

Establish Initial Grid Step Placement

EFFECTIVE MAY 1, 2024 TO DECEMBER 31, 2024

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		

Grid Steps

For inexperienced drivers and drivers without a clean record

* Calgary & Edmonton Premiums, based on \$1,000,000 Third Party Liability Limit
* Add 10% for each additional step

+15	+108%
+14	+99%
+13	+89%
+12	+80%
+11	+72%
+10	+64%
+9	+57%
+8	+49%
+7	+42%
+6	+36%
+5	+29%
+4	+23%
+3	+17%
+2	+11%
+1	+5%

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

Policyholder's Choice of Coverage	Edmonton/ Calgary	Northern Alberta	Other
\$200,000	\$2,563	\$1,739	\$1,831
\$250,000	\$2,653	\$1,801	\$1,895
\$300,000	\$2,714	\$1,841	\$1,938
\$400,000	\$2,804	\$1,903	\$2,003
\$500,000	\$2,865	\$1,944	\$2,046
\$750,000	\$2,925	\$1,985	\$2,089
\$1,000,000	\$3,015	\$2,046	\$2,154
\$2,000,000	\$3,287	\$2,230	\$2,348

Entry-Level Premium

*\$3,015	
-1	-5%
-2	-10%
-3	-15%
-4	-20%
-5	-25%
-6	-29%
-7	-33%
-8	-37%
-9	-41%
-10	-45%
-11	-48%
-12	-51%
-13	-54%
-14	-54%
-15	-54%

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