



Province of Alberta
Order in Council

ALBERTA REGULATION 183/2004
FILED ON August 25 2004

O.C. 388/2004

AUG 25 2004

ORDER IN COUNCIL

Approved and ordered:

Lieutenant Governor

The Lieutenant Governor in Council makes the Automobile Insurance Premiums Amendment Regulation set out in the attached Appendix.

ACTING CHAIR

Alberta

For Information only

Recommended by: Minister of Finance

Authority: Insurance Act
(section 656)

APPENDIX
Insurance Act
AUTOMOBILE INSURANCE PREMIUMS
AMENDMENT REGULATION

1 The *Automobile Insurance Premiums Regulation* (AR 124/2004) is amended by this Regulation.

2 The following is added after section 3(2):

(3) Notwithstanding section 4 of the freeze order and notwithstanding that the maximum market premium with respect to basic coverage for a private passenger vehicle is lower than the grid premium determined under Schedule 1, an insurer may charge the grid premium determined under Schedule 1 if any one or more of the following apply in respect of the relevant driver of the vehicle:

- (a) the relevant driver had 3 or more at-fault claims during the preceding 6 years;
- (b) the relevant driver had 5 or more traffic safety convictions in the preceding 2 years;
- (c) the relevant driver had one or more criminal code convictions in the preceding 3 years;
- (d) the relevant driver had 2 or more serious traffic safety convictions in the preceding 3 years;
- (e) the relevant driver was convicted of one or more offences for fraud relating to automobile insurance in the previous 10 years.

(4) Subsection (3) does not apply in respect of a person who on October 1, 2004 is a policyholder of the insurer or a person insured under that policy.

(5) Terms defined in Schedules 1 and 4 apply to subsection (3).

3 The following is added after section 8:

Extension of time

8.1 Where an insurer is unable to comply with section 2 or 3 within the time determined by the section, the Superintendent, if satisfied that the insurer had made every reasonable effort to comply or that there were extenuating circumstances, may, subject to any terms and conditions, extend the time by which the section is to be complied with.

4 Section 9 is amended by adding the following after subsection (2):

(3) Any proposed increase in rates for additional coverage made before the freeze order ends has no effect until the freeze order has ended.