

Notice to All Stakeholders

Launch of Rating Profile Module in CARS

Notice 01-2023

January 4, 2023

Purpose

The Automobile Insurance Rate Board (AIRB) is issuing this notice to announce the launch of the Rating Profile Submissions Module in the Collection and Reporting System (CARS).

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.

Process

The AIRB is launching the CARS portal for Rating Profile Submissions increasing insurer accountability and enabling the direct entry of premiums for each rating profile, as required based on filing type. The security of the filing process is enhanced with CARS replacing email as the method of submitting premiums for rating profiles. All users of the CARS online filing portal are required to register and sign in using the MyAlberta Digital ID for Business ensuring secure access. Instructions for this module have been added to the User Guide available on our [website](#).

Rating profiles are used in the AIRB's [Rate Comparison Tool](#), a valued resource for Alberta drivers seeking to shop the market for auto insurance. Albertans can see premiums for ten profiles for private passenger vehicles, and profiles for commercial and miscellaneous vehicles. All profiles are shown on a number of different postal codes across the province.

Action Required

All automobile insurers are required to submit rating profiles within 30 days of a rating program change approval, please log in to CARS to ensure all rating profiles have been submitted for recent filings.

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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