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CIRCULAR 1-93

JUNE 30, 1993

TO: ALL AUTOMOBILE INSURERS LICENSED IN ALBERTA

**SUBJECT: SURCHARGING FOR MINOR CONVICTIONS
(See Board Circular 1-88)**

In August 1988, the Board directed that among minor convictions, insurers consider only *moving traffic violations* in determining applicable surcharges. A question was posed to the Board on the handling of the charge of *driving without a valid licence*, in light of that directive.

Driving without a subsisting licence is not a moving violation. Insurers must not consider convictions under Section 5(1) of the Motor Vehicle Administration Act in assessing surcharges.

**ALBERTA AUTOMOBILE
INSURANCE BOARD**

(Original Signed)

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

Attachment: Board Circular 1-88