

# How Driving Convictions Affect Your Rates



Convictions are indicative of unsafe driving behavior and increase the likelihood of being involved in an accident. Convictions have a direct impact on the rates you pay for vehicle insurance, the impact changes depending on the number of convictions. Too many convictions may result in the suspension of your driver's license.

## Convictions Fall into 3 Categories

### Minor

Speeding, traffic lights, stop signs, etc.

### Major

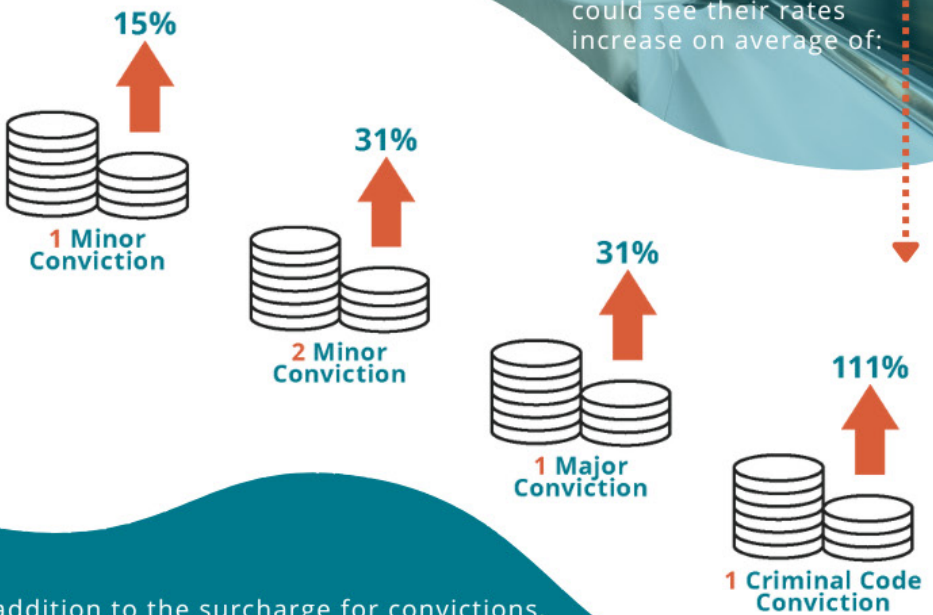
Passing or speeding in a school zone, failing to report an accident, etc.

### Criminal Code

Impaired, failing to remain at the scene of an accident, etc.



An average driver with no claims or convictions could see their rates increase on average of:



In addition to the surcharge for convictions, your rates may increase as a result of:

- Ineligibility for certain discounts; or
- Other adjustments may be made to your rates as a result of having convictions.

Having convictions may also result in the ineligibility to purchase certain coverages (collision, comprehensive, endorsements, etc.)

Alberta has a competitive market with insurers offering vehicle insurance and they each have a unique way of rating for convictions.

