

## Rating Profiles for Non Private Passenger Rating Programs

1. The rating profiles were developed in a joint effort between the Insurance Bureau of Canada (IBC) and the Canadian Automobile Insurance Rate Regulators Association (CARR) to provide a standard set of rating profiles for all private delivery jurisdictions.
2. The rating profiles must be completed for any filing submitted under “Non-Private Passenger” of the *Automobile Insurance Premiums Regulation* to revise or establish non-private passenger rating programs. Requests for exceptions to this requirement should be discussed with the AIRB and an exemption or partial exemption (limited number of profiles) may be granted on a case by case basis.
3. Insurers are only requested to fill out the profiles that are applicable to the filing(s) submitted.
4. The profile forms are in their original format. As noted at the bottom of each profile, third party liability premiums are entered under Bodily Injury. For Alberta, there are no entries under Property Damage, DCPD or Uninsured Auto.
5. The four (4) statistical plan territories are listed on each spreadsheet. Any insurer that adheres to only one statistical plan rating territory for pricing of all coverage need only complete the first statistical territory.
6. Premiums for each coverage must be entered even where revisions relate to only selected coverage. Enter current and proposed manual premiums for third party liability and accident benefits even where those premiums would exceed the Grid.
7. AIRB will post all of the updated profiles for non-private passenger rating programs on the AIRB website on the Filing Guidelines page:  
<http://www.airb.alberta.ca/filing-guidelines/>
8. Insurers are requested to submit the rating profiles electronically in Excel format.
9. Contact AIRB at [airb@gov.ab.ca](mailto:airb@gov.ab.ca) or 780-427-5428 with any questions.