

# Deputy Superintendent of Insurance

## Interpretation Bulletin

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

### 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](mailto: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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