Notice 11-2026
August 27, 2026

Notice to Interested Parties

Publishing of 2026 Market and Trends Report

Purpose

The Automobile Insurance Rate Board (AIRB) is issuing this notice to announce publication of the 2026 Market and Trends Report.

Background

Since 2020, the AIRB has published Market and Trends Reports to inform interested parties about trends affecting auto insurance affordability and accessibility. The annual report is released each fall using data available from the General Insurance Statistical Agency (GISA) up to December of the previous year, while mid-year editions provide semi-annual updates and additional emerging data. The AIRB monitors industry trends and developments to inform its Board members, the Government of Alberta, and interested parties.

Announcement

The 2026 Market and Trends Report provides an evidence-based assessment of Alberta's auto insurance market, focusing on affordability, accessibility, competition, and long-term sustainability during a period of transition. The report highlights continued cost pressures for Alberta drivers, including vehicle repair costs, bodily injury claims, catastrophic weather events, and elevated insurer loss ratios, while noting the short-term effects of regulatory measures such as the Good Driver Rate Cap. The report also examines consumer perspectives, optional coverage availability, vehicle theft, electric vehicle claims experience, insurer profitability, commercial vehicle trends, and Alberta's transition to Care-First auto insurance effective January 1, 2027.

Action Required

The 2026 Market and Trends Report is available 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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