1986 BILL 204

Fourth Session, 20th Legislature, 35 Elizabeth II

THE LEGISLATIVE ASSEMBLY OF ALBERTA

## **BILL 204**

FAIR INSURANCE RATE ACT

HON. MR. R. SPEAKER

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First Reading
Second Reading
Committee of the Whole
Third Reading
Royal Assent

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Bill 204 Hon. Mr. R. Speaker

## **BILL 204**

1986

## FAIR INSURANCE RATE ACT

(Assented to , 1986)

HER MAJESTY, by and with the advice and consent of the Legislative Assembly of Alberta, enacts as follows:

1 The Individual's Rights Protection Act is amended by this Act.

2 The following is added after section 4:

**4.1(1)** No person, directly or indirectly, alone or with another, by himself or by the interposition of another, shall

(a) discriminate against any person or class of persons with respect to any term or condition of a contract of insurance respecting a motor vehicle, or

(b) refuse to insure any person or class of persons with respect to the operation of a motor vehicle

because of the age, sex or occupation of that person or class of persons.

(2) Nothing in subsection (1) prevents a person from

(a) concluding a contract of insurance respecting a motor vehicle, the terms and conditions which are based on the personal driving ability or record of offences of the insured person, or

(b) refusing to enter into a contract of insurance respecting a motor vehicle because of the personal driving ability or the record of offences or accidents involving the operation of a motor vehicle, of the person seeking to be insured.

3 This Act comes into force on Proclamation.

## **Explanatory Notes**

1 This Bill will amend chapter I-2 of the Revised Statutes of Alberta 1980.

**2** New section which prevents class discrimination on the basis of age or sex in insurance policies.

3 Coming into force.