

Notice to Interested Parties

Publishing of 2025 Excess Profit Review Results

Purpose

The Automobile Insurance Rate Board (AIRB) is issuing this notice to announce the publication of the 2025 Excess Profit Review Results.

Background

Following amendments to the Automobile Insurance Premiums Regulation in 2023, specifically the addition of section 9.1 – Returning Excess Premiums, the AIRB was required to develop a policy to measure excess profit, in relation to our target profitability.

In November 2024, the AIRB approved [Policy Po7 – Return of Excess Premiums](#), outlining the authority and procedures for the submission of data in the profit and loss (P&L) report, exemptions, how the threshold would be determined, and reporting timelines.

Announcement

The 2025 Excess Profit Review Results report highlights our methodology and findings from the review of financial results related to the 2025 accident year.

Action Required

Find the 2025 Excess Profit Review Results on the [AIRB website](#).

Should you have any questions relating to this Notice, please contact our office at (780) 427-5428 or by email: airb@gov.ab.ca.

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