

**Bulletin 04-2018**

**Date: June 29, 2018**

## **Bulletin to All Stakeholders**

### **Minor Traffic Safety Convictions**

Pursuant to Section 2(1) of the *Automobile Insurance Premiums Regulation*, the Automobile Insurance Rate Board (AIRB) is issuing this Bulletin to advise all automobile insurers operating in Alberta that effective immediately, [Board Circular 1-88](#) (Surcharging for Minor Convictions) has been rescinded and replaced with this Bulletin.

#### **Background:**

Automobile insurers are permitted to determine premium for minor traffic safety convictions which relate to the safe operation of a motor vehicle after a specified threshold of conviction frequency has been reached within a three-year period. Previously, under Board Circular 1-88 minor traffic safety convictions were only ratable or surchargeable once a driver has had four or more minor traffic safety convictions within a three-year period.

#### **Process:**

Board Circular 1-88 has been rescinded and insurers are permitted to determine premium based on any number of traffic safety convictions within a three-year period that can be supported by their analysis.

#### **Required Action:**

This bulletin is effective immediately and does not require any action unless an insurer is proposing to adjust their current methodology or relativities pertaining to minor traffic safety convictions, in which case as with any proposed changes to a rating program, insurers are expected to submit a filing for approval.

Should you have any questions relating to this Bulletin, please contact our office at (780) 427-5428 or by email [airb@gov.ab.ca](mailto:airb@gov.ab.ca) or [kimberley.kern@gov.ab.ca](mailto:kimberley.kern@gov.ab.ca).

Laurie Balfour MBA, CPA, CMA  
Executive Director