

Deputy Superintendent of Insurance

Interpretation Bulletin

Bulletin Number:	05-2025
Title:	MINOR INJURY REGULATION – ANNUAL INCREASE IN AMOUNT FOR NON-PECUNIARY DAMAGES
Date:	November 2025
To:	All insurance companies licensed for automobile insurance in Alberta

Purpose

This Interpretation Bulletin provides updated information regarding the annual adjustment to the minor injury cap amount, as prescribed under the Minor Injury Regulation (MIR).

Background

Under the MIR, the maximum amount recoverable as non-pecuniary damages for minor injuries sustained in automobile accidents is adjusted annually. This adjustment takes effect on January 1 each year.

Beginning January 1, 2025, inflation adjustments across government programs, including the minor injury cap, were standardized using the “Alberta escalator”, a new indexation framework established under the *Alberta Personal Income Tax Act*. This approach ensures consistency in annual adjustments across various government benefits and programs.

Updated Minor Injury Cap Amount

Effective January 1, 2026, the maximum minor injury cap amount will increase by two per cent, from \$6,182 to \$6,306. The new amount is applicable to minor injuries resulting from automobile accidents that occur in Alberta on or after January 1, 2026.

A table of the historical minor injury cap amounts is attached.

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

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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
January 1, 2026 – December 31, 2026	\$6,306

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