



**SUPERINTENDENT OF INSURANCE
INTERPRETATION BULLETIN**

BULLETIN NUMBER: 12-2019

**TITLE: MINOR INJURY REGULATION – ANNUAL INCREASE IN
AMOUNT FOR NON-PECUNIARY DAMAGES**

DATE: November 2019

**To: All Insurance Companies Licensed in Alberta to Sell Automobile
Insurance**

Attention: Chief Executive Officer

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, 2020, the maximum minor injury amount of \$5,202 will be adjusted by 1.8 per cent, to \$5,296. The new amount is applicable to minor injuries resulting from automobile accidents that occur in Alberta on or after January 1, 2020.

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 questions regarding this bulletin, please contact our office, either by email at tbf.insurance@gov.ab.ca, or by phone at 780-643-2237 (toll-free in Alberta by first dialing 310-0000).

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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 to December 31, 2020	\$5,296