

## Rate Filing Completion – Confirmation Checklist (For Full Filings Only)

Please complete ALL rows:  
 Check YES to confirm included  
 If NO or N/A, provide explanation in notes section or filing page reference

### CONFIRM INCLUDED IN FILING

Overall Rate Indication Analysis	YES	NO	N/A	Notes
<b>Excel Format</b> - The actuarial rate analysis to support the rate indication is in Excel format, including formulas and/or formula cross-references.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>GISA Exhibits</b> - The most recent Alberta AUTO1005 and AUTO7001/AUTO7501 <i>insurer specific</i> loss ratio and loss development data.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Proposed Indications</b> - Are the proposed Indications moving in the direction of the developed Indication for each coverage, if not provide rationale.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Loss Development</b> - 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.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Loss Development</b> - Supporting analysis and justification/explanation for ultimate loss amounts and claim counts for all selections.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Loss Development</b> - If Appointed Actuary Report (AAR) selections are used, pricing/filing actuary has ensured AAR's selections are reasonable and appropriate for THIS filing and <i>supporting excerpts</i> from AAR included.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Loss Trend</b> - If company data used to select loss trends: - Support for statistical credibility of the data - Statistical significance for indicated loss trends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Catastrophe Load</b> - Insurer's actual catastrophe and non-catastrophe loss experience used to support selected catastrophe load.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>COVID-19</b> - Support and explanation of any COVID-19 adjustments on historical and prospective claim costs and premiums.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Premiums</b> - 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.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Health Cost Recovery Levy</b> - Based on current year rate applied to third party liability.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

<b>Overall Rate Indication Analysis</b>	<b>YES</b>	<b>NO</b>	<b>N/A</b>	<b>Notes</b>
<b>Expenses</b> - Insurer's AIFI expense submission to GISA and support for the selected fixed and variable expense provisions; finance fee revenues recognized	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Investment Return</b> - 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.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

<b>Segmentation Analysis</b>	<b>YES</b>	<b>NO</b>	<b>N/A</b>	<b>Notes</b>
<b>Variable Selection</b> - All rating variables, including discounts and surcharges, in the segmentation model have been approved by the AIRB staff.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Variable Disclosure</b> - 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.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Variable Significance</b> - Statistical significance supports all variables included in the segmentation model.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Validation</b> - Supporting model validation measures, such as lift charts and double lift charts on holdout data.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Territory Definition Credibility</b> - Claim counts and exposures underlying each territory are provided. Provided territory definitions and maps.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Differentials</b> - 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.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

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Signature of Officer

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Date