

How Driving Convictions Affect Your Rates

“Convictions have a direct impact on the rates you pay for vehicle insurance”

Convictions are indicative of unsafe driving behavior and increase the likelihood of being involved in an accident. The impact on your insurance changes depending on the number of convictions. Too many convictions may result in the suspension of your driver's license.

3 Categories of Convictions

Minor - Speeding, traffic lights, stop signs, etc.

Major - Passing or speeding in a school zone, failing to report an accident, etc.

Criminal Code - Impaired, failing to remain at the scene of an accident, etc.

Average Increases

An average driver with no claims or convictions could see their rates increase an average of:



15%

1 Minor Conviction



31%

2 Minor Convictions



31%

1 Major Conviction



110%

1 Criminal Code Conviction

Other Results

In addition to the surcharge for convictions, your rates may increase as a result of:

- ▶ Ineligibility for certain discounts; or
- ▶ Other adjustments may be made to your rates as a result of having convictions.



Having convictions may also result in the ineligibility to purchase certain coverages (collision, comprehensive, endorsements, etc.)

Alberta has a competitive market with insurers offering vehicle insurance and they each have a unique way of rating for convictions.

Conviction Examples

111%



Impaired Driving

31%



Racing

31%



Speeding in a School Zone

15%



Failing to Stop at a Stop Sign

31%



Distracted Driving

15%



Failing to Signal

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