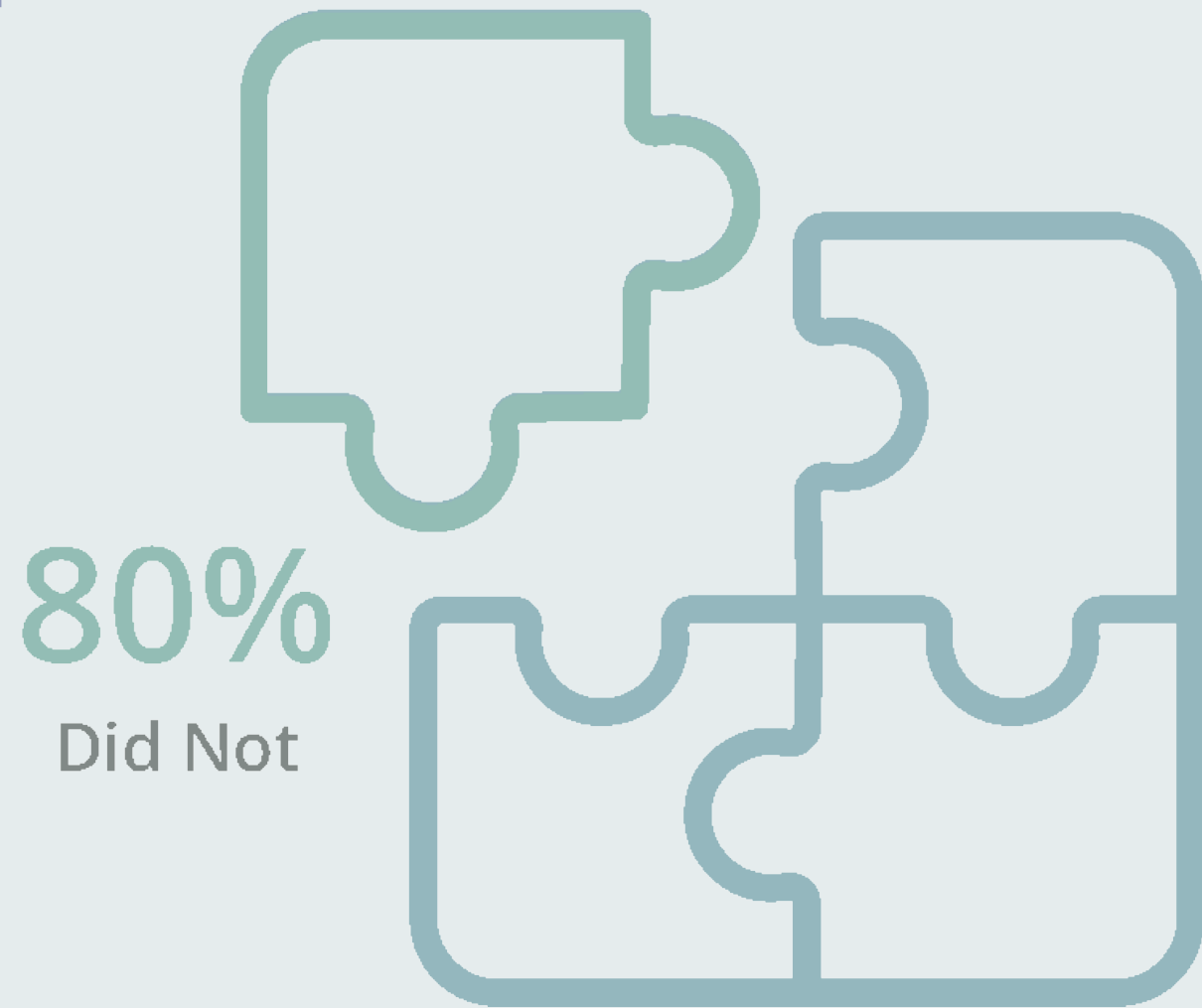


2025 Consumer Survey Highlights



Awareness of the AIRB

Do You Recall the Name of the Government Body Responsible for Regulating Insurance Rating Programs?



Who Do You Think Does?

- > Justin Trudeau
- > Canadian Council of Insurance Regulators (CCIR)
- > Alberta Insurance Council
- > HUB International

Confidence

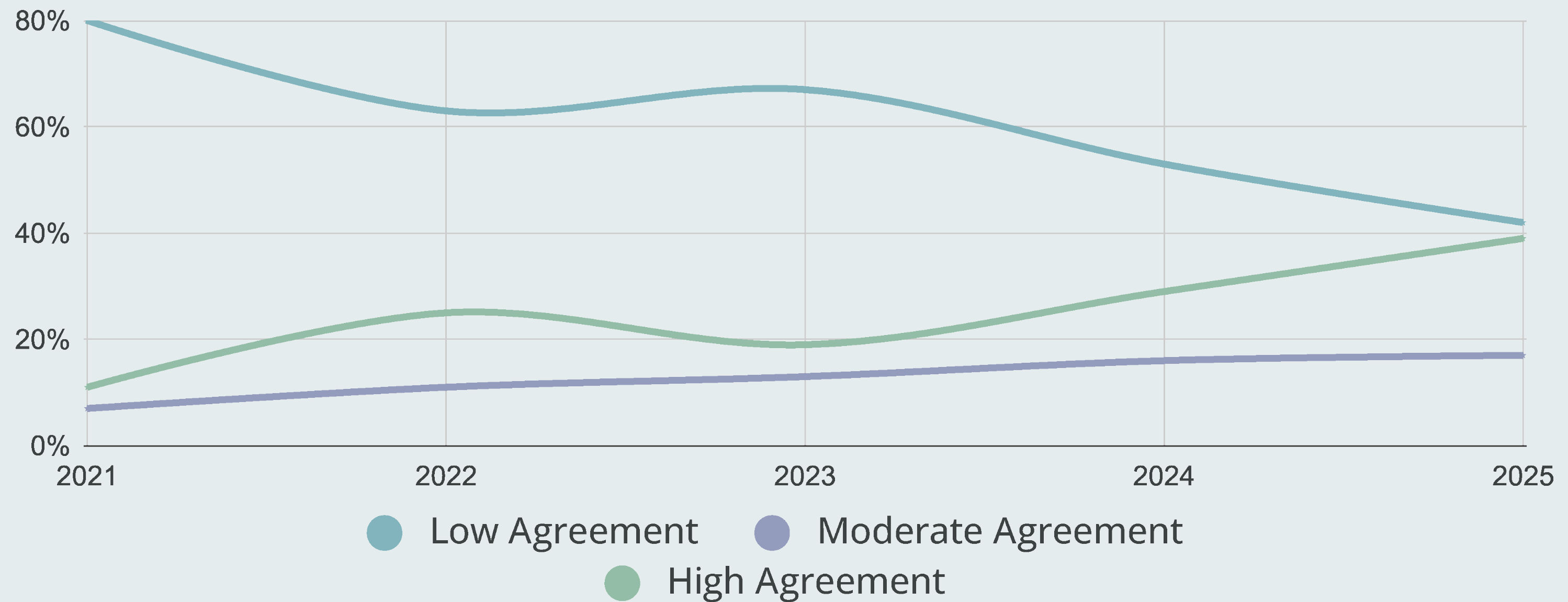
How Confident Are You About Making Purchase Decisions Regarding Auto Insurance?

69%



“Fair & Reasonable” Insurance

The Cost of Your Auto Insurance is Fair and Reasonable, Reflecting Your Driving Habits and the Type of Vehicle You Drive.

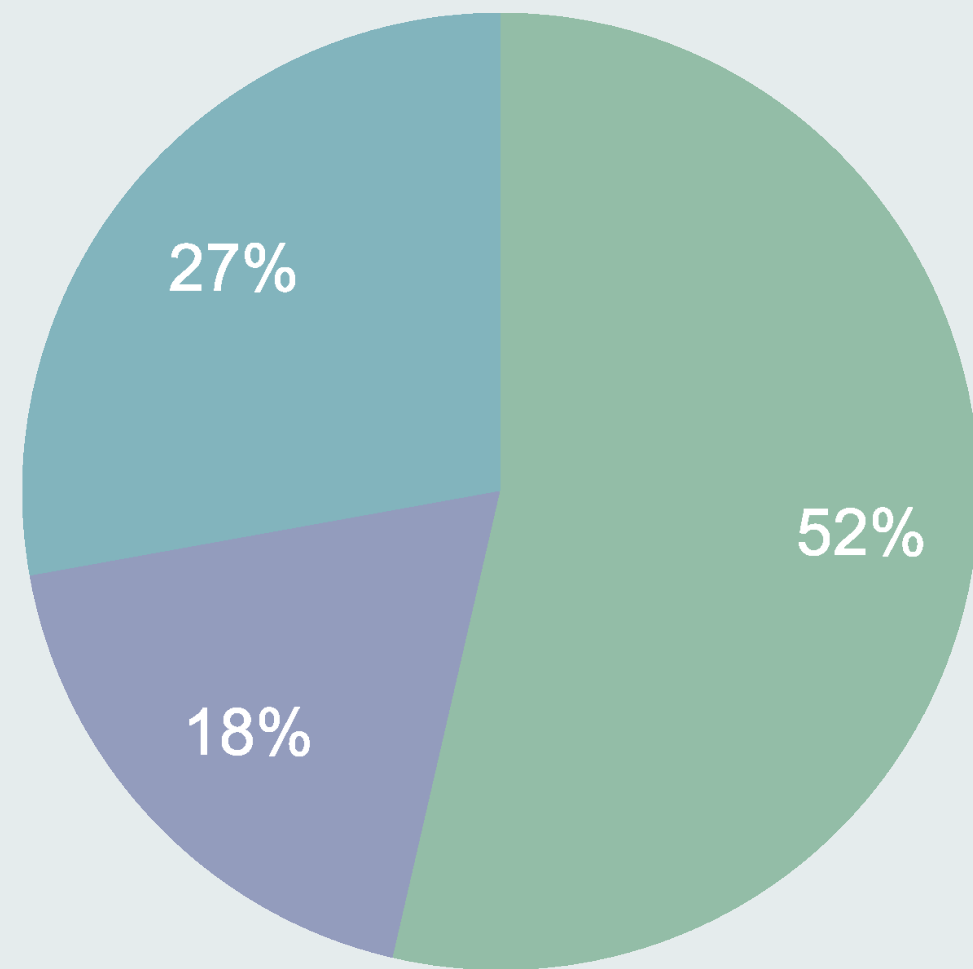


Good Driver Rate Cap



Before Today, Were You Aware of the Good Driver Rate Cap?

Insurance Provider Perceptions



● Low Agreement ● Moderate Agreement
● High Agreement



**Auto Insurance Providers
Act in Albertans' Best
Interest.**

Purchasing Auto Insurance

Experienced Unexpected Increase Although Claims & Convictions Free in 2025



Been Denied Coverage in the Past Two Years

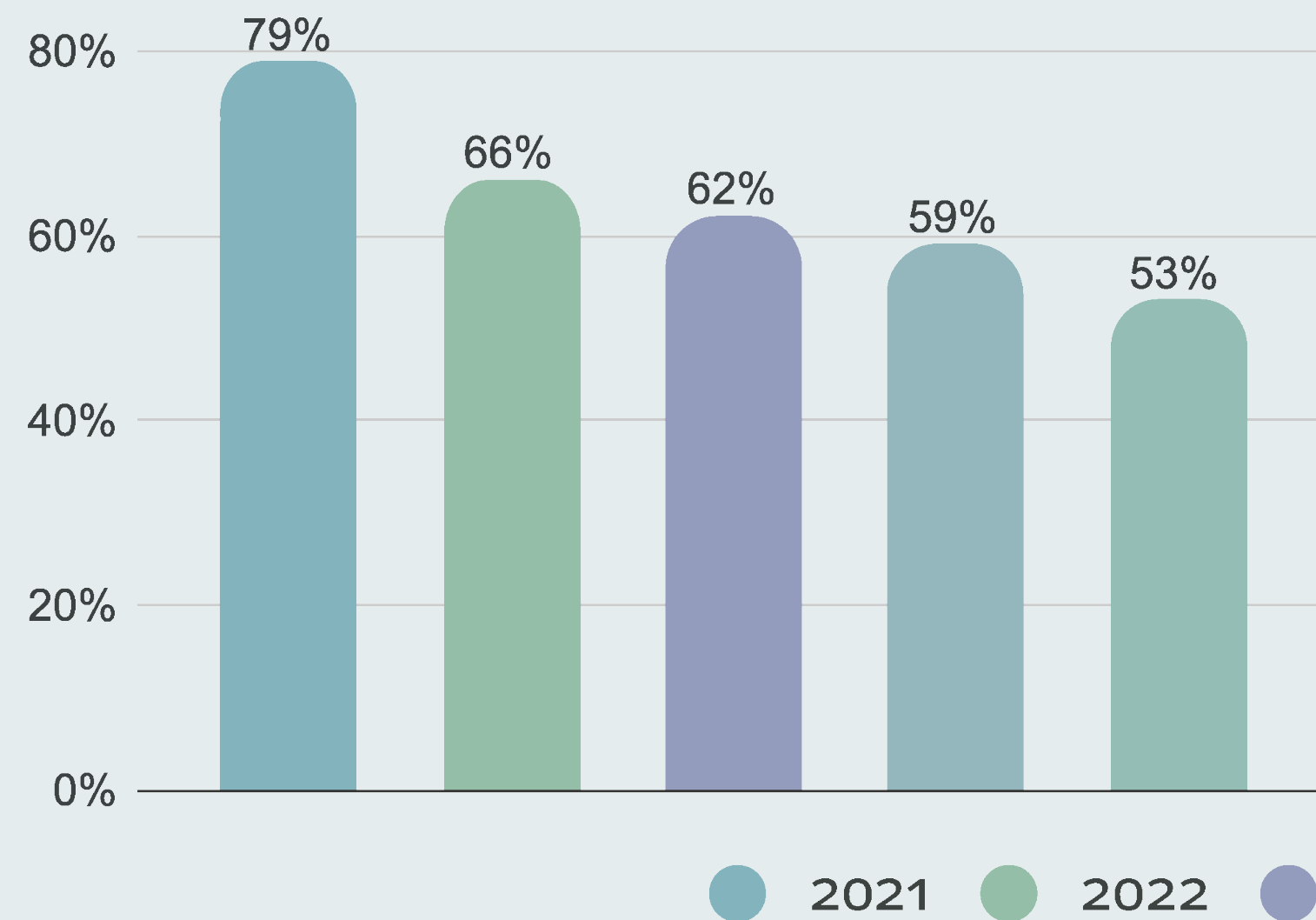
2024
4%



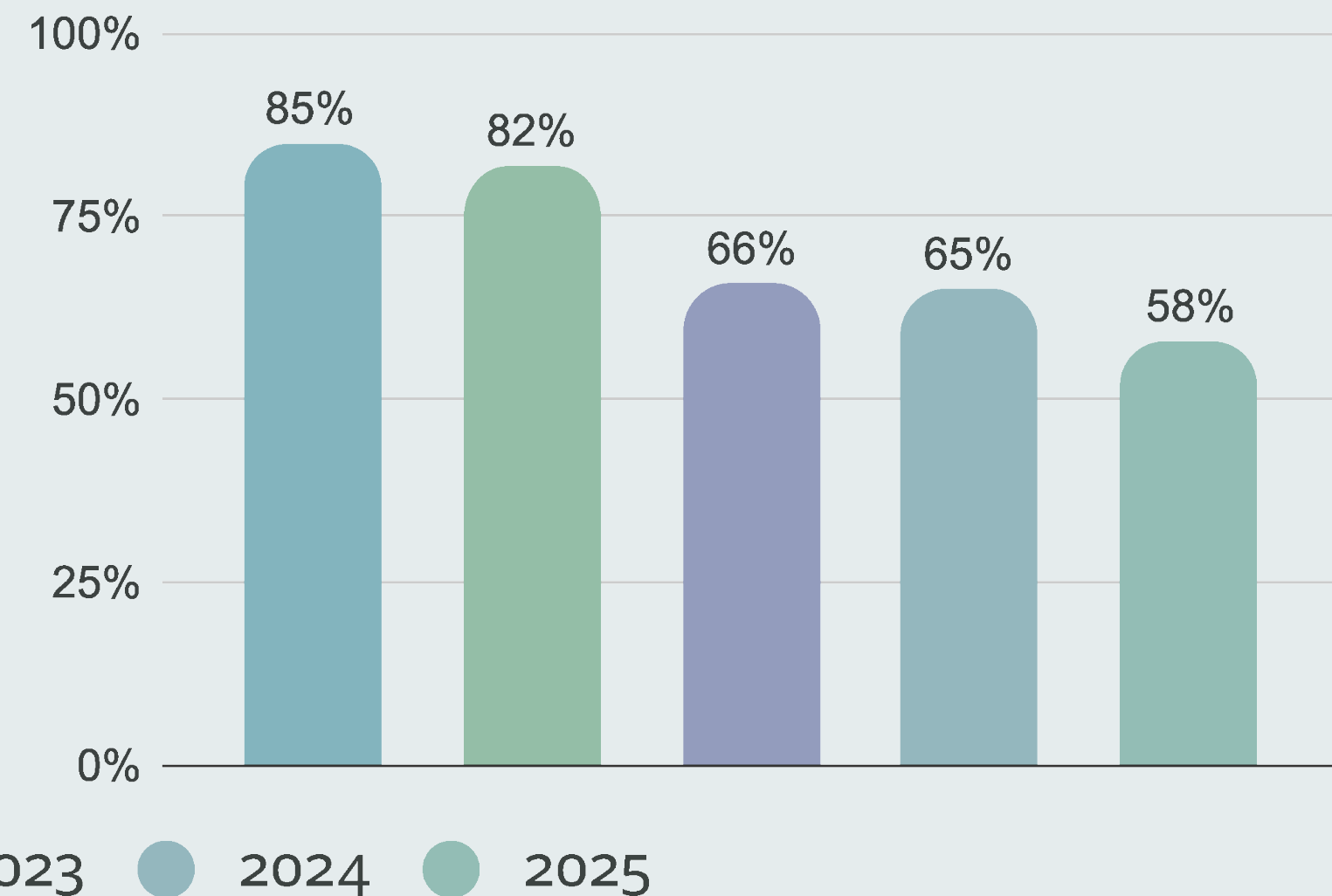
2025
6%

Contacting Agent/ Broker

Consumers Who Contacted Their Brokers/Agent for an Explanation as to Why Their Premiums Increased



Consumers Who Felt Their Brokers/Agent Didn't Provide Satisfactory Explanation as to Why Their Premium Increased



Changed Insurance



19%

In the Last Two Years, Has Anyone in Your Household Changed Insurance Companies?



Care-First System

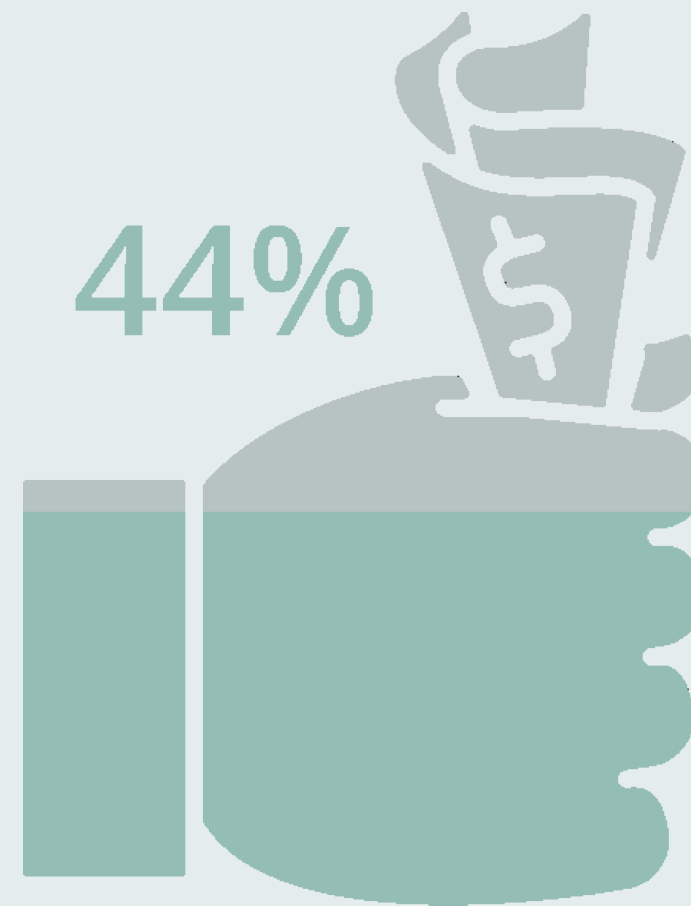
Before Today, Have You
Heard of a Care-First
System of Auto Insurance?

22%



“A Care-First System Will
Provide Greater
Affordability for Drivers.”

44%



Thank You

Automobile Insurance Rate Board

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