

InterSuperintendent of Insurance

Interpretation Bulletin

Bulletin Number:	07-2024
Title:	MINOR INJURY REGULATION – ANNUAL INCREASE IN AMOUNT FOR NON-PECUNIARY DAMAGES
Date:	December 12, 2024
To:	All Insurance Companies Licensed to Sell Automobile Insurance in Alberta

Purpose

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

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.

Government is changing the way adjustments are made to account for inflation. The new approach will standardize the magnitude of inflation adjustments used across government and set an escalator annually in the *Alberta Personal Income Tax Act*. The “Alberta escalator” will come into effect January 1, 2025. In accordance with the MIR, effective January 1, 2025, the maximum minor injury amount of \$6,061 will be increased by 2 per cent, to \$6,182. The new amount is applicable to minor injuries resulting from automobile accidents that occur in Alberta on or after January 1, 2025. A table of the historical minor injury cap amounts is attached.

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

[ORIGINAL SIGNED]

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Superintendent of Insurance

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Appendix A Historical Minor Injury Cap Amounts

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
January 1, 2022 – December 31, 2022	\$5,488
January 1, 2023 – December 31, 2023	\$5,817
January 1, 2024 – December 31, 2024	\$6,061
January 1, 2025 – December 31, 2025	\$6,182

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Contact Information and Useful Links

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