Notice 13-2026
September 8, 2026

Notice to Interested Parties

Publishing of the Care-First Consumer Premium Impact Report & the Care-First Premium Impact by Profile Report

Purpose

The Automobile Insurance Rate Board (AIRB) is issuing this notice to announce the publication of the Care-First Consumer Premium Impact and the Care-First Premium Impact by Profile reports.

Background

Care-First is Alberta's new auto insurance system, scheduled to take effect on January 1, 2027. It replaces the current court-based model with a care-focused approach which expands medical, rehabilitation, and income-support benefits for people injured in auto collisions. The new system is also designed to improve the long-term sustainability of auto insurance while helping keep coverage affordable for Alberta drivers.

Given Care-First materially changes the expected costs of bodily injury, accident benefits, and underinsured motorist coverages, insurers were required to revise their rating programs and obtain approval from the AIRB for any resulting premium changes. To ensure anticipated system savings were reflected in premiums, the AIRB required insurers to use benchmark rates established through the Care-First Actuarial Costing Report and AIRB Bulletin 04-2026 when developing their filings.

Announcement

Care-First Consumer Premium Impact report

The Care-First Consumer Premium Impact report explains what the Care-First rate filings may mean for Alberta consumers. It summarizes the number of filings received, the number of insured vehicles affected, average rate changes by vehicle class, and how premium impacts may vary in both percentage and dollar terms.

The approved insurer filings show most Alberta drivers will benefit from lower premiums under Care-First:

- For private passenger vehicles, which represent most Alberta drivers, approved filings show an average premium reduction of 13.7%, or about $297 per vehicle.
- Young drivers, and families with young drivers, are expected to see the biggest savings.
- The approved filings exceed the savings projected in the AIRB's original actuarial analysis released earlier in 2026.

Some vehicle classes will see increases because Care-First provides enhanced injury benefits, with motorcycles seeing the largest impact due to the higher risk of serious injuries.

These premium results reflect average results, not guaranteed outcomes for every driver. An individual's premium will still depend on their insurer, vehicle, coverage choices, driving history, and other rating factors.

Care-First Premium Impact by Profile report

The Care-First Premium Impact by Profile report presents the impacts Care-First has on the AIRB's consumer rating profiles, which all insurers are required to submit data on alongside their filings.

Some key results are:

- Young male private passenger drivers are likely to experience the largest decline; the young male rating profile saw a premium reduction of $3,094, or 30.0%.
- While male private passenger drivers will continue to pay more, the gap will shrink under Care-First; the difference in premiums between young men and women was 16.4% under the current system and shrunk to 12.6% under Care-First.
- Middle-aged private passenger drivers should expect to receive average savings; both male and female driver profiles see a decrease in premiums of approximately $525, around 14.0% which is in-line with the Alberta average percentage savings.
- Commercial premiums are varied but smaller in magnitude; our dump-truck policy increased by 5.7% but the tradesmen policy decreased by 5.0%.
- Interurban vehicle savings depend on geographic usage; drivers with profiles operating within Alberta saw savings of 8.3%, while those operating in the US decreased by only 1.9%.
- Motorcycle premiums will increase; all three profiles increase by at least 37.0%, with the lowest for young men.

Action Required

Find the Care-First Consumer Premium Impact report and the Care-First Premium Impact by Profile report 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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