

How Driving Convictions Affect Your Premium

Convictions are indicative of unsafe driving behavior and increase the likelihood of being involved in an accident. Convictions have a direct impact on the premium 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 three 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 premium increase on average:


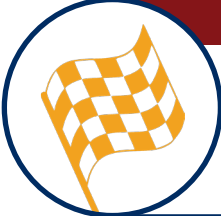




1 Minor	2 Minor	1 Major	1 CC
15%	31%	31%	111%

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

- ▶ ineligibility for certain discounts; or
- ▶ other adjustments may be made to your premium as a result of having convictions.

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

There are 69 insurers in Alberta offering vehicle insurance and they each have a unique way of rating for convictions.

	IMPAIRED DRIVING	Can increase your premium an average of	111%
	RACING	Can increase your premium an average of	31%
	SPEEDING IN A SCHOOL ZONE	Can increase your premium an average of	31%
	FAILING TO STOP AT A STOP SIGN	Can increase your premium an average of	15%
	DISTRACTED DRIVING	Can increase your premium an average of	31%
	FAILING TO SIGNAL	Can increase your premium an average of	15%