

**TO:** **ALL ALBERTA AGENTS AND BROKERS,  
ALBERTA SERVICING CARRIERS**

**BULLETIN NO:** **AB SC2022-05**

**DATE:** **December 14, 2022**

**SUBJECT:** **'IRS Fail' and Admission into Facility Association**

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The purpose of the Facility Association is to ensure the availability of automobile insurance to owners, lessees and licensed drivers of motor vehicles who are eligible.

To ensure all drivers are able to obtain insurance, the purpose of this bulletin is to confirm that Operators of Private Passenger Vehicles with one or more 'IRS Fail' on their driving record within the preceding three (3) years are considered eligible for the Residual Market. For the purposes of determining risk eligibility, an 'IRS Fail' violation is regarded on the same level as a criminal code conviction.

Facility Association will clarify our manuals with this criteria in 2023.

If you have any questions regarding this Bulletin, please contact your Servicing Carrier.