

**Manual of Rules and Rates
ALBERTA****Good Driver Protection & Convictions List
Effective April 1, 2026 (New Business and Renewals)**

Effective April 1, 2026 Facility Association is implementing the following updates for new business and renewals in Alberta:

- Ministerial Order 33/2025 dated September 29, 2025 introduced rate increases for “Good Driver” on renewal business. This update confirms that Facility Association Servicing Carriers has provisions put in place to comply with this order on eligible Residual Market Private Passenger Vehicles.
- A “Good Driver” is defined as a driver who at renewal of their automobile insurance policy does not have:
 - any at-fault claims in the previous six years;
 - any criminal code convictions in the previous four years;
 - any major convictions in the previous three years, and
 - any minor conviction in the previous three years.
- Update to the Convictions List to align with the Alberta Technical Guidance on the permissible conviction categories

**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
PRIVATE PASSENGER SECTION				
Rule 136.D Conviction Definitions	<p>a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <ul style="list-style-type: none"> • Exceeding the speed limit by 50 km/h or more • Failure to stop on request of or obey directions of a police officer • Driving without insurance • Novice driver failing/refusing breath sample (not identified as a criminal code conviction) • Any conviction shown in the list of serious convictions but not identified as a criminal code conviction • Fail to obey school crossing stop sign • Improper passing in a school or playground zone • Graduated Licence (where applicable): <ul style="list-style-type: none"> • Accompanying driver has excess blood alcohol • Driver unaccompanied by a qualified driver • Drive with excess passengers • Drive on prohibited highway • Drive motorcycle with passenger • Drive motorcycle on prohibited highway • Racing • Careless driving • Driving without due care and attention • Using a hand held wireless communication / entertainment device • Failure to remain at the scene of an accident 	<p>a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <ul style="list-style-type: none"> • Exceeding the speed limit by 50 km/h or more • Failure to stop on request of or obey directions of a police officer • Driving without insurance • Novice driver failing/refusing breath sample (not identified as a criminal code conviction) • Any conviction shown in the list of serious convictions but not identified as a criminal code conviction • Fail to obey school crossing stop sign • Improper passing in a school or playground zone • Graduated Licence (where applicable): <ul style="list-style-type: none"> • Accompanying driver has excess blood alcohol • Driver unaccompanied by a qualified driver • Drive with excess passengers • Drive on prohibited highway • Drive motorcycle with passenger • Drive motorcycle on prohibited highway • Racing • Careless driving • Driving without due care and attention • Using a hand held wireless communication / entertainment device • Failure to remain at the scene of an accident <p>a. Major Conviction 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:</p> <ul style="list-style-type: none"> • Careless driving • Driving on a bet or wager 	Based on the Technical Guidance under the Definitions section list of convictions has been updated	This will not impact premium*

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

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SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 136.D Conviction Definitions		<ul style="list-style-type: none"> • Driving while unauthorized • Distracted Driving <ul style="list-style-type: none"> (a) Reading or viewing printed material (b) Writing, printing, or sketching (c) Personal Hygiene (d) Other activity prescribed in the regulations (e) Programming a GPS while driving • Using a cellphone or electronic device • Failure Failing to remain at the scene of an accident • Failure Failing to stop on request of or obey directions of a police for a peace officer • Failing to stop for a school bus • Failing to stop school bus, vehicle carrying explosives, etc at uncontrolled railway crossing • Improper passing in a school zone or playground zone • Racing • Speeding (construction zone) – exceeding limit by more than 50 kph • Speeding (flashing yellow light crossing) – exceeding limit by more than 50 kph • Speeding (general) - exceeding the speed limit by more than 50 kph or more • Speeding (passing emergency vehicle) – exceeding limit by more than 50 kph • Speeding in school zone or playground zone 	Based on the Technical Guidance under the Definitions section list of convictions has been updated	This will not impact premium*

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 136.D</p> <p>Conviction Definitions</p>	<p>b. Minor</p> <p>The list of Minor convictions is not all inclusive and other moving violations, including new offences under an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:</p> <ul style="list-style-type: none"> • Fail to notify police • Backing up/unsafe/illegal/improper: any type • Crowding driver’s seat • Emergency vehicle/operating with no regard for safety • Driving off roadway (including shoulder/sidewalk/median): any type • Following too closely (including tailgating) • Lack of control of vehicle: any type • Improper passing infraction • Railway crossing: any type • Safety zone violation: any type • Signalling offences: any type • Slow driving/endangering other: any type • Smokescreen device on vehicle • Speeding: any type, except when listed as major or serious • Stopping/illegal/improper: any type • Stunting • Traffic signals/regulating lights: any type • Traffic signs/disobeying any legal sign except parking regulations • Turns/illegal/improper: any type • Unsafe move • Wrong side of road/wrong way: any type • Yield, failing to: any type • Improper speeding in a school or playground zone • Improper passing of a school bus • Graduate License (where applicable): 	<p>b. Minor</p> <p>The list of Minor convictions is not all inclusive and other moving violations, including new offences under an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:</p> <ul style="list-style-type: none"> • Fail to notify police • Backing up/unsafe/illegal/improper: any type • Crowding driver’s seat • Emergency vehicle/operating with no regard for safety • Driving off roadway (including shoulder/sidewalk/median): any type • Following too closely (including tailgating) • Lack of control of vehicle: any type • Improper passing infraction • Railway crossing: any type • Safety zone violation: any type • Signalling offences: any type • Slow driving/endangering other: any type • Smokescreen device on vehicle • Speeding: any type, except when listed as major or serious • Stopping/illegal/improper: any type • Stunting • Traffic signals/regulating lights: any type • Traffic signs/disobeying any legal sign except parking regulations • Turns/illegal/improper: any type • Unsafe move • Wrong side of road/wrong way: any type • Yield, failing to: any type • Improper speeding in a school or playground zone • Improper passing of a school bus • Graduate License (where applicable): 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

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<p>Rule 136.D</p> <p>Conviction Definitions</p>	<ul style="list-style-type: none"> • Permit novice driver in contravention of cond/rest • Drive with front seat passenger • Drive at unlawful hour <p>Note: This is a generic list and will not, in all cases, match the exact wording printed on the driver record abstract.</p>	<ul style="list-style-type: none"> • Permit novice driver in contravention of cond/rest • Drive with front seat passenger • Drive at unlawful hour <p>Note: This is a generic list and will not, in all cases, match the exact wording printed on the driver record abstract.</p> <p>b. Minor Conviction 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:</p> <ul style="list-style-type: none"> • Backing up vehicle unsafely or where prohibited • Driving around barrier at railway crossing • Driving at less than minimum speed • Driving left of centre lane • Driving wrong way on one-way highway • Fail to ascertain sufficient space for movement • Failing to obey direction of peace officer or increase speed, etc. • Failing to obey instruction of traffic control device • Failing to make proper signal when starting, turning or changing the course or direction of a vehicle or stopping a vehicle on a highway • Failing to pass on left in safe manner or failing to return to right side of roadway in safe manner • Failing to signal <ul style="list-style-type: none"> (a) when changing lanes (b) when turning left or right (c) when stopping • Failing to stop <ul style="list-style-type: none"> (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 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

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<p>Rule 136.D</p> <p>Conviction Definitions</p>		<ul style="list-style-type: none"> (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 • Failing to stop, etc. when meeting oncoming vehicle on narrow roadway • Failing to yield right of way to a pedestrian <ul style="list-style-type: none"> (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 (f) at flashing yellow light with zone sign or symbol • Failing to yield right of way to a vehicle <ul style="list-style-type: none"> (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 • Following to close • Impeding passing vehicle • Impeding passing vehicle – multi-lane highway • Improper turns <ul style="list-style-type: none"> (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 • Overtaking another vehicle by driving off the roadway, in a parking lane or when unsafe • Passing another vehicle stopped at crosswalk • Passing on hill or curve or near railway crossing • Passing on left when view obstructed or traffic present on left side of highway • Processing when unsafe <ul style="list-style-type: none"> (a) after stopping at intersection (b) after stopping for stop sign at railway crossing (c) after stopping for a school bus (d) after stopping for red light at intersection (e) after stopping for flashing red light at intersection 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

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Rule 136.D Conviction Definitions		<ul style="list-style-type: none"> (f) after stopping for flashing red light not at intersection • Speeding – unreasonable rate of speed • Speeding (general) – exceeding limit by up to 15 kph • Speeding (construction zone) – exceeding limit by up to 15 kph • Speeding (passing emergency vehicle) – exceeding limit by up to 15 kph • Speeding (flashing yellow light crossing) – exceeding limit by up to 15 kph • Speeding (general) – exceeding limit by over 15 but not more than 30 kph • Speeding (construction zone) – exceeding limit by over 15 but not more than 30 kph • Speeding (passing emergency vehicle) – exceeding limit by over 15 but not more than 30 kph • Speeding (flashing yellow light crossing) – exceeding limit by over 15 but not more than 30 kph • Speeding (general) – exceeding limit by over 30 but not more than 50 kph • Speeding (construction zone) – exceeding limit by over 30 but not more than 50 kph • Speeding (passing emergency vehicle) – exceeding limit by over 30 but not more than 50 kph • Speeding (flashing yellow light crossing) – exceeding limit by over 30 but not more than 50 kph • Slow driving impeding or blocking traffic • Stunting • Traffic lane violation <ul style="list-style-type: none"> (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" • Unauthorized following within 150 metres of emergency vehicle sounding siren or with flashing lights or both 	Based on the Technical Guidance under the Definitions section list of convictions has been updated	This will not impact premium*

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<p>Rule 136.D</p> <p>Conviction Definitions</p>	<p>c. Serious</p> <p>Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within Canada or any offence substantially the same committed within or outside Canada, that conviction is considered a Major conviction.</p> <ul style="list-style-type: none"> • Criminal negligence committed in the operation or use of a motor vehicle • Manslaughter committed in the operation or use of a motor vehicle • Driving while licence under suspension • Dangerous driving • Impaired driving • Failure or refusal to submit to a breath or blood test • Failure to pass a breath or blood test • Failure to stop at the scene of an accident • Failure to stop for a police officer, resulting in a suspension of licence for a period in excess of one year. 	<p>e. Serious</p> <p>Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within Canada or any offence substantially the same committed within or outside Canada, that conviction is considered a Major conviction.</p> <ul style="list-style-type: none"> • Criminal negligence committed in the operation or use of a motor vehicle • Manslaughter committed in the operation or use of a motor vehicle • Driving while licence under suspension • Dangerous driving • Impaired driving • Failure or refusal to submit to a breath or blood test • Failure to pass a breath or blood test • Failure to stop at the scene of an accident • Failure to stop for a police officer, resulting in a suspension of licence for a period in excess of one year. <p>c. Criminal Code Conviction</p> <p>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)</p> <ul style="list-style-type: none"> • Criminal negligence causing death committed by means committed in the operation or use of a motor vehicle • Criminal negligence causing bodily harm committed by means of a motor vehicle • Dangerous driving operation of a motor vehicle • Dangerous operation of a motor vehicle causing bodily harm • Dangerous operation of a motor vehicle causing death • Failing or refusing to comply with demand • Failing or refusing to comply with demand when involved in an accident resulting in bodily harm 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

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<p>Rule 136.D</p> <p>Conviction Definitions</p>	<p>Note:</p> <ol style="list-style-type: none"> If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction If a single incident results in both an IRS Fail and a Criminal Code Conviction, the Insurer may only apply the Surcharge once. 	<ul style="list-style-type: none"> Failing or refusing to comply with demand when involved in an accident resulting in death Failing to stop a motor vehicle while being pursued by peace officer Failure Failing to stop at the scene of an after accident Failing to stop after accident knowing bodily harm has been caused Failing to stop after accident knowing death has been caused or reckless bodily harm causing death Impaired driving causing bodily harm* Impaired driving causing death* Manslaughter committed by means in the operation or use of a motor vehicle Operation while impaired* Operation while prohibited <p>Note:</p> <ol style="list-style-type: none"> *If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction *If a single incident results in both an IRS Fail and a Criminal Code Conviction, the Insurer may only apply the Surcharge once. 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
COMMERCIAL SECTION				
<p>Rule 226.D</p> <p>Convictions Definitions</p>	<p>a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <ul style="list-style-type: none"> • Exceeding the speed limit by 50 km/h or more • Failure to stop on request of or obey directions of a police officer • Driving without insurance • Novice driver failing/refusing breath sample (not identified as a criminal code conviction) • Any conviction shown in the list of serious convictions but not identified as a criminal code conviction • Fail to obey school crossing stop sign • Improper passing in a school or playground zone • Graduated Licence (where applicable): <ul style="list-style-type: none"> • Accompanying driver has excess blood alcohol • Driver unaccompanied by a qualified driver • Drive with excess passengers • Drive on prohibited highway • Drive motorcycle with passenger • Drive motorcycle on prohibited highway • Racing • Careless driving • Driving without due care and attention • Using a hand held wireless communication / entertainment device • Failure to remain at the scene of an accident 	<p>a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <ul style="list-style-type: none"> • Exceeding the speed limit by 50 km/h or more • Failure to stop on request of or obey directions of a police officer • Driving without insurance • Novice driver failing/refusing breath sample (not identified as a criminal code conviction) • Any conviction shown in the list of serious convictions but not identified as a criminal code conviction • Fail to obey school crossing stop sign • Improper passing in a school or playground zone • Graduated Licence (where applicable): <ul style="list-style-type: none"> • Accompanying driver has excess blood alcohol • Driver unaccompanied by a qualified driver • Drive with excess passengers • Drive on prohibited highway • Drive motorcycle with passenger • Drive motorcycle on prohibited highway • Racing • Careless driving • Driving without due care and attention • Using a hand held wireless communication / entertainment device • Failure to remain at the scene of an accident <p>a. Major Conviction 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:</p> <ul style="list-style-type: none"> • Careless driving • Driving on a bet or wager 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

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<p>Rule 226.D</p> <p>Convictions Definitions</p>		<ul style="list-style-type: none"> • Driving while unauthorized • Distracted Driving <ul style="list-style-type: none"> (a) Reading or viewing printed material (b) Writing, printing, or sketching (c) Personal Hygiene (d) Other activity prescribed in the regulations (e) Programming a GPS while driving Using a cellphone or electronic device • Failure Failing to remain at the scene of an accident • Failure Failing to stop on request of or obey directions of a police for a peace officer • Failing to stop for a school bus • Failing to stop school bus, vehicle carrying explosives, etc at uncontrolled railway crossing • Improper passing in a school zone or playground zone • Racing • Speeding (construction zone) – exceeding limit by more than 50 kph • Speeding (flashing yellow light crossing) – exceeding limit by more than 50 kph • Speeding (general) - exceeding the speed limit by more than 50 kph or more • Speeding (passing emergency vehicle) – exceeding limit by more than 50 kph • Speeding in school zone or playground zone 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>
<p>Rule 226.D</p> <p>Convictions Definitions</p>	<p>b. Minor</p> <p>The list of Minor convictions is not all inclusive and other moving violations, including new offences under an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:</p> <ul style="list-style-type: none"> • Fail to notify police • Backing up/unsafe/illegal/improper: any type • Crowding driver's seat • Emergency vehicle/operating with no regard for safety 	<p>b. Minor</p> <p>The list of Minor convictions is not all inclusive and other moving violations, including new offences under an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:</p> <ul style="list-style-type: none"> • Fail to notify police • Backing up/unsafe/illegal/improper: any type • Crowding driver's seat • Emergency vehicle/operating with no regard for safety 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

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Rule 226.D Convictions Definitions	<ul style="list-style-type: none"> • Driving off roadway (including shoulder/sidewalk/median): any type • Following too closely (including tailgating) • Lack of control of vehicle: any type • Improper passing infraction • Railway crossing: any type • Safety zone violation: any type • Signalling offences: any type • Slow driving/endangering other: any type • Smokescreen device on vehicle • Speeding: any type, except when listed as major or serious • Stopping/illegal/improper: any type • Stunting • Traffic signals/regulating lights: any type • Traffic signs/disobeying any legal sign except parking regulations • Turns/illegal/improper: any type • Unsafe move • Wrong side of road/wrong way: any type • Yield, failing to: any type • Improper speeding in a school or playground zone • Improper passing of a school bus • Graduate License (where applicable): <ul style="list-style-type: none"> • Permit novice driver in contravention of cond/rest • Drive with front seat passenger • Drive at unlawful hour <p>Note: This is a generic list and will not, in all cases, match the exact wording printed on the driver record abstract.</p>	<ul style="list-style-type: none"> • Driving off roadway (including shoulder/sidewalk/median): any type • Following too closely (including tailgating) • Lack of control of vehicle: any type • Improper passing infraction • Railway crossing: any type • Safety zone violation: any type • Signalling offences: any type • Slow driving/endangering other: any type • Smokescreen device on vehicle • Speeding: any type, except when listed as major or serious • Stopping/illegal/improper: any type • Stunting • Traffic signals/regulating lights: any type • Traffic signs/disobeying any legal sign except parking regulations • Turns/illegal/improper: any type • Unsafe move • Wrong side of road/wrong way: any type • Yield, failing to: any type • Improper speeding in a school or playground zone • Improper passing of a school bus • Graduate License (where applicable): <ul style="list-style-type: none"> • Permit novice driver in contravention of cond/rest • Drive with front seat passenger • Drive at unlawful hour <p>Note: This is a generic list and will not, in all cases, match the exact wording printed on the driver record abstract.</p> <p>b. Minor Conviction 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</p>	Based on the Technical Guidance under the Definitions section list of convictions has been updated	This will not impact premium*

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<p>Rule 226.D</p> <p>Convictions Definitions</p>		<p>than the Criminal Code (Canada), or of another province or territory:</p> <ul style="list-style-type: none"> • Backing up vehicle unsafely or where prohibited • Driving around barrier at railway crossing • Driving at less than minimum speed • Driving left of centre lane • Driving wrong way on one-way highway • Fail to ascertain sufficient space for movement • Failing to obey direction of peace officer or increase speed, etc. • Failing to obey instruction of traffic control device • Failing to make proper signal when starting, turning or changing the course or direction of a vehicle or stopping a vehicle on a highway • Failing to pass on left in safe manner or failing to return to right side of roadway in safe manner • Failing to signal <ul style="list-style-type: none"> (a) when changing lanes (b) when turning left or right (c) when stopping • Failing to stop <ul style="list-style-type: none"> (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 • Failing to stop, etc. when meeting oncoming vehicle on narrow roadway • Failing to yield right of way to a pedestrian <ul style="list-style-type: none"> (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 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

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<p>Rule 226.D</p> <p>Convictions Definitions</p>		<ul style="list-style-type: none"> (e) at flashing yellow light not at intersection (f) at flashing yellow light with zone sign or symbol • Failing to yield right of way to a vehicle <ul style="list-style-type: none"> (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 • Following to close • Impeding passing vehicle • Impeding passing vehicle – multi-lane highway • Improper turns <ul style="list-style-type: none"> (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 • Overtaking another vehicle by driving off the roadway, in a parking lane or when unsafe • Passing another vehicle stopped at crosswalk • Passing on hill or curve or near railway crossing • Passing on left when view obstructed or traffic present on left side of highway • Processing when unsafe <ul style="list-style-type: none"> (a) after stopping at intersection (b) after stopping for stop sign at railway crossing (c) after stopping for a 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 • Speeding – unreasonable rate of speed • Speeding (general) – exceeding limit by up to 15 kph • Speeding (construction zone) – exceeding limit by up to 15 kph • Speeding (passing emergency vehicle) – exceeding limit by up to 15 kph • Speeding (flashing yellow light crossing) – exceeding limit by up to 15 kph 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 226.D</p> <p>Convictions Definitions</p>		<ul style="list-style-type: none"> • Speeding (general) – exceeding limit by over 15 but not more than 30 kph • Speeding (construction zone) – exceeding limit by over 15 but not more than 30 kph • Speeding (passing emergency vehicle) – exceeding limit by over 15 but not more than 30 kph • Speeding (flashing yellow light crossing) – exceeding limit by over 15 but not more than 30 kph • Speeding (general) – exceeding limit by over 30 but not more than 50 kph • Speeding (construction zone) – exceeding limit by over 30 but not more than 50 kph • Speeding (passing emergency vehicle) – exceeding limit by over 30 but not more than 50 kph • Speeding (flashing yellow light crossing) – exceeding limit by over 30 but not more than 50 kph • Slow driving impeding or blocking traffic • Stunting • Traffic lane violation <ul style="list-style-type: none"> (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" • Unauthorized following within 150 metres of emergency vehicle sounding siren or with flashing lights or both 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>
<p>Rule 226.D</p> <p>Conviction Definitions</p>	<p>c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within Canada or any offence substantially the same committed within or outside Canada, that conviction is considered a Major conviction.</p>	<p>c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within Canada or any offence substantially the same committed within or outside Canada, that conviction is considered a Major conviction.</p>	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 226.D Conviction Definitions	<ul style="list-style-type: none"> • Criminal negligence committed in the operation or use of a motor vehicle • Manslaughter committed in the operation or use of a motor vehicle • Driving while licence under suspension • Dangerous driving • Impaired driving • Failure or refusal to submit to a breath or blood test • Failure to pass a breath or blood test • Failure to stop at the scene of an accident • Failure to stop for a police officer, resulting in a suspension of licence for a period in excess of one year. • Immediate Roadside Suspension (IRS) Fail 	<ul style="list-style-type: none"> • Criminal negligence committed in the operation or use of a motor vehicle • Manslaughter committed in the operation or use of a motor vehicle • Driving while licence under suspension • Dangerous driving • Impaired driving • Failure or refusal to submit to a breath or blood test • Failure to pass a breath or blood test • Failure to stop at the scene of an accident • Failure to stop for a police officer, resulting in a suspension of licence for a period in excess of one year. • Immediate Roadside Suspension (IRS) Fail <p>c. Criminal Code Conviction 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)</p> <ul style="list-style-type: none"> • Criminal negligence causing death committed by means committed in the operation or use of a motor vehicle • Criminal negligence causing bodily harm committed by means of a motor vehicle • Dangerous driving operation of a motor vehicle • Dangerous operation of a motor vehicle causing bodily harm • Dangerous operation of a motor vehicle causing death • Failing or refusing to comply with demand • Failing or refusing to comply with demand when involved in an accident resulting in bodily harm • Failing or refusing to comply with demand when involved in an accident resulting in death • Failing to stop a motor vehicle while being pursued by peace officer • Failure Failing to stop at the scene of an after accident • Failing to stop after accident knowing bodily harm has been caused 	Based on the Technical Guidance under the Definitions section list of convictions has been updated	This will not impact premium*

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 226.D</p> <p>Conviction Definition</p>	<p>Note:</p> <p>2. If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction</p> <p>2. If a single incident results in both an IRS Fail and a Criminal Code Conviction, the Insurer may only apply the Surcharge once.</p>	<ul style="list-style-type: none"> • Failing to stop after accident knowing death has been caused or reckless bodily harm causing death • Impaired driving causing bodily harm* • Impaired driving causing death* • Manslaughter committed by means in the operation or use of a motor vehicle • Operation while impaired* • Operation while prohibited <p>Note:</p> <p>1. *If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction</p> <p>2. *If a single incident results in both an IRS Fail and a Criminal Code Conviction, the Insurer may only apply the surcharge once.</p>	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>
PUBLIC VEHICLE SECTION				
<p>Rule 323.D</p> <p>Convictions Definitions</p>	<p>a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <ul style="list-style-type: none"> • Exceeding the speed limit by 50 km/h or more • Failure to stop on request of or obey directions of a police officer • Driving without insurance • Novice driver failing/refusing breath sample (not identified as a criminal code conviction) • Any conviction shown in the list of serious convictions but not identified as a criminal code conviction • Fail to obey school crossing stop sign • Improper passing in a school or playground zone • Graduated Licence (where applicable): <ul style="list-style-type: none"> • Accompanying driver has excess blood alcohol • Driver unaccompanied by a qualified driver 	<p>a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <ul style="list-style-type: none"> • Exceeding the speed limit by 50 km/h or more • Failure to stop on request of or obey directions of a police officer • Driving without insurance • Novice driver failing/refusing breath sample (not identified as a criminal code conviction) • Any conviction shown in the list of serious convictions but not identified as a criminal code conviction • Fail to obey school crossing stop sign • Improper passing in a school or playground zone • Graduated Licence (where applicable): <ul style="list-style-type: none"> • Accompanying driver has excess blood alcohol • Driver unaccompanied by a qualified driver • Drive with excess passengers 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 323.D</p> <p>Convictions Definitions</p>	<ul style="list-style-type: none"> • Drive with excess passengers • Drive on prohibited highway • Drive motorcycle with passenger • Drive motorcycle on prohibited highway • Racing • Careless driving • Driving without due care and attention • Using a hand held wireless communication / entertainment device • Failure to remain at the scene of an accident 	<ul style="list-style-type: none"> • Drive on prohibited highway • Drive motorcycle with passenger • Drive motorcycle on prohibited highway • Racing • Careless driving • Driving without due care and attention • Using a hand held wireless communication / entertainment device • Failure to remain at the scene of an accident <p>a. Major Conviction 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:</p> <ul style="list-style-type: none"> • Careless driving • Driving on a bet or wager • Driving while unauthorized • Distracted Driving <ul style="list-style-type: none"> (a) Reading or viewing printed material (b) Writing, printing, or sketching (c) Personal Hygiene (d) Other activity prescribed in the regulations (e) Programming a GPS while driving Using a cellphone or electronic device • Failure Failing to remain at the scene of an accident • Failure Failing to stop on request of or obey directions of a police for a peace officer • Failing to stop for a school bus • Failing to stop school bus, vehicle carrying explosives, etc at uncontrolled railway crossing • Improper passing in a school zone or playground zone • Racing • Speeding (construction zone) – exceeding limit by more than 50 kph • Speeding (flashing yellow light crossing) – exceeding limit by more than 50 kph 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 323.D Convictions Definitions		<ul style="list-style-type: none"> • Speeding (general) - exceeding the speed limit by more than 50 kph or more • Speeding (passing emergency vehicle) – exceeding limit by more than 50 kph • Speeding in school zone or playground zone 	Based on the Technical Guidance under the Definitions section list of convictions has been updated	This will not impact premium*
Rule 323.D Convictions Definitions	<p>b. Minor The list of Minor convictions is not all inclusive and other moving violations, including new offences under an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:</p> <ul style="list-style-type: none"> • Fail to notify police • Backing up/unsafe/illegal/improper: any type • Crowding driver’s seat • Emergency vehicle/operating with no regard for safety • Driving off roadway (including shoulder/sidewalk/median): any type • Following too closely (including tailgating) • Lack of control of vehicle: any type • Improper passing infraction • Railway crossing: any type • Safety zone violation: any type • Signalling offences: any type • Slow driving/endangering other: any type • Smokescreen device on vehicle • Speeding: any type, except when listed as major or serious • Stopping/illegal/improper: any type • Stunting • Traffic signals/regulating lights: any type • Traffic signs/disobeying any legal sign except parking regulations 	<p>b. Minor The list of Minor convictions is not all inclusive and other moving violations, including new offences under an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:</p> <ul style="list-style-type: none"> • Fail to notify police • Backing up/unsafe/illegal/improper: any type • Crowding driver’s seat • Emergency vehicle/operating with no regard for safety • Driving off roadway (including shoulder/sidewalk/median): any type • Following too closely (including tailgating) • Lack of control of vehicle: any type • Improper passing infraction • Railway crossing: any type • Safety zone violation: any type • Signalling offences: any type • Slow driving/endangering other: any type • Smokescreen device on vehicle • Speeding: any type, except when listed as major or serious • Stopping/illegal/improper: any type • Stunting • Traffic signals/regulating lights: any type • Traffic signs/disobeying any legal sign except parking regulations 	Based on the Technical Guidance under the Definitions section list of convictions has been updated	This will not impact premium*

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 323.D Convictions Definitions	<ul style="list-style-type: none"> • Turns/illegal/improper: any type • Unsafe move • Wrong side of road/wrong way: any type • Yield, failing to: any type • Improper speeding in a school or playground zone • Improper passing of a school bus • Graduate License (where applicable): <ul style="list-style-type: none"> • Permit novice driver in contravention of cond/rest • Drive with front seat passenger • Drive at unlawful hour <p>Note: This is a generic list and will not, in all cases, match the exact wording printed on the driver record abstract.</p>	<ul style="list-style-type: none"> • Turns/illegal/improper: any type • Unsafe move • Wrong side of road/wrong way: any type • Yield, failing to: any type • Improper speeding in a school or playground zone • Improper passing of a school bus • Graduate License (where applicable): <ul style="list-style-type: none"> • Permit novice driver in contravention of cond/rest • Drive with front seat passenger • Drive at unlawful hour <p>Note: This is a generic list and will not, in all cases, match the exact wording printed on the driver record abstract.</p> <p>b. Minor Conviction 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:</p> <ul style="list-style-type: none"> • Backing up vehicle unsafely or where prohibited • Driving around barrier at railway crossing • Driving at less than minimum speed • Driving left of centre lane • Driving wrong way on one-way highway • Fail to ascertain sufficient space for movement • Failing to obey direction of peace officer or increase speed, etc. • Failing to obey instruction of traffic control device • Failing to make proper signal when starting, turning or changing the course or direction of a vehicle or stopping a vehicle on a highway • Failing to pass on left in safe manner or failing to return to right side of roadway in safe manner • Failing to signal <ul style="list-style-type: none"> (a) when changing lanes (b) when turning left or right 	Based on the Technical Guidance under the Definitions section list of convictions has been updated	This will not impact premium*

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 323.D</p> <p>Convictions Definitions</p>		<ul style="list-style-type: none"> (c) when stopping • Failing to stop <ul style="list-style-type: none"> (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 • Failing to stop, etc. when meeting oncoming vehicle on narrow roadway • Failing to yield right of way to a pedestrian <ul style="list-style-type: none"> (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 (f) at flashing yellow light with zone sign or symbol • Failing to yield right of way to a vehicle <ul style="list-style-type: none"> (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 • Following to close • Impeding passing vehicle • Impeding passing vehicle – multi-lane highway • Improper turns <ul style="list-style-type: none"> (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 • Overtaking another vehicle by driving off the roadway, in a parking lane or when unsafe 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 323.D</p> <p>Convictions Definitions</p>		<ul style="list-style-type: none"> • Passing another vehicle stopped at crosswalk • Passing on hill or curve or near railway crossing • Passing on left when view obstructed or traffic present on left side of highway • Processing when unsafe <ul style="list-style-type: none"> (a) after stopping at intersection (b) after stopping for stop sign at railway crossing (c) after stopping for a 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 • Speeding – unreasonable rate of speed • Speeding (general) – exceeding limit by up to 15 kph • Speeding (construction zone) – exceeding limit by up to 15 kph • Speeding (passing emergency vehicle) – exceeding limit by up to 15 kph • Speeding (flashing yellow light crossing) – exceeding limit by up to 15 kph • Speeding (general) – exceeding limit by over 15 but not more than 30 kph • Speeding (construction zone) – exceeding limit by over 15 but not more than 30 kph • Speeding (passing emergency vehicle) – exceeding limit by over 15 but not more than 30 kph • Speeding (flashing yellow light crossing) – exceeding limit by over 15 but not more than 30 kph • Speeding (general) – exceeding limit by over 30 but not more than 50 kph • Speeding (construction zone) – exceeding limit by over 30 but not more than 50 kph • Speeding (passing emergency vehicle) – exceeding limit by over 30 but not more than 50 kph • Speeding (flashing yellow light crossing) – exceeding limit by over 30 but not more than 50 kph • Slow driving impeding or blocking traffic • Stunting • Traffic lane violation <ul style="list-style-type: none"> (a) slow moving vehicle in incorrect lane (b) driving at less than maximum speed in designated fast lane outside an urban area 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 323.D Convictions Definitions		<ul style="list-style-type: none"> (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" • Unauthorized following within 150 metres of emergency vehicle sounding siren or with flashing lights or both 	Based on the Technical Guidance under the Definitions section list of convictions has been updated	This will not impact premium*
Rule 323.D Conviction Definitions	<p>c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within Canada or any offence substantially the same committed within or outside Canada, that conviction is considered a Major conviction.</p> <ul style="list-style-type: none"> • Criminal negligence committed in the operation or use of a motor vehicle • Manslaughter committed in the operation or use of a motor vehicle • Driving while licence under suspension • Dangerous driving • Impaired driving • Failure or refusal to submit to a breath or blood test • Failure to pass a breath or blood test • Failure to stop at the scene of an accident • Failure to stop for a police officer, resulting in a suspension of licence for a period in excess of one year. • Immediate Roadside Suspension (IRS) Fail 	<p>c. Serious Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within Canada or any offence substantially the same committed within or outside Canada, that conviction is considered a Major conviction.</p> <ul style="list-style-type: none"> • Criminal negligence committed in the operation or use of a motor vehicle • Manslaughter committed in the operation or use of a motor vehicle • Driving while licence under suspension • Dangerous driving • Impaired driving • Failure or refusal to submit to a breath or blood test • Failure to pass a breath or blood test • Failure to stop at the scene of an accident • Failure to stop for a police officer, resulting in a suspension of licence for a period in excess of one year. • Immediate Roadside Suspension (IRS) Fail <p>c. Criminal Code Conviction 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)</p> <ul style="list-style-type: none"> • Criminal negligence causing death committed by means committed in the operation or use of a motor vehicle 	Based on the Technical Guidance under the Definitions section list of convictions has been updated	This will not impact premium*

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 323.D</p> <p>Conviction Definitions</p>	<p>Note:</p> <ol style="list-style-type: none"> 1. If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction 2. If a single incident results in both an IRS Fail and a Criminal Code Conviction, the Insurer may only apply the Surcharge once. 	<ul style="list-style-type: none"> • Criminal negligence causing bodily harm committed by means of a motor vehicle • Dangerous driving operation of a motor vehicle • Dangerous operation of a motor vehicle causing bodily harm • Dangerous operation of a motor vehicle causing death • Failing or refusing to comply with demand • Failing or refusing to comply with demand when involved in an accident resulting in bodily harm • Failing or refusing to comply with demand when involved in an accident resulting in death • Failing to stop a motor vehicle while being pursued by peace officer • Failure Failing to stop at the scene of an after accident • Failing to stop after accident knowing bodily harm has been caused • Failing to stop after accident knowing death has been caused or reckless bodily harm causing death • Impaired driving causing bodily harm* • Impaired driving causing death* • Manslaughter committed by means in the operation or use of a motor vehicle • Operation while impaired* • Operation while prohibited <p>Note:</p> <ol style="list-style-type: none"> 1. *If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction 2. *If a single incident results in both an IRS Fail and a Criminal Code Conviction, the Insurer may only apply the surcharge once. 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
RECREATIONAL VEHICLE SECTION				
<p>Rule 425.D</p> <p>Convictions Definitions</p>	<p>a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <ul style="list-style-type: none"> • Exceeding the speed limit by 50 km/h or more • Failure to stop on request of or obey directions of a police officer • Driving without insurance • Novice driver failing/refusing breath sample (not identified as a criminal code conviction) • Any conviction shown in the list of serious convictions but not identified as a criminal code conviction • Fail to obey school crossing stop sign • Improper passing in a school or playground zone • Graduated Licence (where applicable): <ul style="list-style-type: none"> • Accompanying driver has excess blood alcohol • Driver unaccompanied by a qualified driver • Drive with excess passengers • Drive on prohibited highway • Drive motorcycle with passenger • Drive motorcycle on prohibited highway • Racing • Careless driving • Driving without due care and attention • Using a hand held wireless communication / entertainment device • Failure to remain at the scene of an accident 	<p>a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <ul style="list-style-type: none"> • Exceeding the speed limit by 50 km/h or more • Failure to stop on request of or obey directions of a police officer • Driving without insurance • Novice driver failing/refusing breath sample (not identified as a criminal code conviction) • Any conviction shown in the list of serious convictions but not identified as a criminal code conviction • Fail to obey school crossing stop sign • Improper passing in a school or playground zone • Graduated Licence (where applicable): <ul style="list-style-type: none"> • Accompanying driver has excess blood alcohol • Driver unaccompanied by a qualified driver • Drive with excess passengers • Drive on prohibited highway • Drive motorcycle with passenger • Drive motorcycle on prohibited highway • Racing • Careless driving • Driving without due care and attention • Using a hand held wireless communication / entertainment device • Failure to remain at the scene of an accident <p>a. Major Conviction 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:</p> <ul style="list-style-type: none"> • Careless driving • Driving on a bet or wager 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

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SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 425.D</p> <p>Convictions Definitions</p>		<ul style="list-style-type: none"> • Driving while unauthorized • Distracted Driving <ul style="list-style-type: none"> (a) Reading or viewing printed material (b) Writing, printing, or sketching (c) Personal Hygiene (d) Other activity prescribed in the regulations (e) Programming a GPS while driving Using a cellphone or electronic device • Failure Failing to remain at the scene of an accident • Failure Failing to stop on request of or obey directions of a police for a peace officer • Failing to stop for a school bus • Failing to stop school bus, vehicle carrying explosives, etc at uncontrolled railway crossing • Improper passing in a school zone or playground zone • Racing • Speeding (construction zone) – exceeding limit by more than 50 kph • Speeding (flashing yellow light crossing) – exceeding limit by more than 50 kph • Speeding (general) - exceeding the speed limit by more than 50 kph or more • Speeding (passing emergency vehicle) – exceeding limit by more than 50 kph • Speeding in school zone or playground zone 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>
<p>Rule 425.D</p> <p>Convictions Definitions</p>	<p>b. Minor</p> <p>The list of Minor convictions is not all inclusive and other moving violations, including new offences under an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:</p> <ul style="list-style-type: none"> • Fail to notify police • Backing up/unsafe/illegal/improper: any type • Crowding driver's seat 	<p>b. Minor</p> <p>The list of Minor convictions is not all inclusive and other moving violations, including new offences under an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:</p> <ul style="list-style-type: none"> • Fail to notify police • Backing up/unsafe/illegal/improper: any type • Crowding driver's seat 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 425.D Convictions Definitions	<ul style="list-style-type: none"> • Emergency vehicle/operating with no regard for safety • Driving off roadway (including shoulder/sidewalk/median): any type • Following too closely (including tailgating) • Lack of control of vehicle: any type • Improper passing infraction • Railway crossing: any type • Safety zone violation: any type • Signalling offences: any type • Slow driving/endangering other: any type • Smokescreen device on vehicle • Speeding: any type, except when listed as major or serious • Stopping/illegal/improper: any type • Stunting • Traffic signals/regulating lights: any type • Traffic signs/disobeying any legal sign except parking regulations • Turns/illegal/improper: any type • Unsafe move • Wrong side of road/wrong way: any type • Yield, failing to: any type • Improper speeding in a school or playground zone • Improper passing of a school bus • Graduate License (where applicable): <ul style="list-style-type: none"> • Permit novice driver in contravention of cond/rest • Drive with front seat passenger • Drive at unlawful hour <p>Note: This is a generic list and will not, in all cases, match the exact wording printed on the driver record abstract.</p>	<ul style="list-style-type: none"> • Emergency vehicle/operating with no regard for safety • Driving off roadway (including shoulder/sidewalk/median): any type • Following too closely (including tailgating) • Lack of control of vehicle: any type • Improper passing infraction • Railway crossing: any type • Safety zone violation: any type • Signalling offences: any type • Slow driving/endangering other: any type • Smokescreen device on vehicle • Speeding: any type, except when listed as major or serious • Stopping/illegal/improper: any type • Stunting • Traffic signals/regulating lights: any type • Traffic signs/disobeying any legal sign except parking regulations • Turns/illegal/improper: any type • Unsafe move • Wrong side of road/wrong way: any type • Yield, failing to: any type • Improper speeding in a school or playground zone • Improper passing of a school bus • Graduate License (where applicable): <ul style="list-style-type: none"> • Permit novice driver in contravention of cond/rest • Drive with front seat passenger • Drive at unlawful hour <p>Note: This is a generic list and will not, in all cases, match the exact wording printed on the driver record abstract.</p>	Based on the Technical Guidance under the Definitions section list of convictions has been updated	This will not impact premium*

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 425.D</p> <p>Convictions Definitions</p>		<p>b. Minor Conviction 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:</p> <ul style="list-style-type: none"> • Backing up vehicle unsafely or where prohibited • Driving around barrier at railway crossing • Driving at less than minimum speed • Driving left of centre lane • Driving wrong way on one-way highway • Fail to ascertain sufficient space for movement • Failing to obey direction of peace officer or increase speed, etc. • Failing to obey instruction of traffic control device • Failing to make proper signal when starting, turning or changing the course or direction of a vehicle or stopping a vehicle on a highway • Failing to pass on left in safe manner or failing to return to right side of roadway in safe manner • Failing to signal <ul style="list-style-type: none"> (a) when changing lanes (b) when turning left or right (c) when stopping • Failing to stop <ul style="list-style-type: none"> (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 • Failing to stop, etc. when meeting oncoming vehicle on narrow roadway 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 425.D</p> <p>Convictions Definitions</p>		<ul style="list-style-type: none"> • Failing to yield right of way to a pedestrian <ul style="list-style-type: none"> (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 (f) at flashing yellow light with zone sign or symbol • Failing to yield right of way to a vehicle <ul style="list-style-type: none"> (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 • Following to close • Impeding passing vehicle • Impeding passing vehicle – multi-lane highway • Improper turns <ul style="list-style-type: none"> (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 • Overtaking another vehicle by driving off the roadway, in a parking lane or when unsafe • Passing another vehicle stopped at crosswalk • Passing on hill or curve or near railway crossing • Passing on left when view obstructed or traffic present on left side of highway • Processing when unsafe <ul style="list-style-type: none"> (a) after stopping at intersection (b) after stopping for stop sign at railway crossing (c) after stopping for a 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 • Speeding – unreasonable rate of speed • Speeding (general) – exceeding limit by up to 15 kph • Speeding (construction zone) – exceeding limit by up to 15 kph 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

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SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 425.D</p> <p>Convictions Definitions</p>		<ul style="list-style-type: none"> • Speeding (passing emergency vehicle) – exceeding limit by up to 15 kph • Speeding (flashing yellow light crossing) – exceeding limit by up to 15 kph • Speeding (general) – exceeding limit by over 15 but not more than 30 kph • Speeding (construction zone) – exceeding limit by over 15 but not more than 30 kph • Speeding (passing emergency vehicle) – exceeding limit by over 15 but not more than 30 kph • Speeding (flashing yellow light crossing) – exceeding limit by over 15 but not more than 30 kph • Speeding (general) – exceeding limit by over 30 but not more than 50 kph • Speeding (construction zone) – exceeding limit by over 30 but not more than 50 kph • Speeding (passing emergency vehicle) – exceeding limit by over 30 but not more than 50 kph • Speeding (flashing yellow light crossing) – exceeding limit by over 30 but not more than 50 kph • Slow driving impeding or blocking traffic • Stunting • Traffic lane violation <ul style="list-style-type: none"> (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" • Unauthorized following within 150 metres of emergency vehicle sounding siren or with flashing lights or both 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 425.D</p> <p>Conviction Definitions</p>	<p>c. Serious</p> <p>Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within Canada or any offence substantially the same committed within or outside Canada, that conviction is considered a Major conviction.</p> <ul style="list-style-type: none"> • Criminal negligence committed in the operation or use of a motor vehicle • Manslaughter committed in the operation or use of a motor vehicle • Driving while licence under suspension • Dangerous driving • Impaired driving • Failure or refusal to submit to a breath or blood test • Failure to pass a breath or blood test • Failure to stop at the scene of an accident • Failure to stop for a police officer, resulting in a suspension of licence for a period in excess of one year. • Immediate Roadside Suspension (IRS) Fail 	<p>c. Serious</p> <p>Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within Canada or any offence substantially the same committed within or outside Canada, that conviction is considered a Major conviction.</p> <ul style="list-style-type: none"> • Criminal negligence committed in the operation or use of a motor vehicle • Manslaughter committed in the operation or use of a motor vehicle • Driving while licence under suspension • Dangerous driving • Impaired driving • Failure or refusal to submit to a breath or blood test • Failure to pass a breath or blood test • Failure to stop at the scene of an accident • Failure to stop for a police officer, resulting in a suspension of licence for a period in excess of one year. • Immediate Roadside Suspension (IRS) Fail <p>c. Criminal Code Conviction</p> <p>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)</p> <ul style="list-style-type: none"> • Criminal negligence causing death committed by means committed in the operation or use of a motor vehicle • Criminal negligence causing bodily harm committed by means of a motor vehicle • Dangerous driving operation of a motor vehicle • Dangerous operation of a motor vehicle causing bodily harm • Dangerous operation of a motor vehicle causing death • Failing or refusing to comply with demand 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 425.D</p> <p>Conviction Definitions</p>	<p>Note:</p> <ol style="list-style-type: none"> If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction If a single incident results in both an IRS Fail and a Criminal Code Conviction, the Insurer may only apply the Surcharge once. 	<ul style="list-style-type: none"> Failing or refusing to comply with demand when involved in an accident resulting in bodily harm Failing or refusing to comply with demand when involved in an accident resulting in death Failing to stop a motor vehicle while being pursued by peace officer Failure Failing to stop at the scene of an after accident Failing to stop after accident knowing bodily harm has been caused Failing to stop after accident knowing death has been caused or reckless bodily harm causing death Impaired driving causing bodily harm* Impaired driving causing death* Manslaughter committed by means in the operation or use of a motor vehicle Operation while impaired* Operation while prohibited <p>Note:</p> <ol style="list-style-type: none"> *If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction *If a single incident results in both an IRS Fail and a Criminal Code Conviction, the Insurer may only apply the surcharge once. 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

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**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
GARAGE SECTION				
<p>Rule 623.B</p> <p>Convictions Definitions</p>	<p>a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <ul style="list-style-type: none"> • Exceeding the speed limit by 50 km/h or more • Failure to stop on request of or obey directions of a police officer • Driving without insurance • Novice driver failing/refusing breath sample (not identified as a criminal code conviction) • Any conviction shown in the list of serious convictions but not identified as a criminal code conviction • Fail to obey school crossing stop sign • Improper passing in a school or playground zone • Graduated Licence (where applicable): <ul style="list-style-type: none"> • Accompanying driver has excess blood alcohol • Driver unaccompanied by a qualified driver • Drive with excess passengers • Drive on prohibited highway • Drive motorcycle with passenger • Drive motorcycle on prohibited highway • Racing • Careless driving • Driving without due care and attention • Using a hand held wireless communication / entertainment device • Failure to remain at the scene of an accident 	<p>a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <ul style="list-style-type: none"> • Exceeding the speed limit by 50 km/h or more • Failure to stop on request of or obey directions of a police officer • Driving without insurance • Novice driver failing/refusing breath sample (not identified as a criminal code conviction) • Any conviction shown in the list of serious convictions but not identified as a criminal code conviction • Fail to obey school crossing stop sign • Improper passing in a school or playground zone • Graduated Licence (where applicable): <ul style="list-style-type: none"> • Accompanying driver has excess blood alcohol • Driver unaccompanied by a qualified driver • Drive with excess passengers • Drive on prohibited highway • Drive motorcycle with passenger • Drive motorcycle on prohibited highway • Racing • Careless driving • Driving without due care and attention • Using a hand held wireless communication / entertainment device • Failure to remain at the scene of an accident <p>a. Major Conviction 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:</p> <ul style="list-style-type: none"> • Careless driving • Driving on a bet or wager 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 623.B</p> <p>Convictions Definitions</p>		<ul style="list-style-type: none"> • Driving while unauthorized • Distracted Driving <ul style="list-style-type: none"> (a) Reading or viewing printed material (b) Writing, printing, or sketching (c) Personal Hygiene (d) Other activity prescribed in the regulations (e) Programming a GPS while driving Using a cellphone or electronic device • Failure Failing to remain at the scene of an accident • Failure Failing to stop on request of or obey directions of a police for a peace officer • Failing to stop for a school bus • Failing to stop school bus, vehicle carrying explosives, etc at uncontrolled railway crossing • Improper passing in a school zone or playground zone • Racing • Speeding (construction zone) – exceeding limit by more than 50 kph • Speeding (flashing yellow light crossing) – exceeding limit by more than 50 kph • Speeding (general) - exceeding the speed limit by more than 50 kph or more • Speeding (passing emergency vehicle) – exceeding limit by more than 50 kph • Speeding in school zone or playground zone 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>
<p>Rule 623.B</p> <p>Convictions Definitions</p>	<p>b. Minor</p> <p>The list of Minor convictions is not all inclusive and other moving violations, including new offences under an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:</p> <ul style="list-style-type: none"> • Fail to notify police • Backing up/unsafe/illegal/improper: any type • Crowding driver's seat • Emergency vehicle/operating with no regard for safety 	<p>b. Minor</p> <p>The list of Minor convictions is not all inclusive and other moving violations, including new offences under an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:</p> <ul style="list-style-type: none"> • Fail to notify police • Backing up/unsafe/illegal/improper: any type • Crowding driver's seat • Emergency vehicle/operating with no regard for safety 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 623.B Convictions Definitions	<ul style="list-style-type: none"> • Driving off roadway (including shoulder/sidewalk/median): any type • Following too closely (including tailgating) • Lack of control of vehicle: any type • Improper passing infraction • Railway crossing: any type • Safety zone violation: any type • Signalling offences: any type • Slow driving/endangering other: any type • Smokescreen device on vehicle • Speeding: any type, except when listed as major or serious • Stopping/illegal/improper: any type • Stunting • Traffic signals/regulating lights: any type • Traffic signs/disobeying any legal sign except parking regulations • Turns/illegal/improper: any type • Unsafe move • Wrong side of road/wrong way: any type • Yield, failing to: any type • Improper speeding in a school or playground zone • Improper passing of a school bus • Graduate License (where applicable): <ul style="list-style-type: none"> • Permit novice driver in contravention of cond/rest • Drive with front seat passenger • Drive at unlawful hour <p>Note: This is a generic list and will not, in all cases, match the exact wording printed on the driver record abstract.</p>	<ul style="list-style-type: none"> • Driving off roadway (including shoulder/sidewalk/median): any type • Following too closely (including tailgating) • Lack of control of vehicle: any type • Improper passing infraction • Railway crossing: any type • Safety zone violation: any type • Signalling offences: any type • Slow driving/endangering other: any type • Smokescreen device on vehicle • Speeding: any type, except when listed as major or serious • Stopping/illegal/improper: any type • Stunting • Traffic signals/regulating lights: any type • Traffic signs/disobeying any legal sign except parking regulations • Turns/illegal/improper: any type • Unsafe move • Wrong side of road/wrong way: any type • Yield, failing to: any type • Improper speeding in a school or playground zone • Improper passing of a school bus • Graduate License (where applicable): <ul style="list-style-type: none"> • Permit novice driver in contravention of cond/rest • Drive with front seat passenger • Drive at unlawful hour <p>Note: This is a generic list and will not, in all cases, match the exact wording printed on the driver record abstract.</p>	Based on the Technical Guidance under the Definitions section list of convictions has been updated	This will not impact premium*

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 623.B</p> <p>Convictions Definitions</p>		<p>b. Minor Conviction 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:</p> <ul style="list-style-type: none"> • Backing up vehicle unsafely or where prohibited • Driving around barrier at railway crossing • Driving at less than minimum speed • Driving left of centre lane • Driving wrong way on one-way highway • Fail to ascertain sufficient space for movement • Failing to obey direction of peace officer or increase speed, etc. • Failing to obey instruction of traffic control device • Failing to make proper signal when starting, turning or changing the course or direction of a vehicle or stopping a vehicle on a highway • Failing to pass on left in safe manner or failing to return to right side of roadway in safe manner • Failing to signal <ul style="list-style-type: none"> (a) when changing lanes (b) when turning left or right (c) when stopping • Failing to stop <ul style="list-style-type: none"> (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 • Failing to stop, etc. when meeting oncoming vehicle on narrow roadway 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

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<p>Rule 623.B</p> <p>Convictions Definitions</p>		<ul style="list-style-type: none"> • Failing to yield right of way to a pedestrian <ul style="list-style-type: none"> (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 (f) at flashing yellow light with zone sign or symbol • Failing to yield right of way to a vehicle <ul style="list-style-type: none"> (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 • Following to close • Impeding passing vehicle • Impeding passing vehicle – multi-lane highway • Improper turns <ul style="list-style-type: none"> (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 • Overtaking another vehicle by driving off the roadway, in a parking lane or when unsafe • Passing another vehicle stopped at crosswalk • Passing on hill or curve or near railway crossing • Passing on left when view obstructed or traffic present on left side of highway • Processing when unsafe <ul style="list-style-type: none"> (a) after stopping at intersection (b) after stopping for stop sign at railway crossing (c) after stopping for a 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 • Speeding – unreasonable rate of speed • Speeding (general) – exceeding limit by up to 15 kph • Speeding (construction zone) – exceeding limit by up to 15 kph 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 623.B</p> <p>Convictions Definitions</p>		<ul style="list-style-type: none"> • Speeding (passing emergency vehicle) – exceeding limit by up to 15 kph • Speeding (flashing yellow light crossing) – exceeding limit by up to 15 kph • Speeding (general) – exceeding limit by over 15 but not more than 30 kph • Speeding (construction zone) – exceeding limit by over 15 but not more than 30 kph • Speeding (passing emergency vehicle) – exceeding limit by over 15 but not more than 30 kph • Speeding (flashing yellow light crossing) – exceeding limit by over 15 but not more than 30 kph • Speeding (general) – exceeding limit by over 30 but not more than 50 kph • Speeding (construction zone) – exceeding limit by over 30 but not more than 50 kph • Speeding (passing emergency vehicle) – exceeding limit by over 30 but not more than 50 kph • Speeding (flashing yellow light crossing) – exceeding limit by over 30 but not more than 50 kph • Slow driving impeding or blocking traffic • Stunting • Traffic lane violation <ul style="list-style-type: none"> (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" • Unauthorized following within 150 metres of emergency vehicle sounding siren or with flashing lights or both 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

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SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 623.B</p> <p>Conviction Definitions</p>	<p>c. Serious</p> <p>Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within Canada or any offence substantially the same committed within or outside Canada, that conviction is considered a Major conviction.</p> <ul style="list-style-type: none"> • Criminal negligence committed in the operation or use of a motor vehicle • Manslaughter committed in the operation or use of a motor vehicle • Driving while licence under suspension • Dangerous driving • Impaired driving • Failure or refusal to submit to a breath or blood test • Failure to pass a breath or blood test • Failure to stop at the scene of an accident • Failure to stop for a police officer, resulting in a suspension of licence for a period in excess of one year. • Immediate Roadside Suspension (IRS) Fail 	<p>c. Serious</p> <p>Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within Canada or any offence substantially the same committed within or outside Canada, that conviction is considered a Major conviction.</p> <ul style="list-style-type: none"> • Criminal negligence committed in the operation or use of a motor vehicle • Manslaughter committed in the operation or use of a motor vehicle • Driving while licence under suspension • Dangerous driving • Impaired driving • Failure or refusal to submit to a breath or blood test • Failure to pass a breath or blood test • Failure to stop at the scene of an accident • Failure to stop for a police officer, resulting in a suspension of licence for a period in excess of one year. • Immediate Roadside Suspension (IRS) Fail <p>c. Criminal Code Conviction</p> <p>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)</p> <ul style="list-style-type: none"> • Criminal negligence causing death committed by means committed in the operation or use of a motor vehicle • Criminal negligence causing bodily harm committed by means of a motor vehicle • Dangerous driving operation of a motor vehicle • Dangerous operation of a motor vehicle causing bodily harm • Dangerous operation of a motor vehicle causing death • Failing or refusing to comply with demand 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 623.B</p> <p>Conviction Definitions</p>	<p>Note:</p> <ol style="list-style-type: none"> If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction If a single incident results in both an IRS Fail and a Criminal Code Conviction, the Insurer may only apply the Surcharge once. 	<ul style="list-style-type: none"> Failing or refusing to comply with demand when involved in an accident resulting in bodily harm Failing or refusing to comply with demand when involved in an accident resulting in death Failing to stop a motor vehicle while being pursued by peace officer Failure Failing to stop at the scene of an after accident Failing to stop after accident knowing bodily harm has been caused Failing to stop after accident knowing death has been caused or reckless bodily harm causing death Impaired driving causing bodily harm* Impaired driving causing death* Manslaughter committed by means in the operation or use of a motor vehicle Operation while impaired* Operation while prohibited <p>Note:</p> <ol style="list-style-type: none"> *If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction *If a single incident results in both an IRS Fail and a Criminal Code Conviction, the Insurer may only apply the surcharge once. 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
DRIVER'S POLICY SECTION				
Rule 724.D Convictions Definitions	<p>a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <ul style="list-style-type: none"> • Exceeding the speed limit by 50 km/h or more • Failure to stop on request of or obey directions of a police officer • Driving without insurance • Novice driver failing/refusing breath sample (not identified as a criminal code conviction) • Any conviction shown in the list of serious convictions but not identified as a criminal code conviction • Fail to obey school crossing stop sign • Improper passing in a school or playground zone • Graduated Licence (where applicable): <ul style="list-style-type: none"> • Accompanying driver has excess blood alcohol • Driver unaccompanied by a qualified driver • Drive with excess passengers • Drive on prohibited highway • Drive motorcycle with passenger • Drive motorcycle on prohibited highway • Racing • Careless driving • Driving without due care and attention • Using a hand held wireless communication / entertainment device • Failure to remain at the scene of an accident 	<p>a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <ul style="list-style-type: none"> • Exceeding the speed limit by 50 km/h or more • Failure to stop on request of or obey directions of a police officer • Driving without insurance • Novice driver failing/refusing breath sample (not identified as a criminal code conviction) • Any conviction shown in the list of serious convictions but not identified as a criminal code conviction • Fail to obey school crossing stop sign • Improper passing in a school or playground zone • Graduated Licence (where applicable): <ul style="list-style-type: none"> • Accompanying driver has excess blood alcohol • Driver unaccompanied by a qualified driver • Drive with excess passengers • Drive on prohibited highway • Drive motorcycle with passenger • Drive motorcycle on prohibited highway • Racing • Careless driving • Driving without due care and attention • Using a hand held wireless communication / entertainment device • Failure to remain at the scene of an accident <p>a. Major Conviction 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:</p> <ul style="list-style-type: none"> • Careless driving • Driving on a bet or wager 	Based on the Technical Guidance under the Definitions section list of convictions has been updated	This will not impact premium*

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 724.D Convictions Definitions		<ul style="list-style-type: none"> • Driving while unauthorized • Distracted Driving <ul style="list-style-type: none"> (a) Reading or viewing printed material (b) Writing, printing, or sketching (c) Personal Hygiene (d) Other activity prescribed in the regulations (e) Programming a GPS while driving Using a cellphone or electronic device • Failure Failing to remain at the scene of an accident • Failure Failing to stop on request of or obey directions of a police for a peace officer • Failing to stop for a school bus • Failing to stop school bus, vehicle carrying explosives, etc at uncontrolled railway crossing • Improper passing in a school zone or playground zone • Racing • Speeding (construction zone) – exceeding limit by more than 50 kph • Speeding (flashing yellow light crossing) – exceeding limit by more than 50 kph • Speeding (general) - exceeding the speed limit by more than 50 kph or more • Speeding (passing emergency vehicle) – exceeding limit by more than 50 kph • Speeding in school zone or playground zone 	Based on the Technical Guidance under the Definitions section list of convictions has been updated	This will not impact premium*
Rule 724.D Convictions Definitions	<p>b. Minor The list of Minor convictions is not all inclusive and other moving violations, including new offences under an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:</p> <ul style="list-style-type: none"> • Fail to notify police • Backing up/unsafe/illegal/improper: any type • Crowding driver's seat • Emergency vehicle/operating with no regard for safety 	<p>b. Minor The list of Minor convictions is not all inclusive and other moving violations, including new offences under an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:</p> <ul style="list-style-type: none"> • Fail to notify police • Backing up/unsafe/illegal/improper: any type • Crowding driver's seat • Emergency vehicle/operating with no regard for safety 	Based on the Technical Guidance under the Definitions section list of convictions has been updated	This will not impact premium*

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 724.D Convictions Definitions	<ul style="list-style-type: none"> • Driving off roadway (including shoulder/sidewalk/median): any type • Following too closely (including tailgating) • Lack of control of vehicle: any type • Improper passing infraction • Railway crossing: any type • Safety zone violation: any type • Signalling offences: any type • Slow driving/endangering other: any type • Smokescreen device on vehicle • Speeding: any type, except when listed as major or serious • Stopping/illegal/improper: any type • Stunting • Traffic signals/regulating lights: any type • Traffic signs/disobeying any legal sign except parking regulations • Turns/illegal/improper: any type • Unsafe move • Wrong side of road/wrong way: any type • Yield, failing to: any type • Improper speeding in a school or playground zone • Improper passing of a school bus • Graduate License (where applicable): <ul style="list-style-type: none"> • Permit novice driver in contravention of cond/rest • Drive with front seat passenger • Drive at unlawful hour <p>Note: This is a generic list and will not, in all cases, match the exact wording printed on the driver record abstract.</p>	<ul style="list-style-type: none"> • Driving off roadway (including shoulder/sidewalk/median): any type • Following too closely (including tailgating) • Lack of control of vehicle: any type • Improper passing infraction • Railway crossing: any type • Safety zone violation: any type • Signalling offences: any type • Slow driving/endangering other: any type • Smokescreen device on vehicle • Speeding: any type, except when listed as major or serious • Stopping/illegal/improper: any type • Stunting • Traffic signals/regulating lights: any type • Traffic signs/disobeying any legal sign except parking regulations • Turns/illegal/improper: any type • Unsafe move • Wrong side of road/wrong way: any type • Yield, failing to: any type • Improper speeding in a school or playground zone • Improper passing of a school bus • Graduate License (where applicable): <ul style="list-style-type: none"> • Permit novice driver in contravention of cond/rest • Drive with front seat passenger • Drive at unlawful hour <p>Note: This is a generic list and will not, in all cases, match the exact wording printed on the driver record abstract.</p> <p>b. Minor Conviction 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</p>	Based on the Technical Guidance under the Definitions section list of convictions has been updated	This will not impact premium*

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 724.D</p> <p>Convictions Definitions</p>		<p>than the Criminal Code (Canada), or of another province or territory:</p> <ul style="list-style-type: none"> • Backing up vehicle unsafely or where prohibited • Driving around barrier at railway crossing • Driving at less than minimum speed • Driving left of centre lane • Driving wrong way on one-way highway • Fail to ascertain sufficient space for movement • Failing to obey direction of peace officer or increase speed, etc. • Failing to obey instruction of traffic control device • Failing to make proper signal when starting, turning or changing the course or direction of a vehicle or stopping a vehicle on a highway • Failing to pass on left in safe manner or failing to return to right side of roadway in safe manner • Failing to signal <ul style="list-style-type: none"> (a) when changing lanes (b) when turning left or right (c) when stopping • Failing to stop <ul style="list-style-type: none"> (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 • Failing to stop, etc. when meeting oncoming vehicle on narrow roadway • Failing to yield right of way to a pedestrian <ul style="list-style-type: none"> (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 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 724.D</p> <p>Convictions Definitions</p>		<ul style="list-style-type: none"> (e) at flashing yellow light not at intersection (f) at flashing yellow light with zone sign or symbol • Failing to yield right of way to a vehicle <ul style="list-style-type: none"> (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 • Following to close • Impeding passing vehicle • Impeding passing vehicle – multi-lane highway • Improper turns <ul style="list-style-type: none"> (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 • Overtaking another vehicle by driving off the roadway, in a parking lane or when unsafe • Passing another vehicle stopped at crosswalk • Passing on hill or curve or near railway crossing • Passing on left when view obstructed or traffic present on left side of highway • Processing when unsafe <ul style="list-style-type: none"> (a) after stopping at intersection (b) after stopping for stop sign at railway crossing (c) after stopping for a 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 • Speeding – unreasonable rate of speed • Speeding (general) – exceeding limit by up to 15 kph • Speeding (construction zone) – exceeding limit by up to 15 kph • Speeding (passing emergency vehicle) – exceeding limit by up to 15 kph • Speeding (flashing yellow light crossing) – exceeding limit by up to 15 kph 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 724.D</p> <p>Convictions Definitions</p>		<ul style="list-style-type: none"> • Speeding (general) – exceeding limit by over 15 but not more than 30 kph • Speeding (construction zone) – exceeding limit by over 15 but not more than 30 kph • Speeding (passing emergency vehicle) – exceeding limit by over 15 but not more than 30 kph • Speeding (flashing yellow light crossing) – exceeding limit by over 15 but not more than 30 kph • Speeding (general) – exceeding limit by over 30 but not more than 50 kph • Speeding (construction zone) – exceeding limit by over 30 but not more than 50 kph • Speeding (passing emergency vehicle) – exceeding limit by over 30 but not more than 50 kph • Speeding (flashing yellow light crossing) – exceeding limit by over 30 but not more than 50 kph • Slow driving impeding or blocking traffic • Stunting • Traffic lane violation <ul style="list-style-type: none"> (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" • Unauthorized following within 150 metres of emergency vehicle sounding siren or with flashing lights or both 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

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**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 724.D</p> <p>Conviction Definitions</p>	<p>c. Serious</p> <p>Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within Canada or any offence substantially the same committed within or outside Canada, that conviction is considered a Major conviction.</p> <ul style="list-style-type: none"> • Criminal negligence committed in the operation or use of a motor vehicle • Manslaughter committed in the operation or use of a motor vehicle • Driving while licence under suspension • Dangerous driving • Impaired driving • Failure or refusal to submit to a breath or blood test • Failure to pass a breath or blood test • Failure to stop at the scene of an accident • Failure to stop for a police officer, resulting in a suspension of licence for a period in excess of one year. • Immediate Roadside Suspension (IRS) Fail 	<p>c. Serious</p> <p>Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within Canada or any offence substantially the same committed within or outside Canada, that conviction is considered a Major conviction.</p> <ul style="list-style-type: none"> • Criminal negligence committed in the operation or use of a motor vehicle • Manslaughter committed in the operation or use of a motor vehicle • Driving while licence under suspension • Dangerous driving • Impaired driving • Failure or refusal to submit to a breath or blood test • Failure to pass a breath or blood test • Failure to stop at the scene of an accident • Failure to stop for a police officer, resulting in a suspension of licence for a period in excess of one year. • Immediate Roadside Suspension (IRS) Fail <p>c. Criminal Code Conviction</p> <p>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)</p> <ul style="list-style-type: none"> • Criminal negligence causing death committed by means committed in the operation or use of a motor vehicle • Criminal negligence causing bodily harm committed by means of a motor vehicle • Dangerous driving operation of a motor vehicle • Dangerous operation of a motor vehicle causing bodily harm • Dangerous operation of a motor vehicle causing death • Failing or refusing to comply with demand 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

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SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 724.D</p> <p>Conviction Definitions</p>	<p>Note:</p> <ol style="list-style-type: none"> If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction If a single incident results in both an IRS Fail and a Criminal Code Conviction, the Insurer may only apply the Surcharge once. 	<ul style="list-style-type: none"> Failing or refusing to comply with demand when involved in an accident resulting in bodily harm Failing or refusing to comply with demand when involved in an accident resulting in death Failing to stop a motor vehicle while being pursued by peace officer Failure Failing to stop at the scene of an after accident Failing to stop after accident knowing bodily harm has been caused Failing to stop after accident knowing death has been caused or reckless bodily harm causing death Impaired driving causing bodily harm* Impaired driving causing death* Manslaughter committed by means in the operation or use of a motor vehicle Operation while impaired* Operation while prohibited <p>Note:</p> <ol style="list-style-type: none"> *If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction *If a single incident results in both an IRS Fail and a Criminal Code Conviction, the Insurer may only apply the surcharge once. 	<p>Based on the Technical Guidance under the Definitions section list of convictions has been updated</p>	<p>This will not impact premium*</p>

* Note: Servicing Carriers were instructed to charge for tickets listed in the Technical Guidance on May 13, 2025. Please refer to Servicing Carrier Bulletin AB SC2025-03 appended to this submission.

February 2026

**Manual of Rules and Rates
ALBERTA**

**Revised Private Passenger Vehicles Rate & Rules
Effective April 1, 2026 (New Business), September 1, 2026
(Renewals)**

Effective April 1, 2026 (New Business) and September 1, 2026 (Renewals) Facility Association is implementing the following updates for new business and renewals in Alberta:

- Revised Private Passenger Vehicles rate. Overall, there is a change of +12.05%. Rates may vary depending upon individual policy circumstances.
- **Private Passenger Rule Changes:**
 - Change in Accident/Conviction surcharge table for Serious conviction
 - New Serious conviction - Immediate Roadside Suspension (IRS)
 - Discontinuation of the Currency Differential Surcharge
 - Update to the rule changing Alberta exposure surcharge to Outside Province Exposure Surcharge

The Facility Association website www.facilityassociation.com has been updated with this information.

This bulletin is being distributed by the Servicing Carrier, to whom all enquiries should be addressed.

**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026 (NEW BUSINESS)
AND SEPTEMBER 1, 2026 (RENEWAL)**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
PRIVATE PASSENGER SECTION				
Rule 136.C Accident and Conviction Surcharges Table	<p>C. Accident/Conviction Surcharge Table</p> <p>Events in the preceding 36 months</p> <p>Chargeable Accidents:</p> <p style="padding-left: 20px;">2 0%</p> <p style="padding-left: 20px;">3 30%</p> <p>Each additional 15%</p> <p>Major Convictions</p> <p style="padding-left: 20px;">1 25%</p> <p>Each additional 25%</p> <p>Minor Convictions</p> <p style="padding-left: 20px;">2 5%</p> <p style="padding-left: 20px;">3 15%</p> <p style="padding-left: 20px;">4 25%</p> <p>Each additional 15%</p> <p>Serious Convictions</p> <p style="padding-left: 20px;">1 100%</p> <p>Each additional 100%</p> <p>Maximum surcharge for accidents and all convictions 200% for underage principal operator No maximum for any other operator</p>	<p>C. Accident/Conviction Surcharge Table</p> <p>Events in the preceding 36 months</p> <p>Chargeable Accidents:</p> <p style="padding-left: 20px;">2 0%</p> <p style="padding-left: 20px;">3 30%</p> <p>Each additional 15%</p> <p>Major Convictions</p> <p style="padding-left: 20px;">1 25%</p> <p>Each additional 25%</p> <p>Minor Convictions</p> <p style="padding-left: 20px;">2 5%</p> <p style="padding-left: 20px;">3 15%</p> <p style="padding-left: 20px;">4 25%</p> <p>Each additional 15%</p> <p>Events in the preceding 48 months</p> <p>Serious Convictions</p> <p style="padding-left: 20px;">1 100%</p> <p>Each additional 100%</p> <p>Maximum surcharge for accidents and all convictions 200% for underage principal operator No maximum for any other operator</p>	Based on Bulletin Technical Guidance 2022-11. Serious convictions can be surcharged within 48 months of the preceding conviction. FA previously unable to implement due to PPV Rate freeze.	This may impact premiums
Rule 136.D.c Conviction Definitions (excluding grid risks) c. Serious	NEW Serious Conviction added	<ul style="list-style-type: none"> • Immediate Roadside Suspension (IRS) Fail <p>Note:</p> <p style="padding-left: 20px;">1. If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction.</p> <p style="padding-left: 20px;">2. If a single incident results in both an IRS Fail and a Criminal Code Conviction, the Insurer may only apply the surcharge once.</p>	Based on Bulletin Technical Guidance 2022-11. New criminal code conviction	This may impact premiums

**FACILITY ASSOCIATION ALBERTA RULE & RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026 (NEW BUSINESS)
AND SEPTEMBER 1, 2026 (RENEWAL)**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 138:</p> <p>Outside Alberta Exposure</p>	<p>Rule 138: Outside Alberta Exposure</p> <p>A. Outside Alberta Exposure Surcharge Any vehicle that is operated in another Canadian jurisdiction or the U.S. is subject to a surcharge. This surcharge shall apply to private passenger vehicles where proof of insurance is required and where the vehicles are used for business purposes.</p> <p>The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.</p> <p>The Insured must advise the Agent/Broker the percentage of total mileage that the vehicle will be used outside Alberta and the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 144: Vehicles Used Outside Jurisdiction of Registration.</p> <p>If this exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, DCPD, Accident Benefits and END 44 only.</p> <p>NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask Insureds whether or not proof of insurance must be filed and, if so, in what amount.</p> <p>Liability, DCPD, Accident Benefits, END 44 For each percentage point of use in another Canadian jurisdiction or the U.S., surcharge 1% of the applicable premium.</p>	<p>Rule 138: Outside Alberta Province Exposure</p> <p>A. Outside Alberta Province Exposure Surcharge Any vehicle that is operated in another Canadian jurisdiction or the U.S. is subject to a surcharge. This surcharge shall apply to private passenger vehicles where proof of insurance is required and where the vehicles are used for business, commercial purposes or are carrying passengers.</p> <p>The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.</p> <p>The Insured must advise the Agent/Broker the percentage of total mileage that the vehicle will be used outside Alberta Province/Territory including the U.S. and the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 144: Vehicles Used Outside Jurisdiction of Registration.</p> <p>If this exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, DCPD, Accident Benefits and END 44 only</p> <p>NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask Insureds whether or not proof of insurance must be filed and, if so, in what amount.</p> <p>Liability, Accident Benefits, DCPD, END 44 For each percentage point of use in another Canadian jurisdiction or the U.S., surcharge 1% of the applicable premium.</p> <p>If this exposure is 5.0% or less of total mileage in the U.S. or applicable Canadian jurisdiction, a 5% surcharge will apply to Liability, Accident Benefits, DCPD and END 44.</p> <p>If this exposure is over 5.0% of total mileage in the U.S. or applicable Canadian jurisdiction, surcharge 1% of the applicable premium.</p>	<p>Currency differential surcharge will be discontinued as FA is working towards modernizing and simplify its rating.</p>	<p>This may impact premium</p>

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SUMMARY OF APPROVED RULE CHANGES EFFECTIVE APRIL 1, 2026 (NEW BUSINESS)
AND SEPTEMBER 1, 2026 (RENEWAL)**

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<p>Rule 144: Vehicles Used Outside Jurisdiction of Registration</p>	<p>When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes.</p> <ol style="list-style-type: none"> 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. If the vehicle is operated outside Alberta, Alberta rates and a surcharge apply. Refer to Rule 138. 3. The surcharge does not apply to private passenger vehicles that are used for personal use only and proof of insurance is not required. <p>Where proof of insurance is required and, at the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.</p> <ol style="list-style-type: none"> 4. If the out of province exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, DCPD, Accident Benefits and END 44 only. 5. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered. <i>For example:</i> The Insured lives in Calgary, is on sabbatical in California and the vehicle is registered in Alberta. Calgary rates apply. 6. If the vehicle is used in different territories, refer to Rule 109: Rating Territory 	<p>When a vehicle is registered in one jurisdiction but garaged and chiefly used in another, the following is to be used as a guide for rating purposes.</p> <ol style="list-style-type: none"> 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. If the vehicle is operated outside Alberta, Alberta rates and a surcharge apply. Refer to Rule 138. 2. The surcharge does not apply to private passenger vehicles that are used for personal use only and proof of insurance is not required. <p>Where proof of insurance is required and, at the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.</p> <ol style="list-style-type: none"> 4. If the out of province exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, DCPD, Accident Benefits and END 44 only. 5. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered. <i>For example:</i> The Insured lives in Calgary, is on sabbatical in California and the vehicle is registered in Alberta. Calgary rates apply. 6. If the vehicle is used in different territories, refer to Rule 109: Rating Territory 3. If the vehicle is operated outside the jurisdiction which it is, registered, including into the U.S. Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 138 to determine the surcharges applicable <p>NOTE: At the Servicing Carrier's discretion, a copy of fuel tax information log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.</p>	<p>FA aims to harmonize and simplify the wordings across all jurisdictions</p>	<p>This may impact premium</p>

January 2026

**Manual of Rules and Rates
ALBERTA**

**Revised Interurban Rate Change
Effective March 1, 2026 (New Business), April 1, 2026 (Renewals)**

Effective March 1, 2026 (New Business) and April 1, 2026 (Renewals) Facility Association is implementing the following updates for new business and renewals in Alberta:

- Revised Interurban rate. Overall, there is a change of +28.23%. Rates may vary depending upon individual policy circumstances.

The Facility Association website www.facilityassociation.com has been updated with this information.

This bulletin is being distributed by the Servicing Carrier, to whom all enquiries should be addressed.