

New

Ministry

Treasury Board and Finance

Describe: Basic Job Details

Position

Position ID

Position Name (30 characters)

Analyst Rate Review

Requested Class

Program Services 3

Job Focus

Operations/Program

Supervisory Level

00 - No Supervision

Agency (ministry) code

Cost Centre

Program Code: (enter if required)

Employee

Employee Name (or Vacant)

Organizational Structure

Division, Branch/Unit

Automobile Insurance Rate Board

Current organizational chart attached?

Supervisor's Position ID

Supervisor's Position Name (30 characters)

Supervisor's Current Class

Design: Identify Job Duties and Value

Job Purpose and Organizational Context

Why the job exists:

The Analyst, Rate Review role exists to ensure automobile insurance rates in Alberta are fair, predictable, compliant with legislation, and supported by sound actuarial evidence. The position is the technical engine behind the AIRB's regulatory mandate: it analyzes insurer filings, advises the Board, and leads policy and research work that shapes how over 3 million Albertans are priced for auto insurance.

Responsibilities

Job outcomes (4-6 core results), and for each outcome, 4-6 corresponding activities:

1. Review and Assess Insurer Rate Filings

Core Result: Ensure insurer rate filings are accurate, compliant, and supported by appropriate actuarial and statistical evidence.

Key Activities:

- Review insurer submissions for all auto insurance coverages to assess reasonableness and compliance with legislation.
- Analyze technical data, trends, and assumptions used to support proposed rating program changes.
- Identify issues, missing information, or non-permitted rating variables and follow up with insurers or actuaries.

- Prepare summaries of findings to support recommendations to senior staff and the Board.
- Monitor filing patterns to identify emerging issues or shifts in market behaviour.

2. Support Regulatory Decision-Making Through Reporting and Analysis

Core Result: Provide analytical support and reporting that informs AIRB decisions and contributes to transparent regulatory oversight.

Key Activities:

- Contribute to the preparation of reports, briefing notes, and presentations for Board meetings.
- Compile and analyze claims, rating, and market data to support environmental scanning.
- Maintain accurate filing records and performance metrics within AIRB systems.

3. Contribute to Development of Regulatory Guidance

Core Result: Support the development and refinement of regulatory policies, guidelines, and data requirements.

Key Activities:

- Assist in reviewing and updating filing guidelines and technical bulletins for industry.
- Conduct research on rating practices, underwriting trends, and emerging issues affecting auto insurance.
- Provide input into thematic reviews and policy projects led by senior staff.
- Gather and analyze data to support recommendations on regulatory changes or improvements.
- Participate in consultations with insurers, actuaries, and other stakeholders to clarify requirements and gather feedback.

4. Maintain and Enhance Regulatory Data Systems

Core Result: Ensure AIRB data systems and tools support efficient filing review and accurate reporting.

Key Activities:

- Validate, and maintain insurer filing data in the CARS database.
- Assist in testing system updates or enhancements to filing processes and internal tools.
- Support the development of dashboards and reporting tools using CARS data.
- Identify data quality issues and work with internal teams to resolve them.
- Provide user feedback to improve system functionality and workflow efficiency.

5. Build and Maintain Relationships

Core Result: Foster effective working relationships with insurers, and internal partners to support the rate review process.

Key Activities:

- Communicate with insurer representatives to clarify filing requirements and obtain missing information.
- Collaborate with consulting actuaries to support technical review of filings.
- Participate in meetings with AIRB staff and external stakeholders to discuss filing issues or trends.
- Provide clear explanations of AIRB expectations, guidelines, and decisions.
- Represent the AIRB professionally in all interactions to support trust and transparency.

6. Support Special Projects and Research Initiatives

Core Result: Contribute to research and project work that advances AIRB's regulatory mandate.

Key Activities:

- Assist in collecting and analyzing data for thematic reviews (e.g., conviction surcharges, rate capping, underwriting practices).
- Support research projects as assigned.
- Prepare background materials and data summaries for project leads.
- Contribute to the development of frameworks, methodologies, or tools used in project work.
- Help track project progress and document outcomes.

Problem Solving

Typical problems solved:

1. Interpreting complex and incomplete insurer filings

Analysts frequently receive filings containing gaps, unclear assumptions, or inconsistent data. The Analyst must determine what is missing, assess whether the methodology is reasonable, and work with insurers or actuaries to clarify or correct the submission.

2. Determining whether proposed rates are fair, predictable, and compliant

The analyst must assess whether an insurer's proposed rating program aligns with legislation, AIRB guidelines, and market expectations --even when the rules do not provide a clear answer.

3. Identifying rating variables or practices that are not permitted in Alberta

Insurers may propose rating factors or program changes conflict with the Automobile Insurance Premiums Regulation, Acts or other legislation, orders or policies. The analyst must detect these issues and guide insurers toward compliant alternatives.

Types of guidance available for problem solving:

Even though the role operates in a complex and often unstructured regulatory environment, the analyst has several sources of guidance to support effective problem solving:

1. AIRB Staff and Internal Expertise

Analysts can consult colleagues within the AIRB who have experience with filings, legislation, and historical Board decisions.

2. AIRB Consulting Actuary

The consulting actuary provides technical and actuarial expertise, helping the analyst interpret complex models, assumptions, and insurer methodologies.

3. Other Provincial and National Rate Regulators

The analyst can reach out to counterparts in other jurisdictions to understand practices, precedents, and emerging issues across Canada.

4. Legislation, Regulations, and Filing Guidelines

Although the environment is described as "relatively unstructured," the analyst still relies on:

- The *Automobile Insurance Premiums Regulation*
- AIRB bulletins
- Technical filing guidelines
- Historical Board decisions

These provide the regulatory framework for assessing filings.

5. Precedents and Past Board Actions

Previous AIRB decisions help guide interpretation when filings fall into grey areas.

Direct or indirect impacts of decisions:

The analyst's decisions directly shape the approval and structure of insurer rate filings, and indirectly influence the premiums paid by millions of Albertans, the financial health of insurers, and the overall stability and fairness of the automobile insurance system.

Key Relationships

Major stakeholders and purpose of interactions:

AIRB staff to support the team in review and presentation of filing submissions.

Board Members to present education sessions on emerging issues and filing trends.

Consulting actuaries to support the review of filings to change or modify auto insurance rating programs.

Insurer actuaries and data scientists to communicate the AIRB's data requirements and to make inquiries during the review of rate filing submissions.

Required Education, Experience and Technical Competencies

Education Level	Focus/Major	2nd Major/Minor if applicable	Designation
Bachelor's Degree (4 year)	Business	Other	Other

If other, specify:

Background or education in business analysis, risk management, insurance or related field

Job-specific experience, technical competencies, certification and/or training:

This position requires a university degree or relevant work experience in business or statistical analysis in order to review and analyze the complex reports submitted by insurers to support implementation or changes to their rating programs.

Working towards or having a Chartered Insurance Professional Designation, actuarial examinations sponsored by the Casualty Actuarial Society or a degree in math or equivalent would be an asset to provide appropriate context and background knowledge.

Familiarity with the concepts of underwriting, insurance pricing, law relating to the insurance contracts, the issues of classification plans, and working knowledge of standard business and analytics software are an asset.

Effective written and oral communication skills to deal with insurance companies and other stakeholders to automobile insurance regulation along with the ability to make written and verbal presentations to the Board.

Ability to organize and prioritize tasks/projects to meet deadlines and provide reasonable turnaround time for insurers submissions.

Excellent analytical and problem solving capabilities along with an exceptional attention to detail.

Behavioral Competencies

Pick 4-5 representative behavioral competencies and their level.

Competency	Level					Level Definition	Examples of how this level best represents the job
	A	B	C	D	E		
Systems Thinking	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<p>Takes a long-term view towards organization's objectives and how to achieve them:</p> <ul style="list-style-type: none"> • Takes holistic long-term view of challenges and opportunities • Anticipates outcomes and potential impacts, seeks stakeholder perspectives • Works towards actions and plans aligned with APS values • Works with others to identify areas for collaboration 	<p>The analyst evaluates insurer filings not just for immediate compliance, but for how rating practices will affect the stability, fairness, and competitiveness of Alberta's auto insurance market over time.</p> <p>They consider:</p> <ul style="list-style-type: none"> - long-term market cycles - emerging trends in claims and risk - how today's decisions influence future filings and consumer premiums
Build Collaborative Environments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<p>Involves a wide group of stakeholders when working on outcomes:</p> <ul style="list-style-type: none"> • Involves stakeholders and shares resources • Positively resolves conflict through coaching and facilitated discussion • Uses enthusiasm to motivate and guide others 	<p>1. Involves stakeholders and shares resources</p> <p>The analyst regularly engages insurers, consulting actuaries, AIRB staff, IT developers, and other regulators when reviewing filings or contributing to guideline updates.</p>

		<ul style="list-style-type: none"> • Acknowledges and works with diverse perspectives for achieving outcomes 	<p>They share data, interpretations, and system insights to ensure all parties have the information needed to support consistent, transparent regulatory outcomes.</p> <p>2. Positively resolves conflict through coaching and facilitated discussion Stakeholders often have competing interests – insurers may push for pricing flexibility while consumers need affordability. The analyst helps navigate these tensions by:</p> <ul style="list-style-type: none"> - clarifying regulatory expectations - explaining the rationale behind Board decisions - guiding insurers through required changes
<p>Develop Networks</p>	<p><input type="radio"/> <input type="radio"/> <input type="radio"/> <input checked="" type="radio"/> <input type="radio"/></p>	<p>Makes working with a wide range of parties an imperative:</p> <ul style="list-style-type: none"> • Creates impactful relationships with the right people • Ensures needs of varying groups are represented <ul style="list-style-type: none"> • Goes beyond to meet stakeholder needs • Ensures all needs are heard and understood 	<p>The position builds and maintains relationships with insurers, consulting actuaries, AIRB staff, IT developers, and other provincial regulators to gather input and understand diverse perspectives that influence rate regulation. The analyst proactively seeks feedback on filing issues, guideline updates, and system improvements, ensuring that changes reflect operational realities and long-term regulatory goals. By engaging broadly and integrating stakeholder viewpoints – even when they conflict – the analyst supports balanced, evidence-based decisions that contribute to a stable and fair</p>

