

Establish Initial Grid Step Placement

EFFECTIVE JANUARY 1, 2022 TO DECEMBER 31, 2022

Is the Driver Newly Licensed?

Yes

Starting at Grid step 0, move down a Grid step for each full year licensed

New drivers with driver training commence with Grid step -2 and remain there until licensed a full 3 years

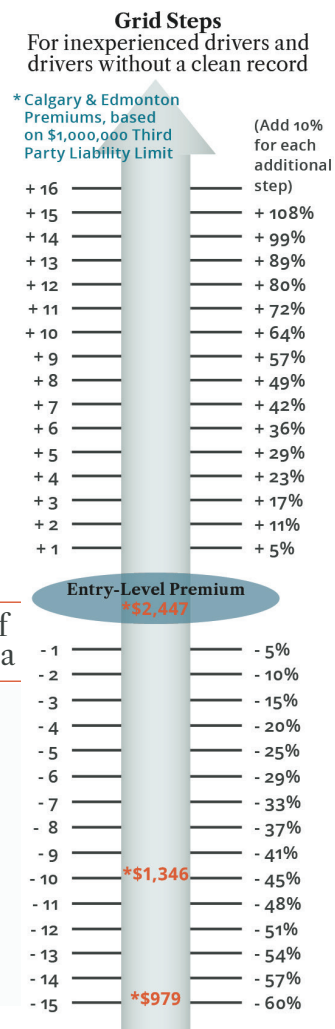
No

Starting at Grid step 0, follow **Steps** below for each year licensed after the relevant date to calculate the initial Grid step

Step 1: Move down 1 Grid step for every full year of driving experience (Grid steps do not advance while license is suspended)

Step 2: Move up 5 Grid steps for each at-fault accident

Number of Convictions	Surcharge		
	Minor Convictions	Major Convictions	Criminal Code Convictions
1	0%	25%	300%
2	25%	50%	45%
3	35%	100%	For each additional conviction, add 150 to the immediately preceding percentage
4	50%	200%	
5	75%	400%	
6	100%	800%	
7 or More	For each additional conviction, double the immediately preceding percentage		



Surcharge for At-Fault Claims in Past 3 Years

Number of At-Fault Claims	Percentage to be Added
1	0%
2	30%

For each additional at-fault accident, add 15% to the immediately preceding percentage

Territory

Liability Limit	Edmonton Calgary	Northern Alberta	Rest of Alberta
\$200,000	\$2,080	\$1,412	\$1,486
\$250,000	\$2,154	\$1,461	\$1,538
\$300,000	\$2,202	\$1,495	\$1,573
\$400,000	\$2,276	\$1,544	\$1,626
\$500,000	\$2,325	\$1,578	\$1,661
\$750,000	\$2,374	\$1,611	\$1,696
\$1,000,000	\$2,447	\$1,661	\$1,748
\$2,000,000	\$2,667	\$1,810	\$1,905

Once the Grid premium has been calculated, the insurer's DCPD premium must be added to obtain the final Grid premium.

Please note: the intended purpose of this document is to be used as a quick reference only - more information may be required to provide an accurate Grid premium calculation