



Province of Alberta

INSURANCE ACT

# **AUTOMOBILE INSURANCE PREMIUMS REGULATION**

**Alberta Regulation 117/2014**

**Extract**

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**ALBERTA REGULATION 117/2014**

**Insurance Act**

**AUTOMOBILE INSURANCE PREMIUMS REGULATION**

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**Definitions**

**1** In this Regulation,

(a) “Act” means the *Insurance Act*;

- (b) “additional coverage” has the same meaning as it has in section 598(a) of the Act;
- (c) “adjust” and “adjustment” mean increase or decrease;
- (d) “application for basic coverage” includes an application for renewal of basic coverage;
- (e) “base premium” means the premium determined under Schedule 3 for basic coverage for 12 months, or if for a period of less than 12 months, an amount prorated accordingly;
- (f) “basic coverage” means insurance provided for under sections 571 and 573 of the Act;
- (g) “Board” means the Automobile Insurance Rate Board established under section 599 of the Act;
- (h) “consumer representative” means the person appointed to the Board by the Minister under section 599 of the Act;
- (i) “grid” means the grid established by Schedule 2;
- (j) “grid step” means the location on the grid corresponding to a step indicated on the grid;
- (k) “insurer” means an insurer that provides basic coverage or additional coverage, or both;
- (l) “policyholder” means the person who holds a policy for basic coverage or additional coverage, or both;
- (m) “private passenger vehicle” means a motor vehicle not weighing more than 4500 kg that is used for
  - (i) pleasure,
  - (ii) driving to or from work or school, or
  - (iii) business purposes, including farming operations, but does not include
  - (iv) a motorcycle, power bicycle or moped,
  - (v) a vehicle used for commercial purposes, including, but not limited to,
    - (A) a vehicle used for transporting individuals for compensation, delivery of goods, courier or

- messenger service, parcel delivery, meal delivery or driver training,
- (B) a vehicle rated under a fleet formula,
  - (C) a short-term lease or rental vehicle,
  - (D) a funeral vehicle, or
  - (E) a vehicle held for sale or used for demonstration or testing,
- (vi) an emergency vehicle as defined in section 1(1)(m) of the *Traffic Safety Act*,
  - (vii) a recreational vehicle,
  - (viii) an antique vehicle registered under the *Traffic Safety Act* as an antique vehicle, or
  - (ix) an all terrain vehicle, a snow vehicle, a miniature motor vehicle or any other similar off-highway vehicle;
- (n) “rating program” means the rules, criteria, policies or guidelines of any nature, including rating variables, used or adopted by an insurer to determine the premiums for basic coverage or additional coverage, as applicable, to be charged to or collected from a policyholder;
  - (o) “rating variable” means a factor used to measure risk under a rating program.

### **Approval of Rating Programs for Basic and Additional Coverage**

#### **Required approvals**

**2(1)** No insurer may charge or collect a premium for basic coverage or additional coverage unless the insurer’s rating program with respect to that coverage has been approved in accordance with this Regulation.

**(2)** The Superintendent may prohibit the use of any rating variable in an insurer’s rating program.

#### **Initial filing by existing insurers**

**3(1)** An insurer who on coming into force of this section is licensed in Alberta to undertake the class of automobile insurance and who offers basic coverage or additional coverage, or both,

must, in accordance with the Board's policies and procedures, file with the Board its rating program.

(2) A rating program of an insurer referred to in subsection (1) in effect on the coming into force of this section is deemed to be approved by the Board for the purpose of section 2, but is subject to a review under section 7.

#### **New insurers**

**4(1)** An insurer that, under the Act,

- (a) becomes, on or after the coming into force of this Regulation, licensed in Alberta to undertake the class of automobile insurance and intends to offer basic coverage or additional coverage, or both, or
- (b) is licensed in Alberta to undertake the class of automobile insurance and is only offering basic coverage or additional coverage but, on or after the coming into force of this Regulation, intends to begin offering both basic coverage and additional coverage

must, in accordance with the Board's policies and procedures, file with the Board its rating program for basic coverage or additional coverage, or both, as the case may be.

(2) A rating program filed in accordance with subsection (1) has no effect until it is approved by the Board under section 7.

#### **Approval of changes to ratings programs**

**5(1)** An insurer must, subject to the Board's policies and procedures, file with the Board any proposed changes to its rating program.

(2) Proposed changes to a rating program required to be filed under subsection (1) have no effect until they are approved by the Board under section 7.

#### **Further filings**

**6** In addition to a requirement to file a rating program under section 3, 4 or 5, an insurer must, in accordance with the Board's policies and procedures, file with the Board the insurer's current rating program.

#### **Approval of rating programs**

**7(1)** Where an insurer files a rating program or changes to a rating program under this Regulation, the Board may, with respect to the

filing, approve, reject or require changes to the rating program or to the proposed changes.

(2) If the Board rejects or requires changes to a rating program, the Board must promptly serve on the insurer a written notice of the Board's decision, and give reasons for the decision.

### **Maximum Premiums for Basic Coverage for Private Passenger Vehicles**

#### **Maximum premium for basic coverage for a private passenger vehicle**

**8(1)** With respect to basic coverage for a private passenger vehicle, no insurer may charge or collect a premium of more than the lesser of

- (a) the premium determined in accordance with a rating program approved under this Regulation, and
- (b) the grid premium computed under Schedule 1.

(2) Notwithstanding that the amount referred to under subsection (1)(a) with respect to basic coverage for a private passenger vehicle is lower than the grid premium computed under Schedule 1, an insurer may charge the grid premium 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 a combination of 5 or more serious or traffic safety convictions in the preceding 3 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.

(3) Terms defined in Schedules 1 and 4 apply to subsection (2).

#### **Annual review**

**9(1)** The Board must, in accordance with its policies and procedures, conduct an annual review of automobile insurance

trends and premiums relating to basic coverage and additional coverage for private passenger vehicles.

- (2)** The review must consider, on an industry-wide basis,
  - (a) loss costs, as that term is understood by the Board;
  - (b) administrative expenses, including commissions, taxes and general expenses;
  - (c) profitability;
  - (d) other matters recommended by the Superintendent and approved by the Board;
  - (e) any other matters that the Board considers appropriate.
- (3)** The Board must publish a preliminary report of its findings of the review.
- (4)** Following publication of its preliminary report, the Board must invite comment from insurers, the consumer representative and the public and must give at least 30 days for any comments to be provided.
- (5)** The Board must publish a final report of its findings by September 30 of each year.
- (6)** The final report must include
  - (a) the Board's findings on the matters referred to in subsection (2),
  - (b) a report of the consumer representative,
  - (c) the Board's responses to comments received from the automobile insurance industry, the consumer representative and the public,
  - (d) the target for profitability for the following year, and
  - (e) the target for administrative expenses for the following year.
- (7)** In addition to, or as part of, an annual review referred to in subsection (1), the Board must also conduct an open meeting each year, in accordance with the Board's policies and procedures, to receive comments from the automobile insurance industry, the consumer representative and the public.

## Other Matters

### Board policies and procedures

**10(1)** The Board must, subject to the approval of the Minister, establish policies and procedures for the purpose of carrying out its functions under the Act and this Regulation.

**(2)** The Board may, from time to time, amend its policies and procedures established under subsection (1) or establish new policies and procedures for the purpose of carrying out its functions under the Act and this Regulation.

**(3)** The Board shall, within 30 days of making an amendment or establishing new policies and procedures under subsection (2), provide notice to the Minister of the amendment or new policies and procedures.

**(4)** Amendments made or new policies and procedures established under subsection (2) may be reviewed by the Minister and the Minister may require the Board to change its policies and procedures.

### Information required

**11(1)** An insurer must, at the request of the Board, provide any information to the Board that the Board considers necessary, if the information can reasonably be obtained by the insurer, taking into account the cost and practicability of doing so.

**(2)** For the purposes of carrying out any of its functions under the Act and this Regulation, the Board may

- (a) specify the manner and form in which anything required to be filed or provided under this Regulation must be provided to the Board, and
- (b) require anything filed with or provided to the Board to be verified as true and correct by a statutory declaration made by an officer of the insurer satisfactory to the Board.

### Use of prescribed forms

**12** An insurer must use any form prescribed by the Minister under section 803 of the Act.

## Amendments, Review and Coming into Force

**13** *(This section amends AR 129/2001; the amendment has been incorporated into that Regulation.)*

**Repeal**

**14** The *Automobile Insurance Premiums Regulation* (AR 124/2004) is repealed.

**Expiry**

**15** For the purpose of ensuring that this Regulation is reviewed for ongoing relevancy and necessity, with the option that it may be repassed in its present or an amended form following a review, this Regulation expires on August 31, 2020.

**Coming into force**

**16** This Regulation comes into force on the coming into force of section 14 of the *Enhancing Consumer Protection in Auto Insurance Act*.

**Schedule 1****Calculation of Grid Premiums****Definitions**

**1(1)** In this Schedule,

- (a) “at-fault claim” means, in respect of liability described in section 571 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;
- (b) “driver training certificate” means a certificate evidencing successful completion of an approved driver training course issued by a driver training school licensed under the *Traffic Safety Act* or any other school outside Alberta satisfactory to the insurer;
- (c) “driving experience” means the combined time within the previous 15 years before the date on which the application for basic coverage is made during which a person has had
  - (i) a valid operator’s licence in Canada, and

- (ii) a valid operator's licence in a country outside Canada, if the person provides evidence satisfactory to the insurer,  
  
but does not include
- (iii) the time during which the person held a learner's operator's permit, and
- (iv) a period of time during which the person's operator's licence was suspended, cancelled or revoked;
- (d) "highest rated driver" means the person who has the highest percentage determined under section 6(1)(b);
- (e) "inexperienced driver" means a driver who has less than 8 years' driving experience;
- (f) "occasional driver" means an inexperienced driver referred to in section 4(4)(b);
- (g) "relevant date" means
  - (i) with respect to a driver referred to in section 5(2)(a), the most recent date on or before September 30, 2004 on which the basic coverage came into effect;
  - (ii) with respect to a driver referred to in section 5(2)(b), the date the basic coverage comes into effect;
- (h) "relevant driver" means the person determined to be the relevant driver under section 4.

(2) For the purpose of determining driving experience, if a driver obtains a driver training certificate before or within 2 years after obtaining an operator's licence, the driver is considered to have 2 years' driving experience, but is not considered to have 3 years' driving experience until the person has actually had 3 years' driving experience.

(3) For the purpose of section 4(4), an inexperienced driver is a principal driver of a private passenger vehicle if the inexperienced driver will be driving the vehicle more than any other driver.

#### **Guidelines**

**2** The Superintendent may issue guidelines respecting location and movements on the grid.

#### **Steps to determine grid premium**

**3** To determine a grid premium in respect of a private passenger vehicle,

- (a) the relevant driver and any occasional driver of the private passenger vehicle must be determined in accordance with section 4,
- (b) the relevant driver and any occasional driver of the private passenger vehicle must each be located at a grid step in accordance with section 5, and
- (c) the grid steps at which the relevant driver and any occasional driver are located must be converted to a dollar amount in accordance with section 6.

**Relevant and occasional drivers**

**4(1)** The relevant driver and any occasional driver of a private passenger vehicle must be determined in accordance with this section.

**(2)** If the policyholder has the same number of private passenger vehicles as there are drivers of those vehicles, each driver must be matched to a vehicle, and the drivers are the relevant drivers in respect of the vehicles to which they are matched.

**(3)** If the policyholder has more private passenger vehicles than there are drivers of those vehicles,

- (a) each driver must be matched to a vehicle, and
- (b) for those vehicles not matched with a driver, the drivers already matched must be matched with the one or more unmatched vehicles, starting with the driver who has the lowest percentage determined under section 6(1)(b),

and the drivers are the relevant drivers in respect of the vehicles to which they are matched.

**(4)** If the policyholder has fewer private passenger vehicles than there are drivers of those vehicles,

- (a) the highest rated drivers must be matched with the vehicles first, but an inexperienced driver may not be matched unless the inexperienced driver is the principal driver of one of the vehicles, and the drivers are the relevant drivers in respect of the vehicles to which they are matched, and
- (b) the remaining drivers must not be matched with respect to any of the vehicles unless the drivers are inexperienced drivers, in which case those inexperienced drivers are considered to be occasional drivers.

- (5) If the number of occasional drivers is equal to or less than the number of passenger vehicles, each occasional driver must be matched to a vehicle.
- (6) If there are more occasional drivers than there are vehicles, each occasional driver must be matched to a vehicle starting with the occasional driver who is the highest rated driver, but in no case may more than one occasional driver be matched in respect of the same vehicle.

**Locating the correct grid step**

- 5(1)** A grid step must be established for each driver of a private passenger vehicle.
- (2) A grid step is first established for a driver
- (a) with respect to a driver under basic coverage for a private passenger vehicle in effect on September 30, 2004, as of the relevant date of that coverage, and
  - (b) if clause (a) does not apply in respect of a driver, the first time a policy for basic coverage for a private passenger vehicle comes into effect on or after October 1, 2004 under which the driver is included.
- (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 then, if applicable, moving up 5 grid steps for each at-fault claim during the 6 years preceding the relevant date.
- (4) An insurer must, with respect to each subsequent application for basic coverage, make any necessary adjustments to the driver's location on the grid under subsections (5) and (6), starting from the previous grid location for that person, whether or not location on the grid was previously established by the same insurer.
- (5) If, during the term of the policy being renewed or replaced,
- (a) the driver had an at-fault claim, the driver must be moved up 5 grid steps for each at-fault claim during the term of the policy, or
  - (b) the driver did not have an at-fault claim and is not already located at grid step -15, the driver must be moved down one grid step for each full year of driving experience with no at-fault claim since the driver's location on the grid was last changed or, if it has never changed, since the driver's location on the grid was first established.
- (6) Despite subsection (5), if no at-fault claim have been made for the 6 consecutive years of driving experience immediately

preceding the coming into effect or renewal of a policy for basic coverage, and the driver is located higher than grid step zero, the driver must be located on grid step zero.

(7) Every insurer must on the request of another insurer provide to that insurer any information necessary to determine a driver's location on the grid, including information about his or her current location on the grid.

**Computation of grid premium**

**6(1)** After each driver is located on a grid step in accordance with section 5, a premium must be determined for each driver as follows:

- (a) determine the base premium for the driver in accordance with Schedule 3;
- (b) determine the percentage by which to multiply the base premium in accordance with the following formula:

$$P = A + (A \times B)$$

where

- P means the percentage by which to multiply the base premium of the driver;
- A means the percentage of the base premium for the grid step of the driver determined in accordance with Schedule 2;
- B means the percentage surcharge, if any, calculated in accordance with Schedule 4;

- (c) multiply the base premium determined in clause (a) by the percentage determined in clause (b).

**(2)** The grid premium for basic coverage for a private passenger vehicle is the premium for the relevant driver determined in subsection (1) plus 25% of the premium determined in subsection (1) for the occasional driver, if any, of that vehicle.

**Schedule 2**

**Grid**

**Grid established**

**1** The following grid is established for the purposes of this Regulation:

<b>Grid steps</b>	<b>% for element A of Schedule 1, section 6(1)</b>
	an increase of 23 percentage points for this and each subsequent step up the grid, computed cumulatively (see section 2 of this Schedule)
— +16.....	
— +15.....	338%
— +14.....	315%
— +13.....	293%
— +12.....	270%
— +11.....	248%
— +10.....	225%
— +9.....	210%
— +8.....	195%
— +7.....	180%
— +6.....	165%
— +5.....	150%
— +4.....	140%
— +3.....	130%
— +2.....	120%
— +1.....	110%
— <b>Grid step zero</b>	<b>100%</b>
— -1.....	95%
— -2.....	90%
— -3.....	85%
— -4.....	80%
— -5.....	75%
— -6.....	70%
— -7.....	65%
— -8.....	60%
— -9.....	55%
— -10.....	50%
— -11.....	50%
— -12.....	50%
— -13.....	50%
— -14.....	50%
— -15.....	50%

**Determining percentage**

**2** Element A of Schedule 1, section 6(1), is determined by identifying the percentage opposite the grid step on which the relevant driver or occasional driver is located, except that

- (a) at grid step +16, the percentage is 23 percentage points more than the percentage opposite grid step +15, and
- (b) at each step higher than +16, the percentage is to be increased by 23 percentage points more than the percentage for the preceding grid step.

### Schedule 3

#### Base Premium Calculation

##### Definitions

- 1** In this Schedule,
  - (a) “Calgary territory” means the City of Calgary;
  - (b) “Edmonton territory” means Townships 52, 53 and 54, Ranges 23, 24 and 25, all west of the 4th Meridian, which includes the City of Edmonton, the City of St. Albert, Clover Bar, Sherwood Park, Lancaster Park, Namao and Winterburn;
  - (c) “rest of Alberta territory” means all areas of Alberta that are not included in the Edmonton territory or the Calgary territory.

##### Determining base premium

- 2** The base premium for a relevant driver and occasional driver is an amount calculated in accordance with a table to be published by the Board no later than October 31 each year for the following calendar year by determining
  - (a) the territory in which the policyholder resides, and
  - (b) the choice of the policyholder’s coverage under section 571 of the Act, namely: \$200 000, \$500 000, \$1 million or \$2 million or such other coverage amounts offered by the insurer that are included in the table.

##### Base premium adjustment

- 3(1)** On or before October 1 in each year, the Board may adjust the base premium based on the annual review conducted under section 9 of the Regulation.
- (2)** In making an adjustment, the Board must ensure that the base premium for the rest of Alberta territory is 20% less than for the Edmonton or Calgary territory.
- (3)** An adjustment made under subsection (1) is effective the following January 1.
- (4)** Information about the adjustments made under subsection (1) must be made publicly available in a manner satisfactory to the Superintendent.

## Schedule 4

### Surcharges for At-fault Accidents and Driving Convictions

#### Surcharges for driving convictions

**1(1)** The total of the percentages determined under subsections (2) and (3) is the percentage to be included in element B of the formula described in Schedule 1, section 6(1).

**(2)** A percentage is to be determined for a driver in accordance with Table 1 for each of the following:

- (a) for serious traffic safety convictions on a driver's abstract within the 3 years before the effective date of basic coverage or renewal of basic coverage;
- (b) for traffic safety convictions on a driver's abstract within the 3 years before the effective date of basic coverage or renewal of basic coverage;
- (c) for criminal code convictions on a driver's abstract within the 4 years before the effective date of basic coverage or renewal of basic coverage.

**(3)** A percentage is to be determined for a driver in accordance with Table 2 for a driver who in the 3 years before the application for basic coverage has had 2 or more at-fault claim.

**Table 1**

Number of convictions	Surcharge for		
	Traffic safety convictions	Serious traffic safety convictions	Criminal Code convictions
1	0%	25%	300%
2	25%	50%	450%
3	35%	100%	For each additional conviction, add 150 percentage points to the immediately preceding percentage
4	50%	200%	
5	75%	400%	
6	100%	800%	
7 or more	For each additional conviction, double the immediately preceding percentage	For each additional conviction, double the immediately preceding percentage	

**Table 2**

<b>Surcharge for at-fault claim in a 3-year period</b>	
<b>Number of at-fault claim</b>	<b>Percentage to be added</b>
2	30%
For each additional at-fault claim, add 15 percentage points to the immediately preceding percentage	

**Definitions**

**2** In this Schedule,

- (a) “at-fault claim” means at-fault claim as defined in Schedule 1;
- (b) “criminal code conviction” means a conviction for an offence under section 130 of the *National Defence Act* (Canada) or for any of the following offences under the *Criminal Code* (Canada):

	<b>Description of offence (for convenience of reference only)</b>	<b>Criminal Code Section Number</b>
1	Criminal negligence causing death committed by means of a motor vehicle	220
2	Criminal negligence causing bodily harm committed by means of a motor vehicle	221
3	Manslaughter committed by means of a motor vehicle	236
4	Dangerous operation of a motor vehicle	249(1)
5	Dangerous operation of a motor vehicle causing bodily harm	249(3)
6	Dangerous operation of a motor vehicle causing death	249(4)
7	Failing to stop a motor vehicle while being pursued by peace officer	249.1(1)
8	Failing to stop a motor vehicle causing bodily harm or death while being pursued by peace officer	249.1(3)
9	Failing to stop at scene of accident	252(1)
10	Failing to stop at scene of accident knowing bodily harm has been caused	252(1.2)
11	Failing to stop at scene of accident knowing death has been caused or reckless re bodily harm causing death	252(1.3)
12	Impaired driving or over .08	253
13	Failing or refusing to provide a blood or breath sample on demand	254
14	Impaired driving causing bodily harm	255(2)
15	Impaired driving causing death	255(3)
16	Operating a motor vehicle while disqualified	259(4)

- (c) “driver abstract” means the abstract of the driving record referred to in section 5(1) of the *Access to Motor Vehicle Information Regulation* (AR 140/2003) or a similar document of another province or territory in Canada;
- (d) “serious traffic safety conviction” means a conviction for any of the following offences under the *Traffic Safety Act*, or a conviction for an offence that is substantially similar under an enactment of Canada, other than the *Criminal Code* (Canada), or of another province or territory:

	Description of offence (for convenience of reference only)	Enactment and section number	
		Traffic Safety Act	Use of Highway and Rules of the Road Regulation
1	Failing to remain at scene of accident	69(1)	
2	Driver failing to make accident report	71(1)	
3	Improper passing in school zone or playground zone		8
4	Drive a motor vehicle during a prohibited period of time	51(g)	
5	Novice driver - presence of alcohol suspension	90(4)(c) and (d)	
6	Speeding in school zone or playground zone	107(2) and 108(1)(h)	
7	Speeding (general) - exceeding limit by more than 50 kph	115(2)(p)	
8	Speeding (construction zone) - exceeding limit by more than 50 kph	115(2)(p.1) and (p.2)	
9	Speeding (passing emergency vehicle) - exceeding limit by more than 50 kph	115(2)(t)	
10	Speeding (flashing yellow light crossing) - exceeding limit by more than 50 kph		53(5)(c)
11	Careless driving	115(2)(b)	
12	Racing	115(2)(c)	
13	Driving on a bet or wager	115(2)(d)	
14	Failing to stop for a school bus		72(1)
15	Driving while unauthorized	94(2)	

16	Failing to stop school bus, vehicle carrying explosives, etc. at uncontrolled railway crossing		42(5)
17	Failing to stop for a peace officer	166(2)	

- (e) “traffic safety conviction” means a conviction for any of the following offences under the *Traffic Safety Act*, or a conviction for an offence that is substantially similar under an enactment of Canada, other than the *Criminal Code* (Canada), or of another province or territory:

	Description of offence (for convenience of reference only)	Enactment and section number	
		Traffic Safety Act	Use of Highway and Rules of the Road Regulation
1	Speeding - unreasonable rate of speed		2(1)(a)
2	Speeding (general) - exceeding limit by up to 15 kph	115(2)(p)	
3	Speeding (construction zone) - exceeding limit by up to 15 kph	115(2)(p.1) and (p.2)	
4	Speeding (passing emergency vehicle) - exceeding limit by up to 15 kph	115(2)(t)	
5	Speeding (flashing yellow light crossing) - exceeding limit by up to 15 kph		53(5)(c)
6	Speeding (general) - exceeding limit by over 15 but not more than 30 kph	115(2)(p)	
7	Speeding (construction zone) - exceeding limit by over 15 but not more than 30 kph	115(2)(p.1) and (p.2)	
8	Speeding (passing emergency vehicle) - exceeding limit by over 15 but not more than 30 kph	115(2)(t)	
9	Speeding (flashing yellow light crossing) - exceeding limit by over 15 but not more than 30 kph		53(5)(c)
10	Speeding (general) - exceeding limit by over 30 but not more than 50 kph	115(2)(p)	
11	Speeding (construction zone) - exceeding limit by over 30 but not more than 50 kph	115(2)(p.1) and (p.2)	
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13	Speeding (flashing yellow light crossing) - exceeding limit by over 30 but not more than 50 kph		53(5)(c)
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19	Failing to pass on left in safe manner or failing to return to right side of roadway in safe manner		21(1)
20	Overtaking another vehicle by driving off the roadway, in a parking lane or when unsafe		23
21	Passing another vehicle stopped at crosswalk		41(2)
22	Driving left of centre line		12(1)
23	Driving wrong way on one-way highway		17
24	Impeding passing vehicle		21(2)
25	Impeding passing vehicle - multi-lane highway		22(2)(b)
26	Failing to yield right of way to a vehicle (a) at an intersection, or turning left unsafely (b) at yield sign (c) in traffic circle (d) at merge sign (e) at green light or green arrow (f) at flashing yellow light		34 39 40 50, 51 52(1), (3)-(5) 53(3)
27	Failing to yield right of way to a pedestrian (a) at an alley entrance or driveway (b) in a crosswalk (c) at a green light or green arrow (d) at flashing yellow light at intersection (e) at flashing yellow light not at intersection		36(3) 41(1) 52(1)-(5) 53(3) 53(4) 53(5)(d)

	(f) at flashing yellow light with zone sign or symbol		
28	Failing to stop (a) before entering highway (b) at a stop sign (c) for an emergency vehicle sounding siren (d) at railway crossing when a train is approaching (e) within prescribed distance from railway when stop sign (f) at yellow light at intersection (g) at yellow light not at intersection (h) at red light at intersection (i) at red light not at intersection (j) at flashing red light at intersection (k) at flashing red light not at intersection		36(2) 37 65(1) 42(2) 42(4)(a) 53(1) 53(2) 54(1)(a) 54(4) 54(5)(a) 54(6)(a)
29	Unauthorized following within 150 metres of emergency vehicle sounding siren or with flashing lights or both		65(2)
30	Driving around barrier at railway crossing		42(3)
31	Proceeding when unsafe (a) after stopping at intersection (b) after stopping for stop sign at railway crossing (c) after stopping for school bus (d) after stopping for red light at intersection (e) after stopping for flashing red light at intersection (f) after stopping for flashing red light not at intersection		38 42(4)(b) 72(2) 54(1)(b) 54(5)(b) 54(6)(b)
32	Stunting	115(2)(f)	
33	Traffic lane violation (a) slow moving vehicle in incorrect lane (b) driving at less than maximum speed in designated fast lane outside an urban area (c) improperly crossing solid or broken lines or driving improperly on left side of broken lines on 2-way highway (d) making unsafe lane change (e) failing to drive in centre of marked lane (f) occupying 2 lanes (g) improperly driving in centre lane of 3-lane highway (h) driving in lane marked with "X"		3 2(1)(b) 15(1) 15(4) 15(5) 15(6) 16(1) 27(4)

34	Failing to obey instruction of traffic control device		57
35	Slow driving impeding or blocking traffic		2(1)(c)
36	Driving at less than minimum speed	115(2)(q)	
37	Failing to obey direction of peace officer to increase speed, etc.		2(4)
38	Failing to signal (a) when changing lanes (b) when turning left or right (c) when stopping		15(2) 24 35
39	Failing to make proper signal when starting, turning or changing the course or direction of a vehicle or stopping a vehicle on a highway		9(b)
40	Improper turns (a) when turning right (b) when turning left (c) failing to obey traffic control device (d) making U-turn unsafely or where prohibited (e) making U-turn with a school bus where prohibited		25 26 27(1), (2) 29, 30 31
41	Backing up vehicle unsafely or where prohibited		32, 33
42	Fail to ascertain sufficient space for movement		9(a)



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