

**Bulletin 04-14**

**September 26, 2014**

**To: Private Passenger Automobile Insurers**

**Subject: Grid Premiums Effective January 1, 2015**

Today after considering all of the oral and written information presented through the open meeting process, including the analysis and the findings presented by its actuary, Oliver Wyman, the Board issued Order No. 01-14 increasing the current Grid rate level by +7% effective January 1, 2015. The adjustment is in accordance with Schedule 3, Section 3(1) of the *Automobile Insurance Premiums Regulation*.

Order 01-14 issued the following table of premiums for the Grid rating program in satisfaction of the requirements under the Regulation. All insurers must implement these premiums effective January 1, 2015.

Grid Base Premiums as of January 1, 2015

Policyholder's choice of coverage	Territory	
	Edmonton/Calgary	Rest of Alberta
\$200,000	\$1,752	\$1,401
\$250,000	\$1,807	\$1,446
\$300,000	\$1,846	\$1,477
\$400,000	\$1,910	\$1,528
\$500,000	\$1,957	\$1,566
\$750,000	\$2,001	\$1,601
\$1 million	\$2,061	\$1,649
\$2 million	\$2,246	\$1,797

Insurers must send an acknowledgement to this office by December 1, 2014, verifying that they have made provisions to comply with Order No. 01-14. The order can be viewed on our website at [www.airb.alberta.ca/orders/](http://www.airb.alberta.ca/orders/).

Sincerely,

*"Original signed"*

Del Dyck CMA, CLGM  
 Executive Director