

# Establish Initial Grid Step Placement

EFFECTIVE JANUARY 1, 2023 TO DECEMBER 31, 2023

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

## Surcharge

Number of Convictions	Minor Convictions	Major Convictions	Criminal Code Convictions
1	0%	25%	300%
2	25%	50%	450%
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		

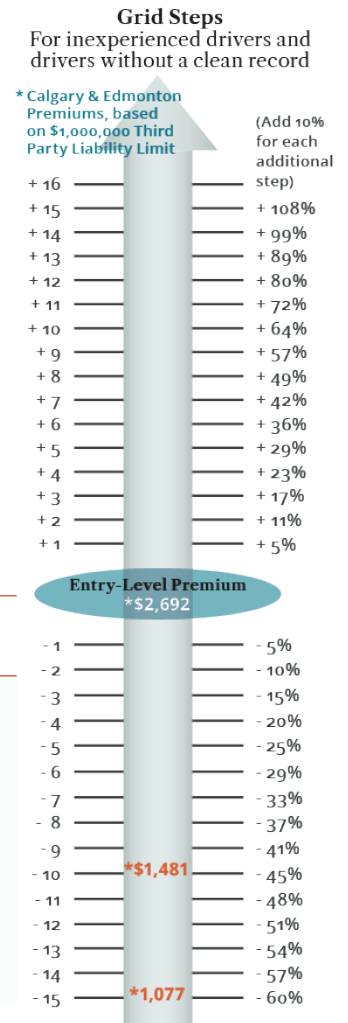
## Surcharge for At-Fault Claims in Past 3 Years

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	\$2,288	\$1,553	\$1,635
\$250,000	\$2,369	\$1,608	\$1,692
\$300,000	\$2,423	\$1,644	\$1,731
\$400,000	\$2,504	\$1,699	\$1,788
\$500,000	\$2,558	\$1,736	\$1,827
\$750,000	\$2,611	\$1,772	\$1,865
\$1,000,000	\$2,692	\$1,827	\$1,923
\$2,000,000	\$2,934	\$1,991	\$2,096



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\*