



19th Floor, 10025 Jasper Avenue, Edmonton, Alberta, Canada T5J 3Z5 403/427-5428

**CIRCULAR 1-88**

**AUGUST 11, 1988**

**TO: ALL AUTOMOBILE INSURERS LICENSED IN ALBERTA**

**RE: SURCHARGING FOR MINOR CONVICTIONS**

Surcharge schedules provide for three categories of convictions which relate to the seriousness of the offence. The least serious or minor offences are surchargeable only after a certain frequency is reached, usually four within a three year period. It is the Board's concern that any and all minor convictions not be considered in the calculation of additional surcharge premium. Relevant convictions are those "moving traffic offences" which relate to the safe operation of a vehicle. The Board considers that such violations as those relating to seatbelt use or failure to produce proof of insurance do not meet the stated criterion, and are not to be included in the determination of surcharges to be applied.

Yours truly,

**ALBERTA AUTOMOBILE  
INSURANCE BOARD**

(Original Signed)

**Susan Steeves, B.A., F.I.I.C.  
Administrator to the Board**

SS/mb