

TO: MEMBERS OF THE FACILITY ASSOCIATION

ATTENTION: CHIEF EXECUTIVE OFFICER

BULLETIN NO: F2026 – 021

DATE: July 10, 2026

SUBJECT: FA Supports Members in Collaborative Data Initiative with AIRB

A copy of this bulletin should be provided to your Chief Financial Officer and Appointed Actuary

Please refer to the attached general bulletin regarding FA's collaboration with AIRB. FA has undertaken this important project to issue data for appropriate segmentation and rating under the new Care-First product in Alberta following extensive discussion with member companies as well as with AIRB. Member companies need specific data for the transition to the new product in Alberta, and as the necessary data sets are not currently available, FA has taken the step of working with AIRB to make the equivalent data available to all members on a temporary basis.

It is FA's mandate to provide governance and stewardship of the Underwriting Information Plan (UIP) data, and to ensure that the data and information is made available to FA members for the appropriate classification, rating, and underwriting of automobile risks. FA is pleased to support our members in this undertaking.

Saskia Matheson
President & CEO

FACILITY ASSOCIATION AND THE AUTOMOBILE INSURANCE RATE BOARD TO DELIVER CREDIBLE STANDARDIZED DATA TO THE INDUSTRY

July 7, 2026 –Facility Association (FA) and the Automobile Insurance Rate Board (AIRB), are pleased to announce a recent collaboration on a centralized industry data initiative in support of Alberta’s transition to the Care-First auto insurance model.

This initiative will support insurer segmentation for accident benefits under Care-First and the potential development of a mix of business adjustment for use in 2028 and future years. As part of this work, FA and AIRB are jointly producing a regulated, validated dataset derived from the General Insurance Statistical Agency’s (GISA) Alberta Auto Statistical Plan (ASP) data and FA’s Underwriting Information Plan (UIP) data.

The AIRB heard from insurers timely, credible, industry-level data is critical to support pricing assumptions for segmentation of accident benefits coverage under Care-First. This dataset will enhance insurers’ ability to calibrate rates, estimate loss costs and support future analysis related to segmentation and mix of business considerations.

FA’s mandate includes governance and stewardship of UIP data, positioning it to aggregate, standardize, and distribute industry data to members. Through this initiative, FA will develop industry-level and company-level exhibits using combined ASP (GISA) and UIP data. These exhibits will replicate and extend familiar GISA outputs, while serving as a temporary replacement for the driver-vehicle classification exhibits previously published through GISA.

Access to this standardized dataset will improve pricing accuracy and consistency across the market, enhancing insurers’ ability to assess risk and set rates. The resulting exhibit will move the industry toward a common, validated view of the market, reducing inconsistencies across insurers’ internal data and assumptions. Alignment with AIRB ensures the dataset supports regulatory expectations, enabling more efficient rate filings and reducing disputes related to data interpretation. Establishing this common data foundation will be critical to the successful implementation of Alberta’s auto insurance reforms.

This pilot exhibit will reintroduce key information previously available through the Auto 2501–2507 Driver Vehicle Classification exhibits, which have not been published for Alberta in several years. The exhibit will include 2025 accident year data and will segment results by:

- Major and minor vehicle class
- Type of business
- Type of use
- Indicators for both fleet and trailer
- Urban vs rural
- Coverage
- Number of years licenced
- Gender
- Age
- Vehicle use
- Number of Claims
- Number of years claims free
- Number of other operators
- Driver Training Indicator

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