RATE FILING COMLETION – 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
Excel Format - The actuarial rate analysis to support the rate indication is in Excel format, including formulas and/or formula cross-references.	☐	☐	☐	
GISA Exhibits - The most recent Alberta AUTO1005 and AUTO7001/AUTO7501 *insurer specific* loss ratio and loss development data.	☐	☐	☐	
Proposed Indications - Are the proposed Indications moving in the direction of the developed Indication for each coverage, if not provide rationale.	☐	☐	☐	
Loss Development - The insurer's (i) incurred loss and ALAE, (ii) paid loss and ALAE and (iii) claim count data development trianges valued at 12-month intervals.	☐	☐	☐	
Loss Development - Supporting analysis and justification/explanation for ultimate loss amounts and claim counts for all selections.	☐	☐	☐	
Loss Development - If Appointed Actuary Report (AAR) selections are used, pricing/filing actuary has ensured AAR's selections are reasonable and appropriate for THIS filing and *supporting excerpts* from AAR included.	☐	☐	☐	
Loss Trend - If company data used to select loss trends: - Support for statistical credibility of the data - Statistical significance for indicated loss trends	☐	☐	☐	
Catastrophe Load - Insurer's actual catastrophe and non-catastrophe loss experience used to support selected catastrophe load.	☐	☐	☐	
COVID-19 - Support and explanation of any COVID-19 adjustments on historical and prospective claim costs and premiums.	☐	☐	☐	
Premiums - 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.	☐	☐	☐	
Health Cost Recovery Levy- Based on current year rate applied to third party liability.	☐	☐	☐	

Overall Rate Indication Analysis

	YES	NO	N/A	Notes
Expenses - Insurer's AIFI expense submission to GISA and support for the selected fixed and variable expense provisions; finance fee revenues recognized	☐	☐	☐	
Investment Return - 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.	☐	☐	☐	

Segmentation Analysis

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

_____   _____
      Signature of Actuary   **_Date and Location_**