

Bulletin to Interested Parties

Care-First Implementation Filing Guidance

Purpose

The Automobile Insurance Rate Board (AIRB) is issuing this Bulletin to advise all automobile insurers operating in Alberta of the known requirements for the Care-First Implementation Filing applicable to all vehicle types. The final filing guideline will be published following the completion of the final Care-First Actuarial Costing report.

Background

In accordance with AIRB Policy [Po4 - Automobile Insurance Rating Program Approvals](#), the AIRB develops and updates filing guidelines to communicate the requirements and expectations for submitting a request to change or adopt a new rating program. The AIRB regularly reviews its filing guidelines to provide the most current information to insurers in preparing their filings to change or adopt a rating program.

The Alberta Government established Care-First under the Automobile Insurance Act to reduce the cost of auto insurance while providing more efficient delivery of care required to treat injuries sustained in auto accidents. Care-First introduces a new insurance system focused on providing exceptional care at affordable costs for the bodily injury and accident benefits mandatory coverages. In addition, under Care-First, insurers may offer a top up endorsement to enhance the coverage available where a sub limit exists. The Care-First system will start on January 1, 2027.

Process


The Care-First Implementation Filing Guideline is being published now to provide information on the expectations the AIRB has for filing changes to the rating program for the implementation of Care-First. Some sections of the Guidance will be updated following the publication of the Final Care-First Actuarial Costing Report.

Insurers will submit a one-time Care-First implementation filing through CARS for all vehicle types written in Alberta. Filings may be submitted through CARS starting May 1, 2026, with all filings required to be submitted no later than June 1, 2026.

Any segmentation for accident benefits coverage an insurer wishes to make in advance of the implementation of Care-First must be approved prior to the Care-First implementation filing.

Insurers are expected to review the complete filing guideline. We provide a summary of key elements below:

- 1 The AIRB benchmark required premium will be used to price bodily injury and accident benefits coverages effective January 1, 2027. More details on how the benchmark required premium can be adjusted to reflect an insurer's mix of business or portfolio when it materially differs from the overall industry will be added to the guideline by early March 2026.
- 2 A breakdown of the accident benefits coverage is required. Allocation of premium based on percentage of premium for the AIRB benchmark required premium is acceptable, if the insurer has not developed individual premiums by sub coverage.

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- 3 Only segmentation changes pertaining to the inclusion of at-fault claims or approved proxies under accident benefits will be allowed in the Care-First implementation filing. Any other segmentation for accident benefits must be submitted separately and approved prior to submission of the Care-First filing, and be effective January 1, 2027.
 - 4 Policyholder communications are required for implementation of Care-First but not required to be submitted at time of filing, can be provided later, refer to Section 9 for further details.
 - 5 A copy of Top Up Endorsement showing coverage thresholds, and premium details is required to be submitted. If the insurer does not plan to offer Top Ups, this should be stated in the cover letter.
 - 6 Details of changes to any other endorsements because of implementation of Care-First must be provided, and premium impact should be noted for each endorsement.
 - 7 A complete underwriting manual detailing any changes being made because of Care-First implementation.

Any filing which does not comply with the requirements of the filing guideline will not be reviewed or approved by the AIRB. No insurer can charge rates without an approved rating program. A rating program is defined in the Automobile Insurance Premiums Regulation as meaning:

- ★ The rules, criteria, policies, guidelines, algorithms and rating variables used by an insurer to determine premiums for basic coverage or additional coverage, and
- ★ The underwriting rules that govern the decision by an insurer to accept or decline a risk, coverage or endorsement.

The final filing guideline will be published in early March along with the Final Care-First Actuarial Costing report and replace the guidance issued under this Bulletin.

Action Required

The AIRB requires all insurers follow the final Care-First Filing Guidance when submitting filings for all vehicle types.

Should you have any questions relating to this Bulletin, please contact our office at (780) 427-5428 or by email: airb@gov.ab.ca.

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