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<b>NOTICE NUMBER:</b>	<b>04-2018</b>
<b>TITLE:</b>	<b>Clarification of Minor Injury Regulation</b>
<b>DATE:</b>	<b>May 17, 2018</b>

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## **PURPOSE**

The purpose of this notice is to advise that clarifying amendments have been made to the Minor Injury Regulation (MIR) to ensure that everyone has a clear understanding of which minor injuries are covered by the MIR.

Additionally, minor technical amendments have been made to three automobile insurance regulations: Minor Injury Regulation (MIR), Automobile Insurance Premiums Regulation (AIPR), and Automobile Accident Insurance Benefits Regulation (AAIBR),

## **BACKGROUND**

### ***A. MIR Clarification***

The purpose of the MIR is to control pain and suffering damage awards for minor injuries sustained in automobile collisions, which helps to keep automobile insurance affordable, accessible and fair for Albertans.

The MIR applies to sprain, strain, and most whiplash injuries, and limits the pain and suffering damages available for those injuries if the injuries do not result in a serious impairment.

The amendment to MIR makes it clear that some temporomandibular joint injuries, as well as physical or psychological conditions or symptoms arising from sprains, strains and whiplash injuries and that resolve with those injuries, are considered minor injuries under the MIR and should be treated as such.

## ***B. Renewal of the Regulations***

The AAIBR and MIR were set to expire on September 30, 2018, and the AIPR was set to expire on August 31, 2020. The regulations' expiry dates have been repealed to ensure consistency between the regulations and the Diagnostic and Treatment Protocols Regulation. Treasury Board and Finance will continue to regularly engage in discussions with stakeholders and review the regulations to ensure they remain current and relevant.

In addition to clarifying the MIR, government is also making some minor technical amendments to ensure Alberta's auto regulations are up to date and align with other legislation - including aligning the list of surcharge offences in the AIPR with the Traffic Safety Act, the Criminal Code of Canada and related legislation.

Any questions regarding the contents of this notice may be directed to my office by:

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[ORIGINAL SIGNED]

Ms. Nilam Jetha  
Superintendent of Insurance

See related news release: [Keeping auto insurance affordable](#) (May 17, 2018).