

Bulletin to All Insurers

Updates to Technical Guidance - Convictions

Bulletin 08-2022

November 28, 2022

Purpose

The Automobile Insurance Rate Board (AIRB) is issuing this Bulletin to advise all automobile insurers operating in Alberta of amendments to the convictions section of the technical guidance for both private passenger and other than private passenger vehicles.

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 technical guidance is a supplement to the filing guidelines.

Process

The AIRB regularly reviews its filing guidelines and technical guidance to provide the most current information to insurers in preparing their filings to change or adopt a rating program. We updated the convictions section in our technical guidance:

Minor and Major Convictions

1. Moved prohibiting surcharge for convictions under the Vehicle Equipment Regulation to the minor and major convictions prohibited list.
2. Added "Seatbelt use" as an example of convictions under the Vehicle Equipment Regulation.
3. Added "Failure to produce proof of insurance" to the prohibited list, as additional clarity around the prohibition of non-moving violations.
4. Changed from "Major" to "Minor" in the listing of convictions, which cannot exceed a major conviction.
5. Removed "Improper passing" and "Speeding in a school or playground zone" from the list of convictions, which cannot exceed of minor conviction list.
6. Added stunting to the list of minor convictions.

Criminal Code Convictions

7. Clarified the surcharge cannot exceed 100% for Criminal Code Conviction is only for the first offence.

Action Required

The AIRB requires all insurers to ensure compliance with the technical guidance and submit a rate filing if a change is required to maintain compliance.

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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