

Superintendent of Insurance

Interpretation Bulletin

Bulletin Number:	01-2020
Title:	MINOR INJURY REGULATION – ANNUAL INCREASE IN AMOUNT FOR NON-PECUNIARY DAMAGES
Date:	November 2020
To:	All Insurance Companies Licensed in Alberta to Sell Automobile Insurance

Purpose

The purpose of this bulletin is to provide information regarding the amendment to the minor injury amount, calculated in accordance with the Minor Injury Regulation (MIR).

In accordance with the MIR, effective January 1, 2021, the maximum minor injury amount of \$5,296 will be adjusted by 1.3 per cent, to \$5,365. The new amount is applicable to minor injuries resulting from automobile accidents that occur in Alberta on or after January 1, 2021.

The MIR requires an annual adjustment to the total amount recoverable as damages for non-pecuniary loss for minor injuries sustained by a claimant as a result of an automobile accident. The annual adjustment is effective January 1 each year. The amount of any adjustment is in accordance with the annual change in the Alberta Consumer Price Index. A table of the historical maximum minor injury amounts is attached as an appendix.

If you have any questions regarding this Interpretation Bulletin, please contact my office at (780) 643-2237 or tbf.insurance@gov.ab.ca.

[Original Signed]

Sherri Wilson
Superintendent of Insurance

Appendix A Historical Annual Adjustments to the Minor Injury Cap

The historical maximum minor injury amounts, reported by effective date, are as follows:

Effective Date Range	Minor Injury Amount
October 1, 2004 – December 31, 2006	\$4,000
January 1, 2007 – December 31, 2007	\$4,144
January 1, 2008 – December 31, 2008	\$4,339
January 1, 2009 – December 31, 2009	\$4,504
January 1, 2010 – December 31, 2010	\$4,518
January 1, 2011 – December 31, 2011	\$4,559
January 1, 2012 – December 31, 2012	\$4,641
January 1, 2013 – December 31, 2013	\$4,725
January 1, 2014 – December 31, 2014	\$4,777
January 1, 2015 – December 31, 2015	\$4,892
January 1, 2016 – December 31, 2016	\$4,956
January 1, 2017 – December 31, 2017	\$5,020
January 1, 2018 – December 31, 2018	\$5,080
January 1, 2019 – December 31, 2019	\$5,202
January 1, 2020 – December 31, 2020	\$5,296
January 1, 2021 – December 31, 2021	\$5,365

Contact Information and Useful Links

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