

**Bulletin 05-2018**

**Date: June 29, 2018**

## **Bulletin to All Stakeholders**

### **Use of Convictions to Determine Premium**

Pursuant to Section 2 of the *Automobile Insurance Premiums Regulation*, with the concurrence of the Superintendent of Insurance, the Automobile Insurance Rate Board (AIRB) is issuing this Bulletin to all automobile insurers operating in Alberta to clarify the use of convictions in determining premium.

**Background:**

Automobile insurers are currently permitted to determine premium for a number of coverages for minor and serious traffic safety convictions and Criminal Code convictions which relate to the safe operation of a motor vehicle.

**Process:**

Effectively immediately minor or serious traffic safety convictions or Criminal Code convictions may not be used in determining premium in respect to, the comprehensive portion of all-perils, comprehensive or specified perils coverages.

**Required Action:**

The AIRB requires that all insurers confirm to our office by September 1, 2018 as to whether or not they are in compliance with this Bulletin. Insurers who are not in compliance will be required to adjust their rating programs through a filing by June 30, 2019.

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).

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