



ALBERTA REGULATION 217/2004  
FILED ON Sept 30 2004

O.C. 454/2004

SEP 30 2004

Province of Alberta  
Order in Council

# 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.

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**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2 Schedule 1, section 1(1)(a), is repealed and the following is substituted:

##### Definitions

1(1) In this Schedule,

(a) "at-fault claim" means, in respect of liability described in section 627 of the Act or under the same or equivalent coverage in any other jurisdiction, inside or outside Canada,

(i) a claim paid in respect of that liability for which the driver is wholly or partially at fault, and

(ii) a claim made in respect of which the insurer has reasonably determined that a payment will or is likely to be made as a result of the fault, whole or partial, of the driver,

but does not include

(iii) a claim in respect of which the policyholder has repaid the insurer for the amount of the claim within 90 days after the claim was paid by the insurer, or

(iv) a claim in respect of which the insurer has not increased the premium payable by the policyholder on the first renewal after the claim is paid;

3 Schedule 1, section 5(3) is repealed and the following is substituted:

(3) The grid step is first established for a driver by moving down one grid step from grid step zero for each year of driving experience to a maximum of 15 years' driving experience, then, if applicable, moving up 5 grid steps for each at-fault claim during the 6 years preceding the relevant date.

4 This Regulation comes into force on October 1, 2004.