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**CIRCULAR 1-92**

**DECEMBER 1, 1992**

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

**RE: CONVICTION SURCHARGING**

The Board reviewed two questions that arose with respect to surcharging for traffic offenses.

Stunting is regarded as a minor conviction by most insurers. However, some insurers continue to subject stunting to a 50% surcharge. A 50% surcharge should apply to only the most serious offenses. The Board directs that all insurers consider stunting as a minor conviction in determining the applicable surcharge.

The other question was whether to consider offenses from the date that the charge was laid or the conviction date. For the sake of consistency, the Board asks that insurers use conviction date in determining what offenses fall within the review period.

Every insurer must comply with this directive effective no later than March 1, 1993.

**ALBERTA AUTOMOBILE  
INSURANCE BOARD**

(Original Signed)

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

SS/mb