

1988 BILL 220

Third Session, 21st Legislature, 37 Elizabeth II

THE LEGISLATIVE ASSEMBLY OF ALBERTA

BILL 220

AN ACT TO AMEND THE INSURANCE ACT

MRS. MIROSH

First Reading

Second Reading

Committee of the Whole

Third Reading

Royal Assent

Bill 220
Mrs. Mirosk

BILL 220

1988

AN ACT TO AMEND THE INSURANCE ACT

(Assented to , 1988)

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

1 The Insurance Act is amended by this Act.

2 The following is added after section 340:

340.1(1) No licensed insurer of motor vehicles may file with the Board a schedule of rates applicable to motor vehicle liability, relating either to minimum insurance or to any other type of insurance undertaken with respect to the operation or ownership of a motor vehicle in which the rates are based on either the sex or the age of the insured or any combination of those factors.

(2) A licensed insurer of motor vehicles may propose a schedule of rates which includes consideration of any one or more of the following factors:

(a) the years of driving experience of the insured;

(b) the driving record of the insured with respect to convictions for offences relating to the operation of a motor vehicle;

Explanatory Notes

1 This Bill will amend chapter I-5 of the Revised Statutes of Alberta 1980.

2 New section will forbid the use of age and sex as determinants for insurance premiums and establishes those factors which may be considered in a schedule of rates filed with the Alberta Automobile Insurance Board.

- (c) the driving record of the insured with respect to the insurance claims paid by an insurer arising out of a motor vehicle accident in which the insured was found to have been at fault or in respect of which the insured was convicted of an offence related to the causation of the accident or the amount of damage;
- (d) the type of vehicle to be insured;
- (e) the geographic area in which the insured resides or will normally operate the vehicle;
- (f) the manner or purpose of use of the vehicle by the insured;
- (g) the amount of driver training approved by the regulations, that has been undertaken by the insured in addition to the requirements for the granting of an operator's licence.