

Bulletin to Interested Parties

Phase Two – Rating Variables in Collection & Reporting System

Purpose

The Automobile Insurance Rate Board (AIRB) is issuing this bulletin to advise all Commercial and Interurban vehicle insurers operating in Alberta of the launch of a new feature in the Collection and Reporting System (CARS) applicable to all new rate filing submissions effective immediately.

Background

The AIRB developed CARS as an online filing portal to ensure streamlined access to filing information and increase the security of commercially sensitive data between the insurer and the AIRB. CARS enabled insurers to submit filings to introduce or modify a rating program for all filing types, and view and pay their cost recovery invoice. It replaced the manual and email processes.

As part of continuous improvement, the AIRB has launched new features and expanded CARS since its original launch in July 2022. This Bulletin announces the second phase of the rating variable feature for Commercial and Interurban vehicles only, building on the launch for private passenger vehicles in February 2026.

Announcement

The AIRB is releasing a new version of CARS incorporating the rating variable tab, Q14 for Commercial and Interurban vehicles. This feature tracks rating variable changes in future filing submissions. The AIRB is collecting this standardized data to expedite review of rate filings where addition, deletion or modification of rating variables is proposed.

Action Required

The rating variables in CARS(Q14) are prepopulated for Commercial and Interurban vehicles. The data was manually entered into CARS based on the AIRB's records for the insurer's most recent filing submission. The AIRB requests:

- 1 Insurers check rating variables in CARS with their current internal records to confirm an accurate reflection of their currently approved rating program, prior to submitting a new rate filing to add, modify or delete a rating variable.
 - ★ If an insurer identifies discrepancies between the rating variables shown in CARS and their current internal records for its last approved rating variable change, insurers will contact the AIRB at airb@gov.ab.ca and the AIRB will correct these discrepancies.
- 2 Insurers check CARS-Q1(e) and complete CARS-Q14 Rating Variables section for all future changes to rating variables.

The CARS user manual has been updated to reflect Q14.

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

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