & Continue](#)

The “Risk Profile Detail” page will pop-up for you to complete.

- All percentages must be entered as a decimal. For example, 45% should be entered as 0.45 or .45.
- The Tab key on your keyboard will move you down the column.
- Click “Calculate” on the bottom right side of the page to calculate and fill all the grey boxes.
- Click “Save” on the bottom right side of the page to save your work. The system will check all validation rules and re-calculate the totals and % change.

Business Rules:

- Risk Profile types and descriptions are required.
- The Limit/Deductible is required if the Proposed Rate is entered for the row.
- Final Premiums Current Rate cannot be null or zero.
- Final Premiums Proposed Rate cannot be null or zero.
- Final Premiums Rate Change Percentage cannot be null or zero.
- Final Premiums Rate Change Percentage must be less than zero for Largest Decrease Risk Profiles.

- Final Premiums Rate Change Percentage must be greater than zero for Largest Increase Risk Profiles.

Risk Profile Detail

Risk Profile *
Risk Profile Description *

Coverage	Limit/Deductible	Current Rate	Proposed Rate	% Change
Third Party Liability				
Third Party Liability - Bodily Injury				
Third Party Liability - Property Damage				
Direct Compensation for Property Damage				
Accident Benefits				
Underinsured Motorist				
All Perils				
Collision				
Comprehensive				
Specified Perils				
Endorsements				
Total Premiums before Discount				
Total Discount				
Total Premiums				

Calculate Save Cancel

Q8 Change Impact

Indicate any other changes made to the rating program within the past year that would impact a consumer on renewal, other than the changes proposed in this filing.

Business Rules:

- Yes or No must be selected for “Rating Has Been Changed within Past Year” for all filings.
- A description is required if “Yes” is selected for “Rating Has Been Changed within Past Year”.

Q1 Summary
Q2 Effective Dates
Q3 Source of Data
Q4 Rate Change
Q5 Capping
Q6 Dislocation
Q7 Risk Profiles
Q8 Change Impact
Q9 Dependent Categories
Q10 Loss Ratios

Change Impact

8) Have any other changes been made to the rating program within the past year that would impact a consumer on renewal, other than the changes proposed in this filing?

☐ Yes ☐ No

If yes, please describe:

Save Draft Save & Continue

Q9 Dependent Categories

Indicate by checking the appropriate boxes in the “Included” column if other categories of automobile insurance are affected by the proposed rate change. All changes must be based solely on the changes associated with the dependent category. Any other changes not dependent on this filing must be submitted in a separate filing.

NOTE:

- All percentages must be entered as a decimal. For example, 45% should be entered as 0.45 or .45.

Business Rules:

- If a Dependent Category is marked “Included”, a Rate Level Impact is required.

Q1 Summary	Dependent Categories
Q2 Effective Dates	9) Please complete the chart below for other categories of automobile insurance affected by this proposed rate change. All changes must be based solely on the changes associated with the dependent category. Any other changes not dependent on this filing must be submitted in a separate filing. All percentages must be entered as a decimal (45% would be entered as 0.45).
Q3 Source of Data	
Q4 Rate Change	
Q5 Capping	
Q6 Dislocation	
Q7 Risk Profiles	
Q8 Change Impact	
Q9 Dependent Categories	
Q10 Loss Ratios	
Q11 Territories	
Q12 Expenses	
Q13 Grid	
Documents / Attachments	
Contacts / Comments	
Additional Information	
File Number: IC-RC-2022-01372	
Board Decision:	
Reviews:	
Underwriting Manual Required:	
Underwriting Manual Received Date:	

Dependent Category	Included	Rate Level Change Impact *	Number of Exposure
All-Terrain Vehicles	☐		
Ambulances	☐		
Antique Vehicles	☐		
Collector Vehicles	☐		
Commercial Vehicles	☐		
Farm Vehicles	☐		
Hotel & Country Club	☐		
Interurban Vehicles	☐		
Mopeds	☐		
Motorcycles	☐		
Motorhomes	☐		
Off-Road Vehicles	☐		
Other	☐		
Private Buses	☐		
Public Buses	☐		
Public Vehicles	☐		
School Buses	☐		
Snow Vehicles	☐		
Taxis & Limousines	☐		
Trailers & Campers	☐		
Utility Trailers	☐		

[Save Draft](#) [Save & Continue](#)

Q10 Loss Ratios

Enter the trended ultimate loss ratios on an accident year basis for the most recent available five years.

NOTE:

- All percentages must be entered as a decimal. For example, 45% would be entered as 0.45 or .45.
- If the company does not have five years of data, then enter zero for the years data is not available. You can edit the years indicated, if needed.

Business Rules:

- Loss Ratio must be entered for each Accident Year for Private Passenger Vehicles (PPV) and Commercial or Interurban vehicles.
- Loss Ratios Accident Years must be five consecutive years.

Q1 Summary	Loss Ratios
Q2 Effective Dates	10) Enter the trended ultimate loss ratios on an accident year basis for the most recent five years. All percentages must be entered as a decimal (45% would be entered as 0.45). If data is not available for a specific accident year, please enter 0. *
Q3 Source of Data	
Q4 Rate Change	
Q5 Capping	
Q6 Dislocation	
Q7 Risk Profiles	
Q8 Change Impact	
Q9 Dependent Categories	
Q10 Loss Ratios	
Q11 Territories	
Q12 Expenses	
Q13 Grid	
Documents / Attachments	
Contacts / Comments	

	Accident Year	Loss Ratio
	2017	
	2018	
	2019	
	2020	
	2021	

[Save Draft](#) [Save & Continue](#)

Q11 Territories

Enter the number of territories used as a rating variable for each type of coverage.

Territories

11) Enter the number of territories used as a rating variable for each type of coverage.

Third Party Liability - Bodily Injury:

Third Party Liability - Property Damage:

Direct Compensation for Property Damage:

Accident Benefits:

Underinsured Motorist:

All Perils:

Collision:

Comprehensive:

Specified Perils:

Endorsements:

[Save Draft](#) [Save & Continue](#)

Q12 Expenses

Provide the expense provision and permissible loss ratio used in the filing.

NOTE:

- All percentages must be entered as a decimal. For example, 45% would be entered as 0.45.

Business Rules:

- For “Full with Actuarial Support” filings, provisions for Variable Expense, Fixed Expense, and Permissible Loss Ratio are required.

Expenses

12) Provide the expense provision and permissible loss ratio used in the filing. All percentages must be entered as a decimal (45% would be entered as 0.45).

Variable Expense: Fixed Expense: Permissible Loss Ratio:

Additional Comments for expense provision and permissible loss ratio:

[Save Draft](#) [Save & Continue](#)

Q13 Grid

Provide the percentage of risks rated at Grid premium.

NOTE:

- All percentages must be entered as a decimal. For example, 45% would be entered as 0.45.

Business Rules:

- The “Grid Premium Current Risk” and the “Grid Premium Proposed Risk” are required if the Vehicle Category is “Private Passenger Vehicle”.

Grid

13) Provide the percentage of risks rated at Grid premium. All percentages must be entered as a decimal (45% would be entered as 0.45). *

Grid Premium Current Risk: Grid Premium Proposed Risk:

[Save Draft](#) [Save & Continue](#)

Appendix B1 - Certificate of the Office/Designate

In Appendix B1, enter the Name of the Officer, the Title of the Office, check the “Signed by Office” box, and choose the “Signed Date”.

Q1 Summary	Appendix B1 - Certificate of the Officer/Designate
Q2 Effective Dates	I, (Name of Officer), *
Q3 Source of Data	, (Title of Officer) *
Q4 Rate Change	of (the "Insurer")
Q5 Capping	CERTIFY:
Q6 Dislocation	1. This rate filing is in respect of the Private Passenger Vehicles category of automobile insurance and the following dependent categories: Private Passenger Vehicles
Q7 Risk Profiles	To be effective as of: ____ for new business and ____ for renewal business.
Q8 Change Impact	2. I have knowledge of the matters which are the subject of this certificate.
Q9 Dependent Categories	3. The changes requested are in compliance with the requirements of the Filing Guidelines.
Q10 Loss Ratios	4. The information contained in the filing accompanying this certificate is complete and accurate in all material respects.
Q11 Territories	5. I have satisfied myself:
Q12 Expenses	• The algorithms and relativities used in rating programs distinguish fairly between risks and are just and reasonably predictive of risk;
Q13 Grid	• The rating program does not impair the solvency of the insurer, nor provide excessive returns for the insurer;
Appendix B1 - Officer	• The proposed changes in rates are reasonable; and
Appendix B2 - Actuary	• The insurer has considered the impacts to its current and future policyholders and has a plan in place to clearly communicate the changes to the premiums.
Appendix B3 - Checklist	6. If the filing is approved, all premiums (including discounts, surcharges and other components comprising such premiums) quoted and charged by the insurer will at all times and in all material aspects accurately reflect and conform to the filing as approved. However, the Alberta Insurance Act allows insurers to charge less than the approved premiums.
Documents / Attachments	7. I have informed myself as to the insurer's business systems and processes and confirm any system or process changes which may be required to enable the Insurer to comply with paragraph 6 above will be adequately tested in advance and fully communicated to staff and intermediaries and implemented by the Insurer in a timely manner.
Contacts / Comments	8. I confirm any data changes ultimately approved in this application will be reviewed both internally and, if needed, with the General Insurance Statistical Agency and/or its data provider to ensure the required data can be properly and correctly delivered for inclusion in the Automobile Statistical Plan.
Additional Information	Signed by Officer * ☒
	Signed Date *

Appendix B2 – Certificate of the Actuary

In Appendix B2, enter the Name of Actuary and check the “Signed by Actuary” box, and choose the “Signed Date”.

Q1 Summary	Appendix B2 - Certificate of the Actuary
Q2 Effective Dates	I, (Name of Actuary) *
Q3 Source of Data	, fellow of the Canadian Institute of Actuaries, am authorized to prepare a rate filing on behalf of
Q4 Rate Change	(The "Insurer") and hereby CERTIFY:
Q5 Capping	1. This rate filing is in respect of the Private Passenger Vehicles category of automobile insurance and the following dependent categories: Private Passenger Vehicles
Q6 Dislocation	To be effective as of: ____ for new business and ____ for renewal business.
Q7 Risk Profiles	2. I have reviewed the data, assumptions and methods underlying this rate filing for reasonableness and consistency, and I believe for the purpose of determining the actuarially indicated rates:
Q8 Change Impact	• The data is reliable and sufficient;
Q9 Dependent Categories	• The assumptions selected are actuarially appropriate; the methods used are appropriate; and
Q10 Loss Ratios	• Where I have relied on the work of others, I have ensured compliance with the requirements in the Technical Guidance regarding the Pricing Actuary's use of work of others
Q11 Territories	3. I have calculated the actuarially indicated rates in accordance with accepted actuarial practice in Canada as defined by the Canadian Institute of Actuaries.
Q12 Expenses	4. In my professional opinion:
Q13 Grid	• The actuarially indicated rates are just and reasonable in the circumstances; and
Appendix B1 - Officer	• The actuarially indicated risk classification differentials are just and reasonable in the circumstances, are reasonably predictive of risk, and distinguish fairly between risks.
Appendix B2 - Actuary	5. I have no reservations to report except as stated below:
Appendix B3 - Checklist	Notes
Documents / Attachments	
Contacts / Comments	
Additional Information	Signed by Actuary * ☒
File Number:	Signed Date * 1/10/2024

Appendix B3 - Confirmation Checklist

In Appendix B3, select either “Yes”, “No”, or “N/A” for all rows. Use “Yes” to confirm inclusion. If choosing “No” or “N/A”, provide an explanation in the notes section.

Q1 Summary

Q2 Effective Dates

Q3 Source of Data

Q4 Rate Change

Q5 Capping

Q6 Dislocation

Q7 Risk Profiles

Q8 Change Impact

Q9 Dependent Categories

Q10 Loss Ratios

Q11 Territories

Q12 Expenses

Q13 Grid

Appendix B1 - Officer

Appendix B2 - Actuary

Appendix B3 - Checklist

Documents / Attachments

Contacts / Comments

Additional Information

Appendix B3 - Confirmation Checklist

Please complete ALL rows: Check Yes to confirm included. If No or N/A, provide explanation in notes section.

I, fellow of the Canadian Institute of Actuaries, am authorized to prepare a rate filing on behalf of Echelon Insurance (the "Insurer") CERTIFY:

Select Yes to All

Unselect Yes to All

Check List	Description	Yes	No	N/A	Notes *
Analysis Type: Overall Rate Indication Analysis					
Excel Format	The actuarial rate analysis to support the rate indication is in Excel format, including formulas and/or formula cross-references.	☐	☒	☐	
GISA Exhibits	The most recent Alberta AUTO1005 and AUTO7001/AUTO7501 insurer specific loss ratio and loss development data.	☐	☐	☐	
Proposed Indications	Are the proposed Indications moving in the direction of the developed Indication for each coverage, if not provide rationale.	☐	☐	☒	
Loss Development	The insurer's (i) incurred loss and ALAE, (ii) paid loss and ALAE and (iii) claim count data development triangles valued at 12-month intervals.	☐	☐	☐	
Loss Development	Supporting analysis and justification/explanation for ultimate loss amounts and claim counts for all selections.	☐	☐	☐	
Loss Development	If Appointed Actuary Report (AAR) selections are used, pricing/filing actuary has ensured AAR's selections are reasonable and appropriate for THIS filing and supporting excerpts from AAR included.	☒	☐	☐	
Loss Trend	If company data used to select loss trends: - Support for statistical credibility of the data - Statistical significance for indicated loss trends	☐	☒	☐	
Catastrophe Load	Insurer's actual catastrophe and non-catastrophe loss experience used to support selected catastrophe load.	☐	☐	☐	
COVID-19	Support and explanation of any COVID-19 adjustments on historical and prospective claim costs and premiums.	☐	☐	☐	
Premiums	Adjusted to current rate level with caps and unfiled discounts removed; premium drift for rate group, limit, deductible, etc. applied; premiums for Grid risks at Grid level.	☐	☐	☐	
Health Cost Recovery Levy	Based on current year rate.	☐	☐	☐	
Expenses	Insurer's AIFI expense submission to GISA and support for the selected fixed and variable expense provisions; finance fee revenues recognized.	☐	☐	☐	
Investment Return	Support for selected expected investment rate based on mix of expected return rates for all investment assets as held per annual P&C financial report.	☐	☐	☐	
Analysis Type: Segmentation Analysis					
Variable Selection	All rating variables, including discounts and surcharges, in the segmentation model have been approved by the AIRB staff.	☐	☐	☐	
Variable Disclosure	Disclose variables that are either (a) in the rating plan but not included in the model; or (b) in the model but not part of the rating plan. Explain how any relationships between variables inside and outside the model are considered and reflected in the rating plan.	☐	☒	☐	
Variable Significance	Statistical significance supports all variables included in the segmentation model.	☐	☐	☐	
Validation	Supporting model validation measures, such as lift charts and double lift charts on holdout data.	☐	☒	☐	
Territory Definition Credibility	Claim counts and exposures underlying each territory are provided. Provided territory definitions and maps.	☐	☐	☐	
Differentials	Selected differentials are aligned directionally with the indicated differentials; or explanation provided. Side by side comparison with model indications, current and proposed differentials, and percentage changes included.	☐	☐	☐	

Signed by Actuary ☒

Signed Date * 1/10/2024

Documents / Attachments
Add all supporting documents relevant to this filing.

Click the “+” button to add supporting documents.

Filing Information - AIRB Test Insurance Company

Filing Type: * Full

Sub Filing Type: * Full with Actuarial Support

Vehicle Category: * Private Passenger Vehicles

Vehicle Misc. Category: Select...

Q1 Summary

Q2 Effective Dates

Q3 Source of Data

Q4 Rate Change

Q5 Capping

Q6 Dislocation

Q7 Risk Profiles

Q8 Change Impact

Q9 Dependent Categories

Q10 Loss Ratios

Q11 Territories

Q12 Expenses

Q13 Grid

Documents / Attachments

Contacts / Comments

Attachments

Please select the + to add supporting documents. Only files with the following file extension are allowed to upload: pdf, doc, docx, xls, xlsx

Description

Document File Name

No data

Required Documents

Please check all supporting documents included in this filing and provide a brief description.

Included *

Document

Description *

Instructions

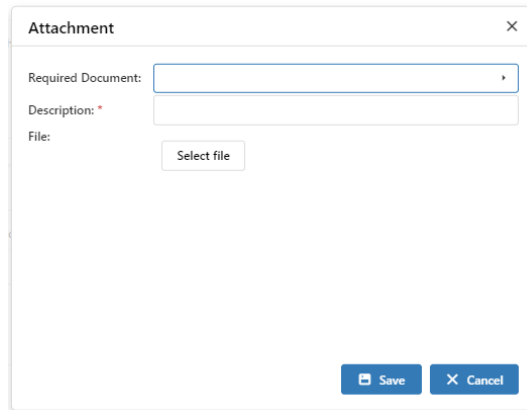
Document Type

No data

Save Draft

Save & Continue

A pop-up window will prompt you to choose the type of document and a description. A default description is entered and is editable. Only files with the following file extension can be uploaded: .pdf .doc .docx .xls .xlsx.



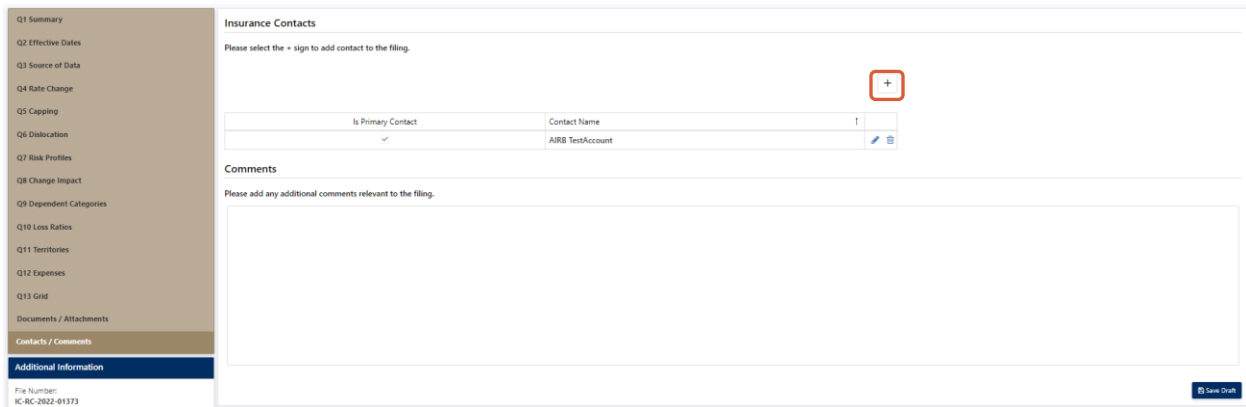
The 'Attachment' pop-up window contains the following fields and controls:

- Required Document:** A dropdown menu.
- Description:** A text input field with a red asterisk indicating it is required.
- File:** A button labeled 'Select file'.
- Buttons:** 'Save' and 'Cancel' buttons at the bottom right.

Contacts / Comments

The contact who created the filing is the primary contact.

To add additional contacts, click the “+” button and a pop-up page will appear.



The 'Insurance Contacts' section includes a table and a 'Comments' section:

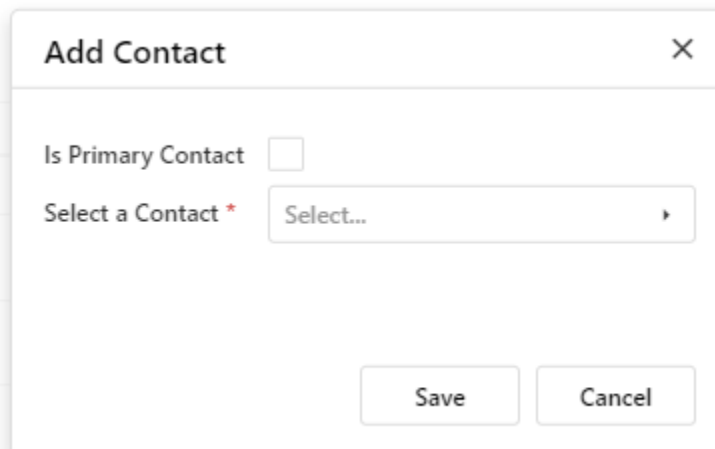
Is Primary Contact	Contact Name
☒	AIRB TestAccount

Comments

Please add any additional comments relevant to the filing.

A red box highlights a '+' button in the top right corner of the 'Insurance Contacts' section.

In the pop-up window, select a contact from the list provided.



The 'Add Contact' pop-up window contains the following fields and controls:

- Is Primary Contact:** A checkbox.
- Select a Contact:** A dropdown menu with a red asterisk indicating it is required.
- Buttons:** 'Save' and 'Cancel' buttons at the bottom.

NOTE:

- Only one Primary Contact can be selected for each filing.
- Your contact information must already be in the AIRB contact database. To be added to the database, please contact AIRB@gov.ab.ca.

Add any additional comments relevant to the filing.

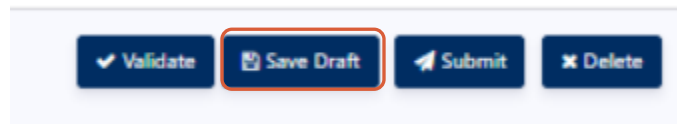
The screenshot shows the 'Insurance Contacts' section of a filing form. On the left is a sidebar with a list of sections: Q1 Summary, Q2 Effective Dates, Q3 Source of Data, Q4 Rate Change, Q5 Capping, Q6 Dislocation, Q7 Risk Profiles, Q8 Change Impact, Q9 Dependent Categories, Q10 Loss Ratios, Q11 Territories, Q12 Expenses, Q13 Grid, Documents / Attachments, and Contacts / Comments. The 'Contacts / Comments' section is highlighted in blue. The main area is titled 'Insurance Contacts' and contains a table with columns 'Is Primary Contact' and 'Contact Name'. A single row is visible with 'AIRB TestAccount' in the 'Contact Name' column. Below the table is a 'Comments' section with a text area for additional comments. A red rectangle highlights the 'Comments' text area. At the bottom right of the form is a 'Save Draft' button.

Saving, Submitting, Editing, Copying and Deleting a Filing

Save a Filing

A new filing can be saved and completed at another time.

To save a filing select Save Draft at the top or bottom of any page.

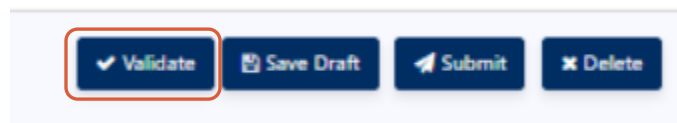


Or



Validate

Click "Validate" at the top right side of the screen to determine if the filing is complete.



A pop-up window will indicate if there are any errors or warning messages.

NOTE:

- Error messages **MUST** be addressed before a filing can be submitted.
- Warning messages should be reviewed before submitting a filing. A filing can be submitted to the AIRB if there are warning messages.

Validation Message(s)
Validation Type: Validation Error
Q4a: Premium Weight for All Coverage is required.
Q4a: Combined Coverage Proposed Rate Change is required.
Q8: Yes or No must be selected for 'rating has been changed Within Past Year'.
Q10: Loss Ratio must be entered for Accident Year 2020.
Validation Type: Warning Message
Contacts: At least one contact is required.
Q3: Source of Data is missing.
Q6a: Dislocation by Percentage - Total 12 Month Cumulative Exposures cannot be Zero.
Q6a: Dislocation by Percentage - Total Exposures cannot be Zero.
Q6b: Dislocation by Amount - Weighted Average Impact Amount is required.

Submit

Once all relevant data for a filing has been entered and all relevant documents are attached, a filing can be submitted to the AIRB for review.

Once all error messages have been addressed and all warning messages have been reviewed, you are ready to submit. Click the “Submit” button.

A pop-up window will ask you if you are sure you want to file. Click the “Yes” button to confirm.

Confirm Submit

Are you sure you want to submit the Rate Filing? Once submitted, you will need to request a resubmission to update any data in the filing.

The filing is now submitted and no changes can be made. The status will be updated and displayed on the top of the “Rate Filings” page.

NOTE:

- A submission email will be sent to AIRB and all company contacts connected to the filing and the Alberta.ca login account email.

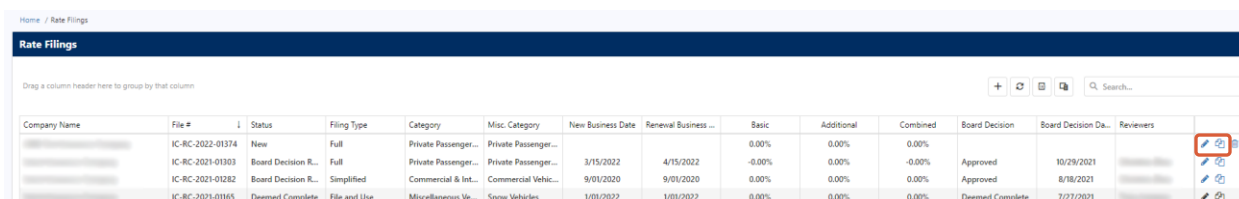
Edit a Filing

To edit a filing, select the edit icon on the “Rate Filings” page or double-click the filing’s row.

NOTE:

- Only new filings are fully editable. See the status column.
- Filings with a status other than “New” will be read-only except for the Documents/Attachments and Contacts/Comments sections.

(Full Screen)



Company Name	File #	Status	Filing Type	Category	Misc. Category	New Business Date	Renewal Business Date	Basic	Additional	Combined	Board Decision	Board Decision Date	Reviewers
	IC-RC-2022-01374	New	Full	Private Passenger...	Private Passenger...	3/15/2022	4/15/2022	0.00%	0.00%	0.00%	Approved	10/29/2021	
	IC-RC-2021-01303	Board Decision R...	Full	Private Passenger...	Private Passenger...	9/01/2020	9/01/2020	-0.00%	0.00%	-0.00%	Approved	8/18/2021	
	IC-RC-2021-01282	Board Decision R...	Simplified	Commercial & Int...	Commercial Vehic...	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Complete	7/27/2021	

(Close-up)

Combined	Board Decision	Board Decision Da...	Reviewers
0.00%			
-0.00%	Approved	10/29/2021	
0.00%	Approved	8/18/2021	
0.00%	Deemed Complete	7/27/2021	

Open for Revision

If edits are required for a locked down filing, please select “Open for Revision” at the top of the page. “Open for Revision” is available for filings in Submitted or Reviewed status.

If the “Open for Revision” button is not available, contact the AIRB staff member assigned to your filing, and request the filing be moved to “Under Revision” status.

The filing will need to be re-submitted after making changes.

Copy a Filing

The CARS website gives you the ability to create a copy of a filing, providing you with some basic information from a previous filing. This feature is useful:

1. To submit similar filings for multiple vehicle classes. For example, motorcycles and motorhomes which have unique rating programs.
2. To submit similar filings for multiple insurers within the same insurer group.

To copy a filing:

1. Go to the “Rate Filings” page.
2. Find the row of the filing you want to copy.
3. Select the copy button on the last right-side column of the filing’s row.

NOTE:

- Only some information from the selected filing will be copied (Q1-3, Q5a, Q8, Q10-13, Reviewers/Contacts).

(Full Screen)

Rate Filings

Drag a column header here to group by that column

+

<

(Close-up)

Board Decision	Board Decision Da...	Reviewers
Approved	10/29/2021	
Approved	8/18/2021	
Deemed Complete	7/27/2021	
Deemed Complete	7/27/2021	
Deemed Complete	7/27/2021	
Deemed Complete	7/27/2021	

When you click the “Copy” button, a pop-up box will appear.

Select the Company Name from the dropdown menu and click “Continue”.

...	Commercial vehic...	9/01/2020	9/01/2020	0.00%
-----	---------------------	-----------	-----------	-------

Copy Rate Filing

Please note that only some information (Q1-3, Q5a, Q8, Q10-13, Reviewers/Contacts) will be copied over to the new filing. Please verify and complete the new filing after copying.

Company Name: *

AIRB Test Insurance Company

→ Continue

✕ Cancel

...	All-Terrain Vehicles	9/01/2021	10/01/2021	-0.40%
-----	----------------------	-----------	------------	--------

Delete Filings

New filings which have not been submitted can be deleted.

There are two ways to delete a filing:

1. On the “Rate Filings” page, click on the trashcan button on the ride-side of the row of the filing you want to delete.

(Full Screen)

Home / Rate Filings

Rate Filings

Drag a column header here to group by that column

Company Name	File #	Status	Filing Type	Category	Misc. Category	New Business Date	Renewal Business ...	Basic	Additional	Combined	Board Decision	Board Decision Da...	Reviewers	
	IC-RC-2022-01374	New	Full	Private Passenger...	Private Passenger...			0.00%	0.00%	0.00%				
	IC-RC-2021-01303	Board Decision R...	Full	Private Passenger...	Private Passenger...	3/15/2022	4/15/2022	-0.00%	0.00%	-0.00%	Approved	10/29/2021		
	IC-RC-2021-01282	Board Decision R...	Simplified	Commercial & Int...	Commercial Vehic...	9/01/2020	9/01/2020	0.00%	0.00%	0.00%	Approved	8/18/2021		
	IC-RC-2021-01165	Deemed Complete	File and Use	Miscellaneous Ve...	Snow Vehicles	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Complete	7/27/2021		

(Close Up)

Board Decision Da...	Reviewers	
10/29/2021		
8/18/2021		

2. Click “Delete” on the rate filing detail screen.

(Full Screen)

AIRB Collection and Reporting System (CARS)

Home / Rate Filings / Rate Filing Detail

File # 10123456789

File Name: IC-RC-2021-01282

File Type: Full

Sub Filing Type: Full with Actuarial Support

Vehicle Category: Private Passenger Vehicles

Vehicle Misc. Category: Select...

Q1 Summary

Q2 Effective Dates

Q3 Source of Data

Summary

Check all the items applicable to the filing. Note: While 1.a and 1.b are mutually exclusive, other changes (1.c-1.m) may be applicable.

1) Describe the proposed changes by checking all the items that apply to this filing:

(Close Up)

Validate Save Draft Submit Delete Print Filing

NOTE:

- Filings which have been submitted cannot be deleted but can be withdrawn.

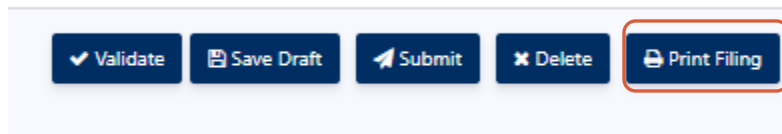
Printing a Filing

You can print out a detailed rate filing report in PDF format at any time by clicking the “Print Filing” button on the upper right-side of a specific filing’s page.

(Full Screen)

The screenshot shows the AIRB Collection and Reporting System (CARS) interface. At the top, there is a navigation bar with the AIRB logo and the text 'AIRB Collection and Reporting System (CARS)'. Below this, there is a breadcrumb trail: 'Home / Rate Filings / Rate Filing Detail'. A secondary navigation bar contains buttons for 'Validate', 'Save Draft', 'Submit', 'Delete', and 'Print Filing'. The 'Print Filing' button is highlighted with a red box. Below the navigation bar, there is a section titled 'Filing Information - AIRB Test Insurance Company'. This section contains several dropdown menus for 'Filing Type', 'Sub Filing Type', 'Vehicle Category', and 'Vehicle Misc. Category'. Below these, there is a 'Summary' section with a 'Q1 Summary' tab selected. The summary text reads: 'Check all the items applicable to the filing. Note: While 1a and 1b are mutually exclusive, other changes (1c-1m) may be applicable. 1) Describe the proposed changes by checking all the items that apply to this filing:'.

(Close Up)



Exporting Filings

You can export your filings to an Excel spreadsheet by clicking the “. xlsx” button on the upper right-side of the “Rate Filings” page.

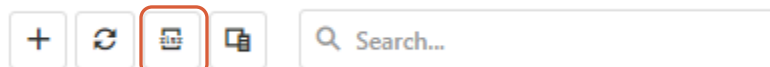
An .xlsx file will download onto your computer.

(Full Screen)

The screenshot shows the 'Rate Filings' table in the CARS interface. The table has columns for 'Company Name', 'File #', 'Status', 'Filing Type', 'Category', 'Misc. Category', 'New Business Date', 'Renewal Business ...', 'Basic', 'Additional', 'Combined', 'Board Decision', 'Board Decision Da...', and 'Reviewers'. The 'Export' button (represented by a document icon) is highlighted with a red box in the top right corner of the table area.

Company Name	File #	Status	Filing Type	Category	Misc. Category	New Business Date	Renewal Business ...	Basic	Additional	Combined	Board Decision	Board Decision Da...	Reviewers
IC-RC-2022-01374		New	Full	Private Passenger...	Private Passenger...	3/15/2022	4/15/2022	0.00%	0.00%	0.00%	Approved	10/29/2021	
IC-RC-2021-01303		Board Decision R...	Full	Private Passenger...	Private Passenger...	9/01/2020	9/01/2020	-0.00%	0.00%	-0.00%	Approved	8/18/2021	
IC-RC-2021-01282		Board Decision R...	Simplified	Commercial & Int...	Commercial Vehic...	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Complete	7/27/2021	
IC-RC-2021-01165		Deemed Complete	File and Use	Miscellaneous Ve...	Snow Vehicles								

(Close Up)



Reviewers

A reviewer will be added by the AIRB upon receipt of a filing. The reviewer's name can be viewed in:

1. The "Reviewers" column on the "Rate Filings" page.

airb Automobile Insurance Rate Board **AIRB Collection and Reporting System (CARS)** Troy Rhoades

Home / Rate Filings

Rate Filings

Drag a column header here to group by that column

Company Name	File #	Status	Filing Type	Category	Misc. Category	New Busi...	Renewal ...	Basic	Additional	Combined	Board Decision	Board De...	REVIEWERS
IC-RC-2021-01303	IC-RC-2021-01303	Board Decision ...	Full	Private Passeng...	Private Passeng...	3/15/2022	4/15/2022	-0.00%	0.00%	-0.00%	Approved	10/29/2021	
IC-RC-2021-01282	IC-RC-2021-01282	Board Decision ...	Simplified	Commercial & L...	Commercial Veh...	9/01/2020	9/01/2020	0.00%	0.00%	0.00%	Approved	8/18/2021	
IC-RC-2021-01165	IC-RC-2021-01165	Deemed Compl...	File and Use	Miscellaneous V...	Snow Vehicles	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021	
IC-RC-2021-01164	IC-RC-2021-01164	Deemed Compl...	File and Use	Miscellaneous V...	Mopeds	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021	
IC-RC-2021-01163	IC-RC-2021-01163	Deemed Compl...	File and Use	Miscellaneous V...	Motorhomes	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021	
IC-RC-2021-01162	IC-RC-2021-01162	Deemed Compl...	File and Use	Miscellaneous V...	Motorcycles	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021	
IC-RC-2021-01161	IC-RC-2021-01161	Deemed Compl...	File and Use	Miscellaneous V...	Antique Vehicles	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021	
IC-RC-2021-01160	IC-RC-2021-01160	Deemed Compl...	File and Use	Miscellaneous V...	All-Terrain Vehi...	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021	
IC-RC-2021-01159	IC-RC-2021-01159	Deemed Compl...	File and Use	Private Passeng...	Private Passeng...	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021	
IC-RC-2021-01069	IC-RC-2021-01069	Board Decision ...	Full	Private Passeng...	Private Passeng...	9/01/2021	10/01/2021	0.06%	-0.10%	-0.00%	Approved wit...	6/25/2021	
IC-RC-2021-01062	IC-RC-2021-01062	Board Decision ...	Simplified	Miscellaneous V...	Public Vehicles	9/01/2021	10/01/2021	-4.22%	-2.51%	-3.43%	Approved	6/25/2021	
IC-RC-2021-01043	IC-RC-2021-01043	Board Decision ...	Simplified	Miscellaneous V...	All-Terrain Vehi...	9/01/2021	10/01/2021	-0.40%	-0.25%	-0.32%	Approved	6/25/2021	
IC-RC-2021-01042	IC-RC-2021-01042	Board Decision ...	Simplified	Miscellaneous V...	Collector Vehicles	9/01/2021	10/01/2021	-1.03%	-0.04%	-0.15%	Approved	6/25/2021	
IC-RC-2021-01041	IC-RC-2021-01041	Board Decision ...	Simplified	Miscellaneous V...	Trailers & Camp...	9/01/2021	10/01/2021	0.00%	2.99%	2.99%	Approved	6/25/2021	
IC-RC-2021-01032	IC-RC-2021-01032	Deemed Compl...	File and Use	Commercial & L...	Commercial Veh...	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	6/21/2021	
IC-RC-2021-01031	IC-RC-2021-01031	Deemed Compl...	File and Use	Miscellaneous V...	Taxis & Limousi...	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	6/21/2021	

2. The "Additional Information" section of any specific filings page.
(Full Screen)

Home / Rate Filings / Rate Filing Detail

Post Approval Review (11/14/2021) Post Approval Review Submitted (11/14/2021) Board Decision (11/14/2021)

Filing Information - Inland Insurance Company

Filing Type: Full Sub Filing Type: Full without Actuarial Support Vehicle Category: Private Passenger Vehicles Vehicle Misc. Category: Select...

Q1 Summary

Summary

Check all the items applicable to the filing. Note: While 1.a and 1.b are mutually exclusive, other changes (1.c-1.m) may be applicable.

1) Describe the proposed changes by checking all the items that apply to this filing:

- a) Rate rates, not due to off-balance differential or discount changes, that is uniform by territory
- b) Base rates, not due to off-balance differential or discount changes, that is not uniform by territory
- c) Classification, level of liability, deductibles or other rate differentials
- d) Territorial definitions
- e) Discounts or surcharges
- f) Endorsements
- g) Rating rules
- h) Underwriting rules pertaining to rates or rating rules only
- i) New rating variables
- j) Algorithms
- k) Introduction of any element in c), e), g) or j) using predictive modeling or other non-traditional approaches (Full Filing only)

2) Other

3) Update CEAR Rate Group Tables

CEAR Table

Current CEAR Table Year: Select...

Proposed CEAR Table Year: Select...

Which CEAR Table version are you proposing to use: Select...

Additional Information

File Number: IC-RC-2021-01303

Board Decision: Approved

Reviewers: [Redacted]

Underwriting Manual Required: Yes

(Close Up)

Additional Information

File Number:
IC-RC-2021-01303

Board Decision:
Approved

Reviewers:
[Redacted]

Underwriting Manual Required:
Yes

Status of Filing

The status of your filing is visible in the summary bar and at the top of a specific rate filing page.

The progression of the filing status will depend on the filing type.

Full Filings:

New (8/27/2021) Submitted (9/8/2021) Reviewed (9/8/2021) Board Decision (9/8/2021)

File and Use Filings:

New (6/29/2021) Submitted (6/29/2021) Deemed Complete (6/30/2021)

If the filing had required any revisions either before or after approval, alternate paths may be shown:

Under Revision (9/20/2021) Submitted Reviewed Board Decision

Deemed Complete

Once all supporting documents are reviewed and AIRB staff have no further questions, the filing will be deemed complete. Insurance company staff do not have to wait for the “deemed complete” status and may implement changes proposed in the filing immediately.

File and Use filings will be reviewed internally by AIRB staff.

Board Decision Rendered

After filings are presented to the AIRB Board of Directors, and a decision has been made, insurance companies will receive written confirmation with the Board’s decision. The decision will also be listed on the “Rate Filings” page and the specific filings page:

Rate Filings page

 **AIRB Collection and Reporting System (CARS)** Troy Rhoades

Home / Rate Filings

Rate Filings

Drag a column header here to group by that column

Company Name	File #	Status	Filing Type	Category	Misc. Category	New Busi...	Renewal ...	Basic	Additional	Combined	Board Decision	Board De...	Reviewers
	IC-RC-2021-01303	Board Decision ...	Full	Private Passeng...	Private Passeng...	3/15/2022	4/15/2022	-0.00%	0.00%	-0.00%	Approved	10/29/2021	
	IC-RC-2021-01282	Board Decision ...	Simplified	Commercial & L...	Commercial Veh...	9/01/2020	9/01/2020	0.00%	0.00%	0.00%	Approved	8/18/2021	
	IC-RC-2021-01165	Deemed Compl...	File and Use	Miscellaneous V...	Snow Vehicles	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021	
	IC-RC-2021-01164	Deemed Compl...	File and Use	Miscellaneous V...	Mopeds	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021	
	IC-RC-2021-01163	Deemed Compl...	File and Use	Miscellaneous V...	Motorhomes	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021	
	IC-RC-2021-01162	Deemed Compl...	File and Use	Miscellaneous V...	Motorcycles	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021	
	IC-RC-2021-01161	Deemed Compl...	File and Use	Miscellaneous V...	Antique Vehicles	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021	
	IC-RC-2021-01160	Deemed Compl...	File and Use	Miscellaneous V...	All-Terrain Vehic...	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021	
	IC-RC-2021-01159	Deemed Compl...	File and Use	Private Passeng...	Private Passeng...	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021	
	IC-RC-2021-01069	Board Decision ...	Full	Private Passeng...	Private Passeng...	9/01/2021	10/01/2021	0.06%	-0.10%	-0.00%	Approved wit...	6/25/2021	
	IC-RC-2021-01062	Board Decision ...	Simplified	Miscellaneous V...	Public Vehicles	9/01/2021	10/01/2021	-4.22%	-2.51%	-3.43%	Approved	6/25/2021	
	IC-RC-2021-01043	Board Decision ...	Simplified	Miscellaneous V...	All-Terrain Vehic...	9/01/2021	10/01/2021	-0.40%	-0.25%	-0.32%	Approved	6/25/2021	
	IC-RC-2021-01042	Board Decision ...	Simplified	Miscellaneous V...	Collector Vehicles	9/01/2021	10/01/2021	-1.03%	-0.04%	-0.15%	Approved	6/25/2021	
	IC-RC-2021-01041	Board Decision ...	Simplified	Miscellaneous V...	Trailers & Camp...	9/01/2021	10/01/2021	0.00%	2.99%	2.99%	Approved	6/25/2021	
	IC-RC-2021-01032	Deemed Compl...	File and Use	Commercial & L...	Commercial Veh...	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	6/21/2021	
	IC-RC-2021-01031	Deemed Compl...	File and Use	Miscellaneous V...	Taxis & Limousi...	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	6/21/2021	

1 2 3 4

Specific filing page

(Full Screen)

Home / Rate Filings / Rate Filing Detail

Post Approval Revision (12/14/2021) Post Approval Revision Submitted (12/14/2021) Board Decision (12/14/2021)

View Change History | Print Filing

Filing Information - Intact Insurance Company

Filing Type: Full Sub Filing Type: Full without Actuarial Support Vehicle Category: Private Passenger Vehicles Vehicle Misc. Category: Select...

Q1 Summary

Q2 Effective Date
Q3 Source of Data
Q4 Rate Change
Q5 Capping
Q6 Dislocation
Q7 Risk Profiles
Q8 Change Impact
Q9 Dependent Categories
Q10 Loss Ratios
Q11 Territories
Q12 Expenses
Q13 Grid
Documents / Attachments
Contact / Comments

Additional Information

File Number:
IC-RC-2021-01303

Board Decision:
Approved

Reviewers:
[Redacted]

Underwriting Manual Required:
Yes

Summary

Check all the items applicable to the filing. Note: While 1.a and 1.b are mutually exclusive, other changes (1.c-1.m) may be applicable.

1) Describe the proposed changes by checking all the items that apply to this filing:

- a) Base rates, not due to off-balance differential or discount changes, that is uniform by territory
- b) Base rates, not due to off-balance differential or discount changes, that is not uniform by territory
- c) Classification, limit of liability, deductibles or other rate differentials
- d) Territorial definitions
- e) Discounts or surcharges
- f) Endorsements
- g) Rating rules
- h) Underwriting rules pertaining to rates or rating rules only
- i) New rating variables
- j) Algorithms
- k) Introduction of any element in (c), (e), (g) or (j) using predictive modeling or other non-traditional approaches (Full Filing only)

Description:

Other:

Description:

m) Update CLEAR Rate Group Tables

CLEAR Table

Current CLEAR Table Year: Select...

Proposed CLEAR Table Year: Select...

Which CLEAR Table version are you proposing to use: Select...

(Close Up)

Additional Information

File Number:
IC-RC-2021-01303

Board Decision:
Approved

Reviewers:
[Redacted]

Underwriting Manual Required:
Yes

Sorting and Searching the Rate Filings Page

The “Rate Filings” page summarizes three years of historical filings based on the new business effective date, regardless of the filing status.

It also enables you to sort and search these historical filings.

Sorting

To sort filings, click the name of a specific column on the “Rate Filings” page. It will immediately organize the column either alphabetically (A-Z) or numerically (largest negative number to largest positive number). Click it a second time to reverse the order.

The examples below show the “Basic” column organized, first, numerically and, second, in reverse. (Numerically)

Home / Rate Filings

Rate Filings

Drag a column header here to group by that column

+ ↺ 📄 🔍 Search...

Company Name	File #	Status	Filing Type	Category	Misc. Category	New Busi...	Renewal ...	Basic ↑	Additional	Combined	Board Decision	Board De...	Reviewers
...	IC-RC-2021-01062	Board Decision ...	Simplified	Miscellaneous V...	Public Vehicles	9/01/2021	10/01/2021	-4.22%	-2.51%	-3.43%	Approved	6/25/2021	...
...	IC-RC-2021-01026	Board Decision ...	Simplified	Miscellaneous V...	Motorhomes	9/01/2021	10/01/2021	-3.55%	0.23%	-1.07%	Approved	6/25/2021	...
...	IC-RC-2021-00960	Board Decision ...	Simplified	Private Passeng...	Private Passeng...	6/08/2021	7/08/2021	-3.35%	0.27%	-2.04%	Approved	4/30/2021	...
...	IC-RC-2020-008...	Board Decision ...	Full	Private Passeng...	Private Passeng...	1/06/2021	2/06/2021	-2.99%	-0.26%	-2.02%	Approved	11/10/2020	...
...	IC-RC-2021-01042	Board Decision ...	Simplified	Miscellaneous V...	Collector Vehicles	9/01/2021	10/01/2021	-1.03%	-0.04%	-0.15%	Approved	6/25/2021	...
...	IC-RC-2021-01024	Board Decision ...	Simplified	Miscellaneous V...	Snow Vehicles	9/01/2021	10/01/2021	-0.60%	0.27%	0.13%	Approved	6/25/2021	...
...	IC-RC-2021-01043	Board Decision ...	Simplified	Miscellaneous V...	All-Terrain Vehic...	9/01/2021	10/01/2021	-0.40%	-0.25%	-0.32%	Approved	6/25/2021	...
...	IC-RC-2020-00811	Board Decision ...	Simplified	Miscellaneous V...	Motorhomes	7/01/2020	9/01/2020	-0.28%	-1.38%	-0.98%	Approved	3/27/2020	...
...	IC-RC-2020-008...	Board Decision ...	Simplified	Miscellaneous V...	All-Terrain Vehic...	7/01/2020	9/01/2020	-0.11%	-0.25%	-0.19%	Approved	3/27/2020	...
...	IC-RC-2021-01018	Board Decision ...	Simplified	Miscellaneous V...	Mopeds	9/01/2021	10/01/2021	-0.08%	-4.89%	-2.62%	Approved	6/25/2021	...
...	IC-RC-2020-00813	Board Decision ...	Simplified	Miscellaneous V...	Snow Vehicles	7/01/2020	9/01/2020	-0.05%	0.14%	0.11%	Approved	3/27/2020	...
...	IC-RC-2019-00618	Board Decision ...	Full	Private Passeng...	Private Passeng...	8/07/2019	9/07/2019	-0.02%	0.05%	0.00%	Approved	4/26/2019	...
...	IC-RC-2021-01303	Board Decision ...	Full	Private Passeng...	Private Passeng...	3/15/2022	4/15/2022	-0.00%	0.00%	-0.00%	Approved	10/29/2021	...
...	IC-RC-2021-01165	Deemed Compl...	File and Use	Miscellaneous V...	Snow Vehicles	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021	...
...	IC-RC-2021-01164	Deemed Compl...	File and Use	Miscellaneous V...	Mopeds	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021	...
...	IC-RC-2021-01163	Deemed Compl...	File and Use	Miscellaneous V...	Motorhomes	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021	...

1 2 3 4

(Reverse Numerically)

Home / Rate Filings

Rate Filings

Drag a column header here to group by that column

+ ↺ 📄 🔍 Search...

Company Name	File #	Status	Filing Type	Category	Misc. Category	New Busi...	Renewal ...	Basic ↓	Additional	Combined	Board Decision	Board De...	Reviewers
...	IC-RC-2020-007...	Board Decision ...	Full	Commercial & I...	Interurban Vehic...	10/19/2020	11/19/2020	22.32%	5.95%	9.99%	Approved wit...	3/27/2020	...
...	IC-RC-2020-00765	Board Decision ...	Simplified	Miscellaneous V...	Taxis & Limousi...	7/20/2020	8/20/2020	11.61%	1.06%	9.46%	Approved	1/31/2020	...
...	IC-RC-2020-00753	Board Decision ...	Full	Commercial & I...	Commercial Veh...	10/19/2020	11/19/2020	8.07%	1.71%	4.96%	Approved	3/27/2020	...
...	IC-RC-2020-00781	Board Decision ...	Full	Private Passeng...	Private Passeng...	4/08/2020	5/08/2020	5.22%	1.77%	3.99%	Approved	2/28/2020	...
...	IC-RC-2019-00707	Board Decision ...	Simplified	Private Passeng...	Private Passeng...	10/22/2019	11/22/2019	4.86%	2.56%	4.00%	Approved	9/11/2019	...
...	IC-RC-2021-00992	Board Decision ...	Simplified	Commercial & I...	Commercial Veh...	9/01/2021	10/01/2021	2.00%	-2.01%	-0.04%	Approved wit...	6/25/2021	...
...	IC-RC-2020-00793	Board Decision ...	Simplified	Private Passeng...	Private Passeng...	7/01/2020	9/01/2020	0.22%	0.60%	0.34%	Approved	3/10/2020	...
...	IC-RC-2021-01025	Board Decision ...	Simplified	Miscellaneous V...	Motorcycles	9/01/2021	10/01/2021	0.08%	-0.52%	-0.21%	Approved	6/25/2021	...
...	IC-RC-2020-00810	Board Decision ...	Simplified	Miscellaneous V...	Motorcycles	7/01/2020	9/01/2020	0.07%	0.06%	0.07%	Approved	3/27/2020	...
...	IC-RC-2021-01069	Board Decision ...	Full	Private Passeng...	Private Passeng...	9/01/2021	10/01/2021	0.06%	-0.10%	-0.00%	Approved wit...	6/25/2021	...
...	IC-RC-2019-00785	Board Decision ...	Simplified	Private Passeng...	Private Passeng...	4/15/2020	6/20/2020	0.02%	0.85%	0.33%	Approved	11/06/2019	...
...	IC-RC-2019-00722	Board Decision ...	Simplified	Miscellaneous V...	Collector Vehicles	4/15/2020	6/20/2020	0.02%	0.85%	0.33%	Approved	11/06/2019	...
...	IC-RC-2019-00721	Board Decision ...	Simplified	Miscellaneous V...	Motorhomes	4/15/2020	6/20/2020	0.02%	0.85%	0.33%	Approved	11/06/2019	...
...	IC-RC-2021-01165	Deemed Compl...	File and Use	Miscellaneous V...	Snow Vehicles	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021	...
...	IC-RC-2021-01164	Deemed Compl...	File and Use	Miscellaneous V...	Mopeds	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021	...
...	IC-RC-2021-01163	Deemed Compl...	File and Use	Miscellaneous V...	Motorhomes	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021	...

1 2 3 4

Grouping

You can change the order of the columns by dragging the column header and moving it to the order you would like.

You can also drag a column header to the indicated area in the image below to create a grouping by column.

Home / Rate Filings

Rate Filings

Drag a column header here to group by that column

+ [Refresh] [Print] [Export] [Search...]

Company Name	File #	Status	Filing Type	Category	Misc. Category	New Busi...	Renewal ...	Basic I	Additional	Combined	Board Decision	Board De...	Reviewers	
Interurban Company	IC-RC-2020-007...	Board Decision ...	Full	Commercial & I...	Interurban Vehic...	10/19/2020	11/19/2020	22.32%	5.95%	9.99%	Approved wit...	3/27/2020		
Interurban Company	IC-RC-2020-00765	Board Decision ...	Simplified	Miscellaneous V...	Taxis & Limousi...	7/20/2020	8/20/2020	11.61%	1.06%	9.46%	Approved	1/31/2020		
Interurban Company	IC-RC-2020-00753	Board Decision ...	Full	Commercial & I...	Commercial Veh...	10/19/2020	11/19/2020	8.07%	1.71%	4.96%	Approved	3/27/2020		
Interurban Company	IC-RC-2020-00781	Board Decision ...	Full	Private Passeng...	Private Passeng...	4/08/2020	5/08/2020	5.22%	1.77%	3.99%	Approved	2/28/2020		
Interurban Company	IC-RC-2019-00707	Board Decision ...	Simplified	Private Passeng...	Private Passeng...	10/22/2019	11/22/2019	4.86%	2.56%	4.00%	Approved	9/11/2019		
Interurban Company	IC-RC-2021-00992	Board Decision ...	Simplified	Commercial & I...	Commercial Veh...	9/01/2021	10/01/2021	2.00%	-2.01%	-0.04%	Approved wit...	6/25/2021		
Interurban Company	IC-RC-2020-00793	Board Decision ...	Simplified	Private Passeng...	Private Passeng...	7/01/2020	9/01/2020	0.22%	0.60%	0.34%	Approved	3/10/2020		
Interurban Company	IC-RC-2021-01025	Board Decision ...	Simplified	Miscellaneous V...	Motorcycles	9/01/2021	10/01/2021	0.08%	-0.52%	-0.21%	Approved	6/25/2021		
Interurban Company	IC-RC-2020-00810	Board Decision ...	Simplified	Miscellaneous V...	Motorcycles	7/01/2020	9/01/2020	0.07%	0.06%	0.07%	Approved	3/27/2020		
Interurban Company	IC-RC-2021-01069	Board Decision ...	Full	Private Passeng...	Private Passeng...	9/01/2021	10/01/2021	0.06%	-0.10%	-0.00%	Approved wit...	6/25/2021		
Interurban Company	IC-RC-2019-00785	Board Decision ...	Simplified	Private Passeng...	Private Passeng...	4/15/2020	6/20/2020	0.02%	0.85%	0.33%	Approved	11/06/2019		
Interurban Company	IC-RC-2019-00722	Board Decision ...	Simplified	Miscellaneous V...	Collector Vehicles	4/15/2020	6/20/2020	0.02%	0.85%	0.33%	Approved	11/06/2019		
Interurban Company	IC-RC-2019-00721	Board Decision ...	Simplified	Miscellaneous V...	Motorhomes	4/15/2020	6/20/2020	0.02%	0.85%	0.33%	Approved	11/06/2019		
Interurban Company	IC-RC-2021-01165	Deemed Compl...	File and Use	Miscellaneous V...	Snow Vehicles	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021		
Interurban Company	IC-RC-2021-01164	Deemed Compl...	File and Use	Miscellaneous V...	Mopeds	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021		
Interurban Company	IC-RC-2021-01163	Deemed Compl...	File and Use	Miscellaneous V...	Motorhomes	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021		

1 2 3 4

Searching

On the "Rate Filings" page you can search for any element on the page's spreadsheet by typing in the search bar on the upper right side of the page.

Home / Rate Filings

Rate Filings

Drag a column header here to group by that column

+ [Refresh] [Print] [Export] [Search...]

Company Name	File #	Status	Filing Type	Category	Misc. Category	New Busi...	Renewal ...	Basic I	Additional	Combined	Board Decision	Board De...	Reviewers	
Interurban Company	IC-RC-2020-007...	Board Decision ...	Full	Commercial & I...	Interurban Vehic...	10/19/2020	11/19/2020	22.32%	5.95%	9.99%	Approved wit...	3/27/2020		
Interurban Company	IC-RC-2020-00765	Board Decision ...	Simplified	Miscellaneous V...	Taxis & Limousi...	7/20/2020	8/20/2020	11.61%	1.06%	9.46%	Approved	1/31/2020		
Interurban Company	IC-RC-2020-00753	Board Decision ...	Full	Commercial & I...	Commercial Veh...	10/19/2020	11/19/2020	8.07%	1.71%	4.96%	Approved	3/27/2020		
Interurban Company	IC-RC-2020-00781	Board Decision ...	Full	Private Passeng...	Private Passeng...	4/08/2020	5/08/2020	5.22%	1.77%	3.99%	Approved	2/28/2020		
Interurban Company	IC-RC-2019-00707	Board Decision ...	Simplified	Private Passeng...	Private Passeng...	10/22/2019	11/22/2019	4.86%	2.56%	4.00%	Approved	9/11/2019		
Interurban Company	IC-RC-2021-00992	Board Decision ...	Simplified	Commercial & I...	Commercial Veh...	9/01/2021	10/01/2021	2.00%	-2.01%	-0.04%	Approved wit...	6/25/2021		
Interurban Company	IC-RC-2020-00793	Board Decision ...	Simplified	Private Passeng...	Private Passeng...	7/01/2020	9/01/2020	0.22%	0.60%	0.34%	Approved	3/10/2020		
Interurban Company	IC-RC-2021-01025	Board Decision ...	Simplified	Miscellaneous V...	Motorcycles	9/01/2021	10/01/2021	0.08%	-0.52%	-0.21%	Approved	6/25/2021		
Interurban Company	IC-RC-2020-00810	Board Decision ...	Simplified	Miscellaneous V...	Motorcycles	7/01/2020	9/01/2020	0.07%	0.06%	0.07%	Approved	3/27/2020		
Interurban Company	IC-RC-2021-01069	Board Decision ...	Full	Private Passeng...	Private Passeng...	9/01/2021	10/01/2021	0.06%	-0.10%	-0.00%	Approved wit...	6/25/2021		
Interurban Company	IC-RC-2019-00785	Board Decision ...	Simplified	Private Passeng...	Private Passeng...	4/15/2020	6/20/2020	0.02%	0.85%	0.33%	Approved	11/06/2019		
Interurban Company	IC-RC-2019-00722	Board Decision ...	Simplified	Miscellaneous V...	Collector Vehicles	4/15/2020	6/20/2020	0.02%	0.85%	0.33%	Approved	11/06/2019		
Interurban Company	IC-RC-2019-00721	Board Decision ...	Simplified	Miscellaneous V...	Motorhomes	4/15/2020	6/20/2020	0.02%	0.85%	0.33%	Approved	11/06/2019		
Interurban Company	IC-RC-2021-01165	Deemed Compl...	File and Use	Miscellaneous V...	Snow Vehicles	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021		
Interurban Company	IC-RC-2021-01164	Deemed Compl...	File and Use	Miscellaneous V...	Mopeds	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021		
Interurban Company	IC-RC-2021-01163	Deemed Compl...	File and Use	Miscellaneous V...	Motorhomes	1/01/2022	1/01/2022	0.00%	0.00%	0.00%	Deemed Com...	7/27/2021		

1 2 3 4

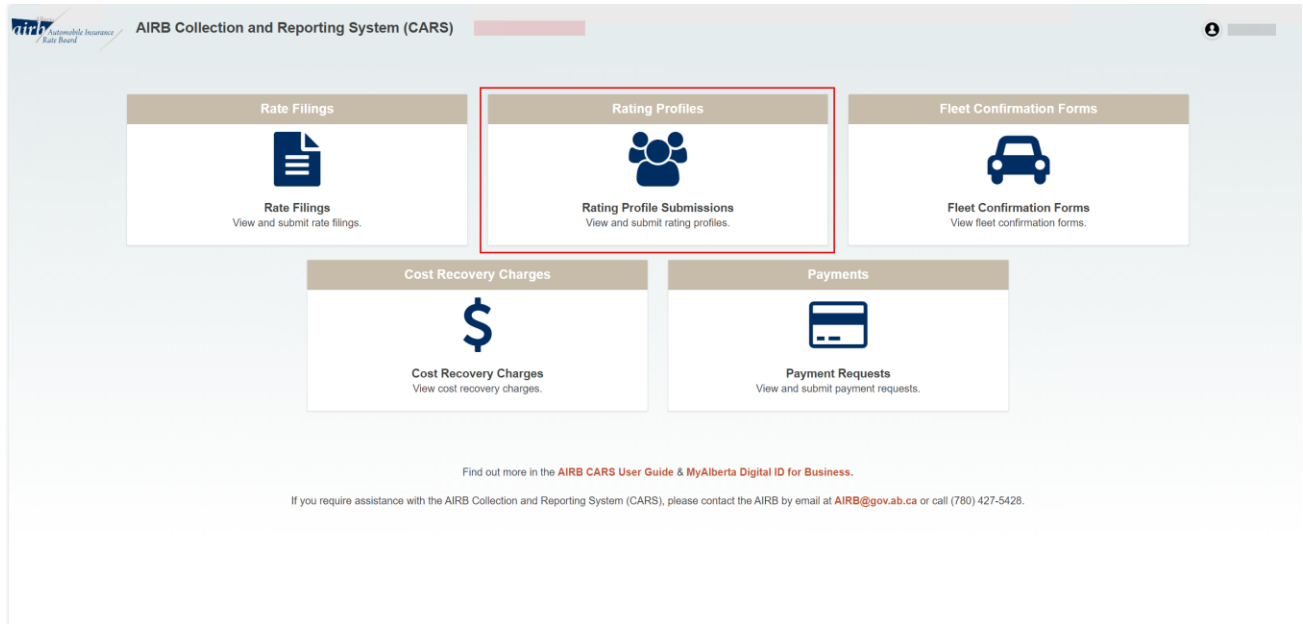
Rating Profile Submissions

Before Starting

NOTE: Once you have logged in, if at any time you are inactive for 20 minutes or more, you will be logged out of the CARS website and you will have log in again.

Getting Started

To start a new filing, click on the “Rating Profile Submissions” icon on the upper right side of the CARS home page.



You will be directed to a spreadsheet listing all of your company’s rating profiles.

Rating Profile Submissions									
Drag a column header here to group by that column									
Search...									
Company Name	File #	Submission...	Status	Effective D...	Submit Date	Related Rate Fil...	Misc. Category	Rating Profiles	
Alberta Insurance Company of Canada	11-00-2022-0001	Rate Filing	Submitted	11/01/2022	11/22/2022	11-00-2022-0001	Private Passenger...	Private Passenger Vehicles #1, Private Passenger ...	
Alberta Insurance Company	11-00-2022-0002	Rate Filing	Submitted	12/05/2022	10/21/2022	11-00-2022-0002	Interurban Vehicl...	Commercial Vehicles #1, Commercial Vehicles #2,...	
Scotiabank Insurance	11-00-2022-0003	Rate Filing	Submitted	2/01/2023	10/17/2022	11-00-2022-0003	Interurban Vehicles	Interurban Vehicles #1, Interurban Vehicles #2	
Alberta Insurance Company	11-00-2022-0004	Rate Filing	Submitted	8/27/2022	8/09/2022	11-00-2022-0004	Private Passenger...	Private Passenger Vehicles #1, Private Passenger ...	
Trident Insurance Company	11-00-2022-0005	Ad hoc	Submitted	4/01/2022	3/04/2022			Motorcycles #1, Motorcycles #2, Motorhomes #1,...	
Alberta Insurance Company of Canada	11-00-2022-0006	Ad hoc	Submitted	4/01/2022	3/04/2022			Commercial Vehicles #1, Commercial Vehicles #2,...	
Alberta Insurance Company	11-00-2022-0007	Ad hoc	Submitted	4/01/2022	3/04/2022			Motorcycles #1, Motorcycles #2, Motorhomes #1,...	
Alberta Insurance Company	11-00-2022-0008	Ad hoc	Submitted	4/01/2022	3/01/2022			Commercial Vehicles #1, Commercial Vehicles #2,...	
Scotiabank Insurance	11-00-2022-0009	Ad hoc	Submitted	4/01/2022	2/22/2022			Commercial Vehicles #1, Commercial Vehicles #2,...	

Rating Profiles

Below is a list of all the available rating profiles:

- a. Private Passenger Vehicle
 - i. Profiles 1-10
 - ii. For each profile a premium for Basic Coverage and Additional Coverage is needed for each of the eight territories listed below:
 - 1. FSA T3J
 - 2. FSA T2Y
 - 3. FSA T5X
 - 4. FSA T6K
 - 5. FSA T1K
 - 6. FSA T1W
 - 7. FSA T9C
 - 8. FSA T8V
- b. Commercial Vehicle (Other than Private Passenger Vehicle)
 - i. Profiles 1-4
 - ii. For each profile a premium for Basic Coverage and Additional Coverage is needed for each of the four territories listed below:
 - 1. FSA T3J
 - 2. FSA T5X
 - 3. FSA T1K
 - 4. FSA T8V
- c. Motorcycle (Other than Private Passenger Vehicle)
 - i. Profiles 1-2
 - ii. For each profile a premium for Basic Coverage and Additional Coverage is needed for each of the four territories listed below:
 - 1. FSA T3J
 - 2. FSA T5X
 - 3. FSA T1K
 - 4. FSA T8V
- d. Off Road Vehicle (Other than Private Passenger Vehicle)
 - i. Profiles 1-2
 - ii. For each profile a premium for Basic Coverage and Additional Coverage is needed for each of the four territories listed below:
 - 1. FSA T3J
 - 2. FSA T5X
 - 3. FSA T1K
 - 4. FSA T8V
- e. Snow Vehicle (Other than Private Passenger Vehicle)
 - i. Profiles 1-2
 - ii. For each profile a premium for Basic Coverage and Additional Coverage is needed for each of the four territories listed below:
 - 1. FSA T3J
 - 2. FSA T5X
 - 3. FSA T1K
 - 4. FSA T8V

- f. Motorhome (Other than Private Passenger Vehicle)
 - i. Profiles 1
 - ii. For each profile a premium for Basic Coverage and Additional Coverage is needed for each of the four territories listed below:
 1. FSA T3J
 2. FSA T5X
 3. FSA T1K
 4. FSA T8V
- g. Taxi (Other than Private Passenger Vehicle)
 - i. Profiles 1-2
 - ii. For each profile a premium for Basic Coverage and Additional Coverage is needed for each of the four territories listed below:
 1. FSA T3J
 2. FSA T5X
 3. FSA T1K
 4. FSA T8V
- h. Interurban Truck (Other than Private Passenger Vehicle)
 - i. Profiles 1-2
 - ii. For each profile a premium for Basic Coverage and Additional Coverage is needed for each of the four territories listed below:
 1. FSA T3J
 2. FSA T5X
 3. FSA T1K
 4. FSA T8V

To Start a New Rating Profile Submission

To start a new filing click the “+” icon in the upper right side of the page.

(Full Screen)

Rating Profile Submissions								
Drag a column header here to group by that column								
+ ↺ 📄 📄 🔍 Search...								
Company Name	File #	Submission...	Status	Effective D...	Submit Date	Related Rate Fil...	Misc. Category	Rating Profiles
Private Passenger Vehicles #1	11/01/2022	Rate Filing	Submitted	11/01/2022	11/22/2022	11/01/2022	Private Passenger...	Private Passenger Vehicles #1, Private Passenger ...
Private Passenger Vehicles #2	12/05/2022	Rate Filing	Submitted	12/05/2022	10/21/2022	12/05/2022	Interurban Vehicl...	Commercial Vehicles #1, Commercial Vehicles #2...
Interurban Vehicles #1	2/01/2023	Rate Filing	Submitted	2/01/2023	10/17/2022	2/01/2023	Interurban Vehicles	Interurban Vehicles #1, Interurban Vehicles #2
Private Passenger Vehicles #3	8/27/2022	Rate Filing	Submitted	8/27/2022	8/09/2022	8/27/2022	Private Passenger...	Private Passenger Vehicles #1, Private Passenger ...
Motorcycles #1, Motorcycles #2, Motorhomes #1...	4/01/2022	Ad hoc	Submitted	4/01/2022	3/04/2022	4/01/2022		Motorcycles #1, Motorcycles #2, Motorhomes #1...
Commercial Vehicles #1, Commercial Vehicles #2...	4/01/2022	Ad hoc	Submitted	4/01/2022	3/04/2022	4/01/2022		Commercial Vehicles #1, Commercial Vehicles #2...
Motorcycles #1, Motorcycles #2, Motorhomes #1...	4/01/2022	Ad hoc	Submitted	4/01/2022	3/04/2022	4/01/2022		Motorcycles #1, Motorcycles #2, Motorhomes #1...
Commercial Vehicles #1, Commercial Vehicles #2...	4/01/2022	Ad hoc	Submitted	4/01/2022	3/01/2022	4/01/2022		Commercial Vehicles #1, Commercial Vehicles #2...
Commercial Vehicles #1, Commercial Vehicles #2...	4/01/2022	Ad hoc	Submitted	4/01/2022	2/22/2022	4/01/2022		Commercial Vehicles #1, Commercial Vehicles #2...

(Close Up)

+

↺

📄

📄

🔍 Search...

Rating Profiles

A pop-up screen will open asking you to fill in the following details for the new rating profile you are creating.

Add New Rating Profile Submission

Submission Type: *

Rate Filing

Company Name: *

Select...

Rate Filing: *

Select...

→ Continue

✕ Cancel

- Submission Type
 - Rate Filing – you use this submission type when you are submitting rating profiles as required after your Rate Filing is approved
NOTE: This will automatically populate, as this is the option you will use most frequently
 - Ad hoc – you use this submission type when rating profiles are required due to a change in profiles as per requested by the AIRB
- Company Name
- Rate Filing
 - From the drop-down list select the Rate Filing the rating profile submission is associated with
NOTE: This option will not appear if you have selected Ad hoc

Add New Rating Profile Submission

Submission Type: *

Rate Filing

Company Name: *

Rate Filing: *

Select...

IC-RC-2022-01429 | Effective March 01, 2023 | Full | Private Passenger Vehicles

IC-RC-2022-01376 | Effective November 01, 2022 | Full | Private Passenger Vehicles

Cancel

Clear

Once the information has been entered click “Continue”.

Add New Rating Profile Submission

Submission Type: *

Rate Filing

Company Name: *

Rate Filing: *

IC-RC-2022-01429 | Effective March 01, 2023 | Full | Private Passenger Vehicles

→ Continue

✕ Cancel

The top portion of the Rating Profile Submission Details screen shows details with about the rating profile submission and the rate filing that the profile is attached to.

Home / Rating Profile Submissions / Rating Profile Submission Details

✓ Validate

📄 Save Draft

➡ Submit

✕ Delete

🖨 Print Submission

Rating Profile Submission Details - [Company Name]

General Details

Submission Number:	IC-RP-2022-00139	Submission Type:	Rate Filing	Submission Status:	New
New Policy Effective Date:	3/1/2023	Renewal Policy Effective Date:	4/1/2023	Submitted Date:	

Related Rate Filing

Rate Filing Number:	IC-RC-2022-01429	Rate Filing Type:	Full	Rate Filing Sub Type:	Full with Actuarial Support
Rate Filing Application Status:	Board Decision Rendered	Vehicle Category:	Private Passenger Vehicles	Vehicle Misc. Category:	Private Passenger Vehicles
New Policy Effective Date:	3/1/2023	Renewal Policy Effective Date:	4/1/2023		

The next section is where you will enter the rating profiles. Click on the arrow on the left-hand side of the profile you want to enter.

(Full Screen)

Rating Profile	Short Description	Operator1	Operator2	Coverage
▶ Profile 1 Private Passenger Vehicles	Parent with New Driver	(Principal); Female, age 52; Single; No driver training; Licensed 30 years; Class 5 license; Annual mileage 25,000km; Commute one way ~ 25 km; 2019 Honda CR-V EX 4DR AWD (VICC Code 027101)	(Occasional); Male, age 21; Single; Driver training; Licensed 3 years; Class 5 license	Third Party Liability and SEF 44: \$1,000,000 Limit; Accident Benefits: DCPD: No Deductible; Collision: \$500 Deductible; Comprehensive: \$250 Deductible
▶ Profile 2 Private Passenger Vehicles	Young Drivers (2 drivers on one policy)	(Principal); Male, age 28; Married; Driver training; Licensed 10 years; Class 5 license; Annual mileage 15,000km; Commute one way ~ 10 km; 2016 Mazda CX-5 GX 4DR AWD (VICC Code 7841)	(Occasional); Female, age 27; Married; Driver training; Licensed 10 years; Class 5 license	Third Party Liability and SEF 44: \$1,000,000 Limit; Accident Benefits: DCPD: No Deductible; Collision: \$500 Deductible; Comprehensive: \$250 Deductible
▶ Profile 3 Private Passenger Vehicles	Young Drivers (2 vehicles)	(Principal); Male, age 33; Married; No driver training; Licensed 14 years; Class 5 license; Annual mileage 20,000km; Pleasure Use; 2017 Dodge Ram 1500 SLT Crew Cab 4WD (VICC Code 2842)	(Principal); Female, age 31; Married; Driver training; Licensed 15 years; Class 5 license; Annual mileage 10,000km; Commute one way ~ 10 km; 2014 Chevrolet Cruze LT Turbo 4DR (VICC Code 5099)	Third Party Liability and SEF 44: \$1,000,000 Limit; Accident Benefits: DCPD: No Deductible; Collision: \$500 Deductible; Comprehensive: \$250 Deductible

(Close-up)

Rating Profile

▶ Profile 1 Private Passenger Vehicles

The space under each profile is where you will enter the premiums. You **MUST** enter all the premiums for both Basic Coverage and Additional Coverage.

NOTE: You can sort the columns by either the City or the Postal Code.

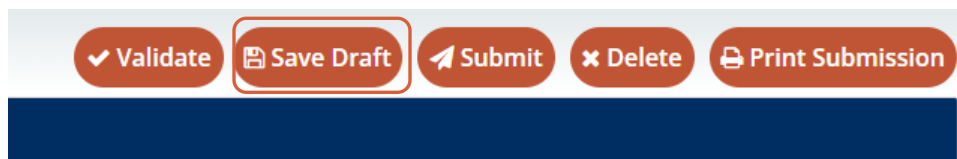
Rating Profile	Short Description	Operator1	Operator2	Coverage		
▼ Profile 1 Private Passenger Vehicles	Parent with New Driver	(Principal); Female, age 52; Single; No driver training; Licensed 30 years; Class 5 license; Annual mileage 25,000km; Commute one way – 25 km; 2019 Honda CR-V EX 4DR AWD (VICC Code 027101)	(Occasional); Male, age 21; Single; Driver training; Licensed 3 years; Class 5 license	Third Party Liability and SEF 44: \$1,000,000 Limit; Accident Benefits: DCPD: No Deductible; Collision: \$500 Deductible; Comprehensive: \$250 Deductible		
City	T1	Postal C...	T2	Basic Coverage *	Additional Coverage *	Total Premium
Calgary		T2Y				\$0
Calgary		T3J				\$0
Canmore		T1W				\$0
Edmonton		T5X				\$0
Edmonton		T6K				\$0
Grande Prairie		T8V				\$0
Lethbridge		T1K				\$0
Vegreville		T9C				\$0

Saving, Submitting, Deleting and Printing a Submission

Save a Filing

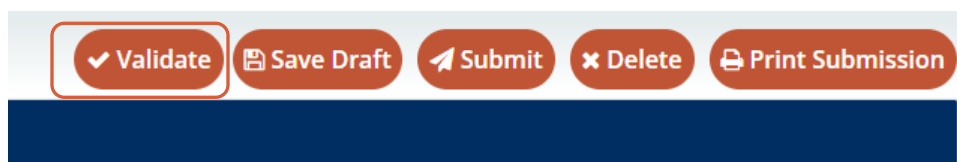
A new submission can be saved and completed at another time.

To save a rating profile submission select Save Draft at the top or bottom of any page.



Validate

Click “Validate” at the top right side of the screen to determine if the rating profile submission is complete.



A pop-up window will indicate if there are any errors or warning messages. Click the “OK” button to exit out of the pop-up window.

NOTE:

- Error messages **MUST** be addressed before a submission can be submitted.

Validate Rating Profile Submission

There are validation error/warning messages.

Validation Message(s) ↑
Validation Type: Validation Error
Errors for 'Private Passenger Vehicles #01' Calgary - T2Y Total Additional Coverages must be entered.
Errors for 'Private Passenger Vehicles #01' Calgary - T2Y Total Basic Coverages must be entered.
Errors for 'Private Passenger Vehicles #01' Calgary - T3J Total Additional Coverages must be entered.
Errors for 'Private Passenger Vehicles #01' Calgary - T3J Total Basic Coverages must be entered.
Errors for 'Private Passenger Vehicles #01' Canmore - T1W Total Additional Coverages must be entered.
Errors for 'Private Passenger Vehicles #01' Canmore - T1W Total Basic Coverages must be entered.
Errors for 'Private Passenger Vehicles #01' Edmonton - T5X Total Additional Coverages must be entered.
Errors for 'Private Passenger Vehicles #01' Edmonton - T5X Total Basic Coverages must be entered.
Errors for 'Private Passenger Vehicles #01' Edmonton - T6K Total Additional Coverages must be entered.
Errors for 'Private Passenger Vehicles #01' Edmonton - T6K Total Basic Coverages must be entered.
Errors for 'Private Passenger Vehicles #01' Grande Prairie - T8V Total Additional Coverages must be entered.
Count: 160

OK

Submit

Once all relevant data has been entered a rating profile submission can be submitted to the AIRB.
Once all error messages have been addressed, you are ready to submit. Click the “Submit” button.

✓ Validate 📁 Save Draft ➡ Submit ✕ Delete 🖨 Print Submission

A pop-up window letting you know that your rating profile submission has been validated and will be submitted. Click the “Continue” button to confirm.

Finalize Submission

Rating Profile Submission has been validated and will be submitted.

- An email acknowledgement of the submission will be sent to the AIRB and the login user email address.
- Once submitted, you can use the 'Open for Revision' function to update the data in this submission.
- You can 'Open for Revision' and re-submit before the New Policy Effective Date of the Rate Filing with 45 days grace period.

Additional Notes to AIRB:

→ Continue ✕ Cancel

NOTE:

- A submission email will be sent to AIRB, and all company contacts connected to the filing and the Alberta.ca login account email.

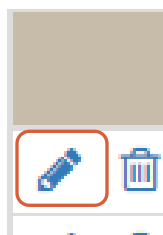
Edit a Rating Profile Submission

To edit a submission, select the edit icon on the “Rating Profile Submission” page or double-click the row.

(Full Screen)

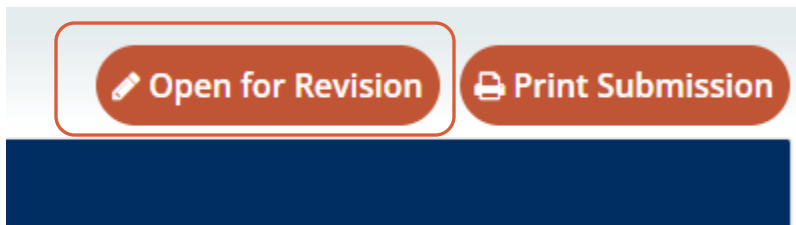
Company Name	File #	Submissio...	Status	Effective D...	Submit Date	Related Rate Fil...	Misc. Category	Rating Profiles	
ABC Insurance Company	IC-RP-2022-00139	Rate Filing	New	3/01/2023		IC-RC-2022-01429	Private Passenger...	Private Passenger Vehicles #1, Private Passenger ...	
ABC Insurance Company	IC-RP-2022-00138	Rate Filing	New	3/01/2023		IC-RC-2022-01423	Private Passenger...	Private Passenger Vehicles #1, Private Passenger ...	
ABC Insurance Company	IC-RP-2022-00126	Rate Filing	Submitted	11/01/2022	11/22/2022	IC-RC-2022-01375	Private Passenger...	Private Passenger Vehicles #1, Private Passenger ...	
ABC Insurance Company	IC-RP-2022-00123	Rate Filing	Submitted	12/05/2022	10/21/2022	IC-RC-2022-01434	Interurban Vehicl...	Commercial Vehicles #1, Commercial Vehicles #2,...	

(Close-up)

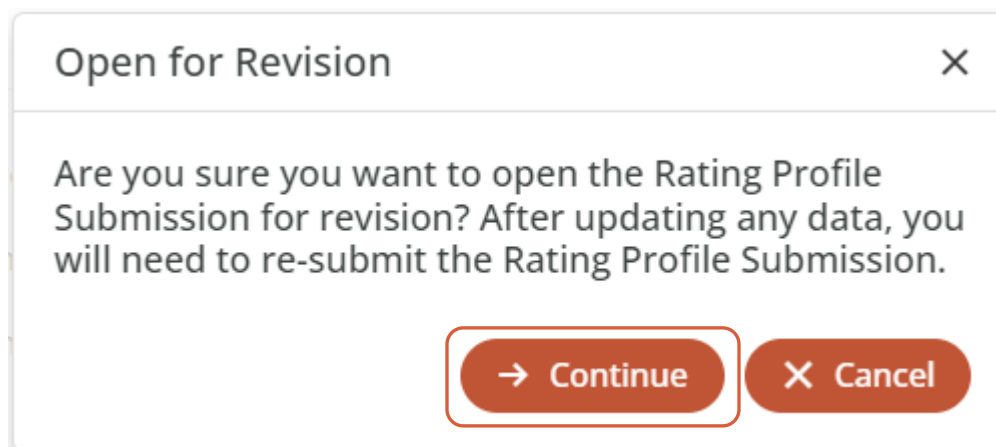


Open for Revision

If edits are required for a submitted Rating Profile, please select “Open for Revision” at the top of the page after you have opened it for editing. “Open for Revision” is available for profiles in Submitted status.



A pop-up window will appear. Click the “Continue” button.



Delete a Rating Profile Submission

New rating profiles which have not been submitted can be deleted.

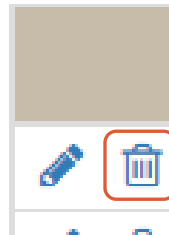
There are two ways to delete a filing:

1. On the “Rating Profile Submissions” page, click on the trashcan button on the right-side of the row you want to delete.

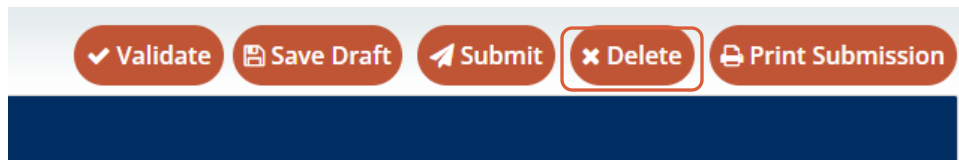
(Full Screen)

Company Name	File #	Submissio...	Status	Effective D...	Submit Date	Related Rate Fil...	Misc. Category	Rating Profiles	
ABC Insurance Company	IC-RP-2022-00139	Rate Filing	New	3/01/2023		IC-RC-2022-01429	Private Passenger...	Private Passenger Vehicles #1, Private Passenger ...	
ABC Insurance Company of Texas	IC-RP-2022-00138	Rate Filing	New	3/01/2023		IC-RC-2022-01423	Private Passenger...	Private Passenger Vehicles #1, Private Passenger ...	
ABC Insurance Company of Texas	IC-RP-2022-00126	Rate Filing	Submitted	11/01/2022	11/22/2022	IC-RC-2022-01375	Private Passenger...	Private Passenger Vehicles #1, Private Passenger ...	
ABC Insurance Company	IC-RP-2022-00123	Rate Filing	Submitted	12/05/2022	10/21/2022	IC-RC-2022-01434	Interurban Vehicl...	Commercial Vehicles #1, Commercial Vehicles #2,...	

(Close Up)



2. Click “Delete” on the rating profile submission details screen.



Pop-up menu asking if you are sure you want to delete will appear. Click the “yes” button.

Confirm Delete

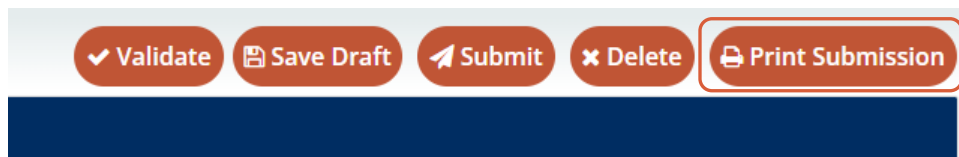
Are you sure you want to delete the Rating Profile Submission?

NOTE:

- Rating profiles which have been submitted cannot be deleted.

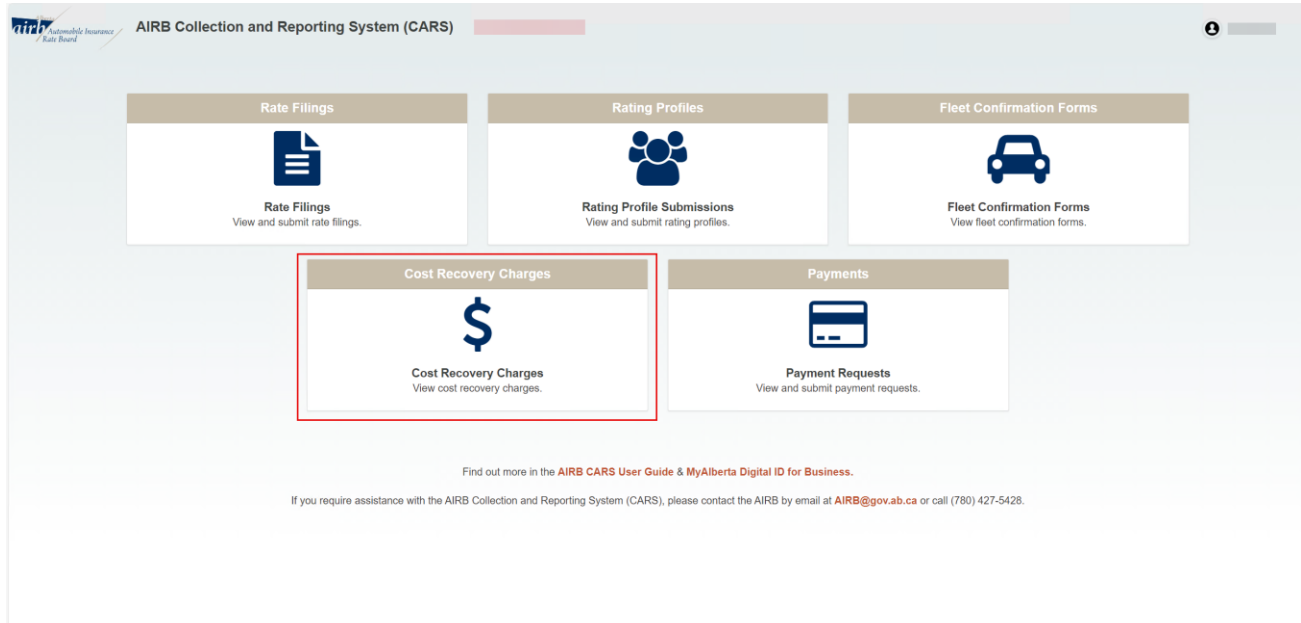
Printing a Submission

You can print out a detailed rating profile submission report in PDF format at any time by clicking the “Print Submission” button on the upper right-side of the rating profile submission details screen.



Cost Recovery Charges

The AIRB's operations are fully funded through an annual industry levy to automobile insurers, in accordance with the Automobile Insurance Rate Board Fees Regulation. Each September insurers are invoiced for their share of our budget, and the invoice may be viewed under the Cost Recovery Charges section of CARS.



When on the Cost Recovery Charges page, you can view and print the invoice for the past three years.

View Invoice

You can view the invoice details such as payment amount, due date, and payment status right on the Cost Recovery Charges page.

Cost Recovery Charges									
Drag a column header here to group by that column									
Q Search...									
Company Name	Invoice Num...	Budget Year	Invoice Amount	Invoice Date	Due Date	Application Stat...	Payment Reque...	Payment Date	Payment Status
Canadian General Insurance Company	11-10-2022-0000	2022	11-10-2022-0000	9/01/2022	9/30/2022	Invoiced	11-10-2022-0000	9/07/2022	Paid
Canadian General Insurance Company	11-10-2022-0000	2022	11-10-2022-0000	9/01/2022	9/30/2022	Invoiced	11-10-2022-0000	9/07/2022	Paid

You can view your invoice by clicking the "View Cost Recovery Invoice" button on the right-side of a specific invoice.

Cost Recovery Charges									
Drag a column header here to group by that column									
Q Search...									
Company Name	Invoice Num...	Budget Year	Invoice Amount	Invoice Date	Due Date	Application Stat...	Payment Reque...	Payment Date	Payment Status
Canadian General Insurance Company	11-10-2022-0000	2022	11-10-2022-0000	9/01/2022	9/30/2022	Invoiced	11-10-2022-0000	9/07/2022	Paid
Canadian General Insurance Company	11-10-2022-0000	2022	11-10-2022-0000	9/01/2022	9/30/2022	Invoiced	11-10-2022-0000	9/07/2022	Paid

Printing an Invoice

You can print out a copy of your invoice and invoice letter in PDF format at any time by clicking the “Print Cost Recovery Invoice” button on the right-side of a specific invoice.

Cost Recovery Charges										
Drag a column header here to group by that column										
Search...										
Company Name	Invoice Num...	Budget Year	Invoice Amount	Invoice Date	Due Date	Application Stat...	Payment Reque...	Payment Date	Payment Status	
Trident General Insurance Company	9/07/2022-0000	2022	9/07/2022	9/01/2022	9/30/2022	Invoiced	9/07/2022	9/07/2022	Paid	
Trident General Insurance Company	9/07/2022-0001	2022	9/07/2022	9/01/2022	9/30/2022	Invoiced	9/07/2022	9/07/2022	Paid	

You can also print the invoice from the View Invoice screen by clicking the “Print Invoice” button on the upper right-side of the specific invoice screen.

[Home](#) / [Cost Recovery Charges](#) / Cost Recovery Charge Details

Print Invoice

Cost Recovery Charge Details

Company Details

Company Name: Trident General Insurance Company

General Details

Invoice Number: 9/07/2022-0000

Budget Year: 2022

Invoice Amount: 9/07/2022

Premium Amount: 9/07/2022

Currency: CAD

Form Status: Invoiced

Invoice Date: 9/1/2022

Due Date: 9/30/2022

Payment Request #: 9/07/2022

Payment Status: Paid

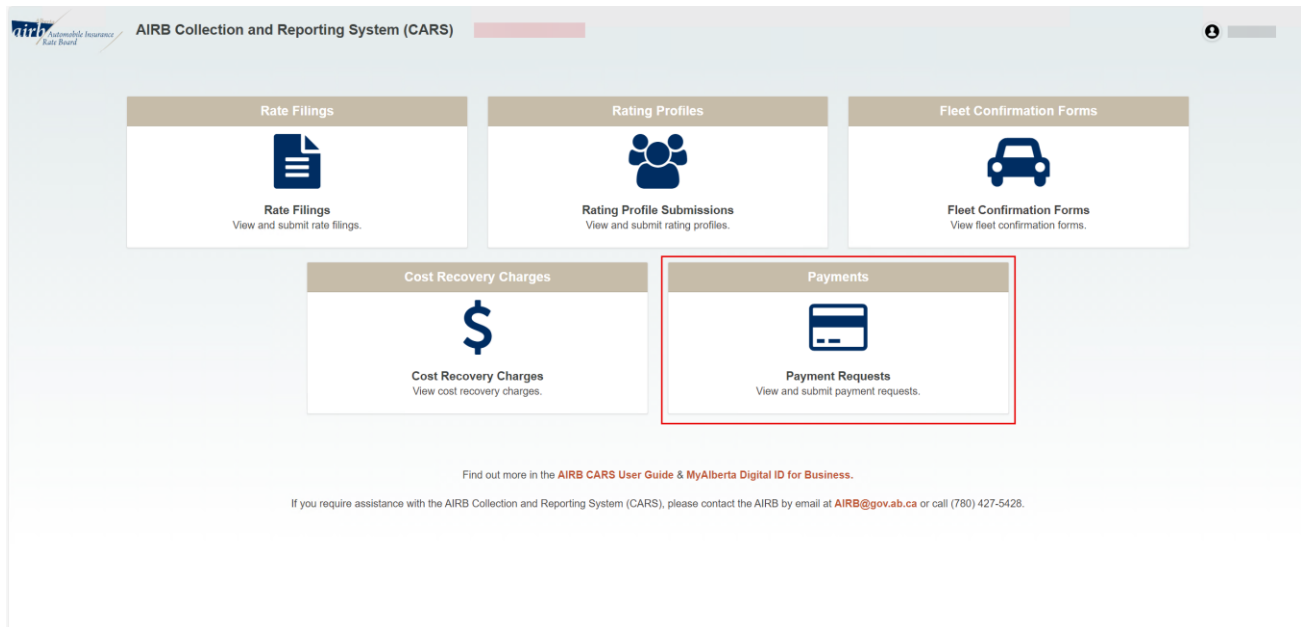
Payment Received Date: 9/7/2022

Comments

Comments:

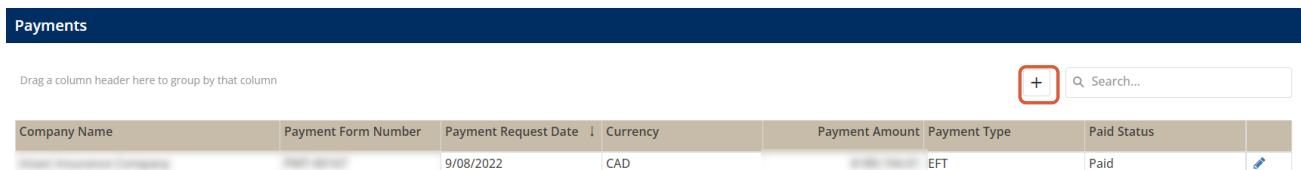
Payment Requests

An insurer may pay their cost recovery charge by EFT or cheque as has been done in the past. They can also submit a payment request that informs the AIRB of intention of payment and which method of payment.

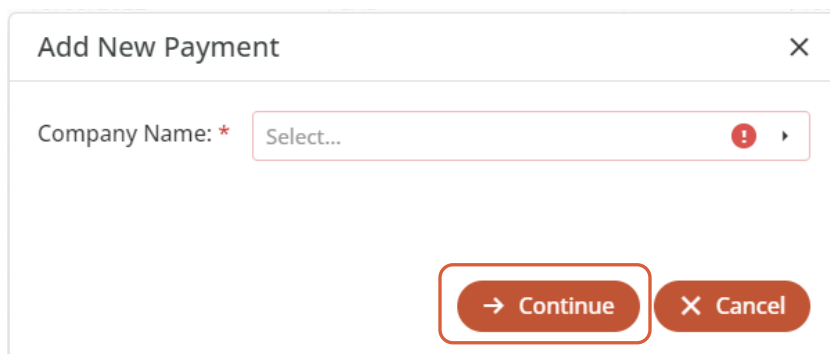


From the Payments screen, you can view previous payment requests along with submitting a new payment request.

To add a new payment request, click the “+” button and a pop-up page will appear.



In the pop-up select, the company name and click the “Continue” button.



From the Payment Details window, you can Add Payment Item, Delete Payment Item, Save Payment to submit later or Submit a Payment.

[Save Payment](#)
[Submit Payment](#)

Payment Details

General Information

Company Name: Public Service Insurance Company

Payment Form Number: PMT-NEW	Payment Amount: \$0.00
Payment Status: New	Currency: * CAD

Payment Items

Payment Item Form Number	Payment Amount	Description
No data		
Sum: \$0.00		

[+ Add Payment Item](#)
[x Delete Payment Item](#)

Comments

Fleet Confirmation Forms

This module will be used by insurers only writing fleet or garage experience rated risks who request an exemption from the filing guidelines.

To start a new form, click on the “Fleet Confirmation Forms” icon on the CARS home page.

AIRB Collection and Reporting System (CARS)
?

Rate Filings

Rate Filings
View and submit rate filings.

Rating Profiles

Rating Profile Submissions
View and submit rating profiles.

Fleet Confirmation Forms

Fleet Confirmation Forms
View fleet confirmation forms.

Cost Recovery Charges

Cost Recovery Charges
View cost recovery charges.

Payments

Payment Requests
View and submit payment requests.

Find out more in the [AIRB CARS User Guide](#) & [MyAlberta Digital ID for Business](#).

If you require assistance with the AIRB Collection and Reporting System (CARS), please contact the AIRB by email at AIRB@gov.ab.ca or call (780) 427-5428.

Click the “+” icon in the upper right side of the page.

Home / Fleet Confirmation Forms

Fleet Confirmation Forms

Drag a column header here to group by that column

Company Name	Form #	Status	Reporting Year	Fleet	Garage	PPV	COM	MISC	Submit Date
		New	2025	☐	☐	☐	☐	☐	

In the pop-up window, select the Company Name & the Reporting Year and click on 'Continue'.

Add New Fleet Confirmation Form

Company Name: *

Reporting Year: * 2024

→ Continue X Cancel

Completing the Form

Fill in the required details in the Confirmation Fleet Form.

NOTE:

- At least one Risk Type must be checked.
- At least one Vehicle Categories must be checked.
- The "Number of Exposure" for each Sub-category of the Vehicle Category is mandatory if the "Included" column is checked.


AIRB Collection and Reporting System (CARS)

[Home](#) / [Fleet Confirmation Forms](#) / Fleet Confirmation Form Details

[✓ Validate](#)
[📄 Save Draft](#)
[➦ Submit](#)
[✕ Delete](#)
[🖨 Print Form](#)

Fleet Confirmation Form Details -

General Details

Form Number:
Form Status:
Submitted Date:

Reporting Year:

Related Fleet Confirmation Information

Risk Type: ☐ Fleet ☐ Garage

Risk Underwritten Description:

Vehicle Categories

Please check the vehicle category and fill in the number of exposures.

☒ Private Passenger Vehicle
 ☒ Commercial & Interurban Vehicles
 ☐ Miscellaneous Vehicles

Category	Dependent Category	Included	Number of Exposures
Private Passenger Vehicles	Private Passenger Vehicles	☒	100
Commercial & Interurban Vehicles	Commercial Vehicles	☒	100
Commercial & Interurban Vehicles	Interurban Vehicles	☐	

Comments

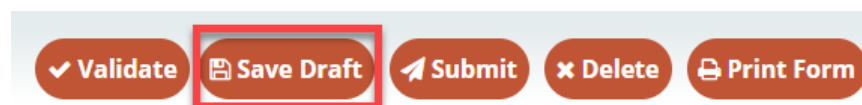
Please add any additional comments relevant to the fleet confirmation form.

Saving, Validating, Submitting, Deleting and Printing out a Form

Save Draft

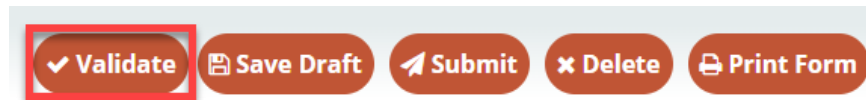
A new form can be saved and completed at another time.

To save a form select “Save Draft” at the top or bottom of any page.



Validate

Click “Validate” at the top right side of the screen to determine if the form is complete.



A pop-up window will indicate if there are any errors messages.

Validate Fleet Confirmation Form

There are validation error/warning messages.

Validation Message(s) ↑

Validation Type: Validation Error

Number of Exposure for Interurban Vehicles is required if the Included column is checked.

The Risk Type must be entered.

The Risk Underwritten Description must be entered.

Count: 3

OK

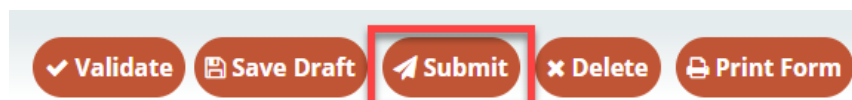
NOTE:

- Error messages **MUST** be addressed before a form can be submitted.

Submit

Once all relevant data for a form has been entered, a form can be submitted to the AIRB for review.

Once all error messages have been addressed, you are ready to submit. Click the “Submit” button.



A Finalize Submission window will be displayed. Fill in any Additional Notes and click on “Continue” to proceed.

Finalize Submission

×

Fleet confirmation form has been validated and will be submitted.

- An email acknowledgement of the submission will be sent to the AIRB and the login user email address.

Additional Notes to AIRB:

→ Continue

× Cancel

The form is now submitted, and no changes can be made. The status will be updated and displayed on the page.

NOTE:

- A submission email will be sent to AIRB and the Alberta.ca login account email.

Delete

New Confirmation Forms which have not been submitted can be deleted.

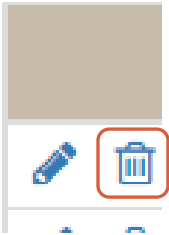
There are two ways to delete a form:

1. On the “Fleet Confirmation Form” page, click on the trashcan button on the ride-side of the row you want to delete.

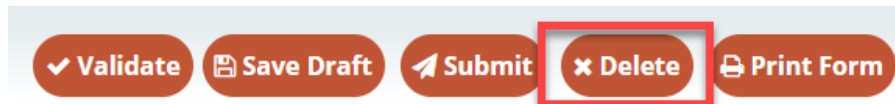
(Full Screen)

Company Name	Form #	Status	Reporting Ye...	Fleet	Garage	PPV	COM	MISC	Submit D...	
	IC-FL-2024-0000	New	2024	✓	✓	☐	✓	☐		 
	IC-FL-2024-00001	Submitted	2024	✓	✓	✓	✓	☐	1/11/2024	

(Close Up)



2. Click “Delete” on the Fleet Confirmation Form details screen.



Pop-up menu asking if you are sure you want to delete will appear. Click the “Yes” button.

Confirm Delete

Are you sure you want to delete the Fleet Confirmation Form?

Yes

No

NOTE:

- Fleet Confirmation Forms which have been submitted cannot be deleted.

Print Form

You can print out the form in PDF format at any time by clicking the “Print Form” button on the upper right-side of a specific form’s page.

