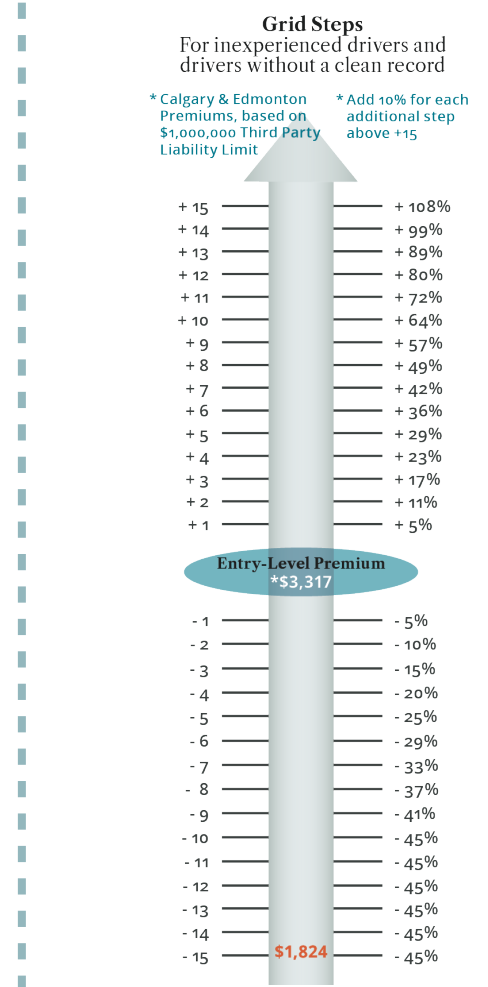
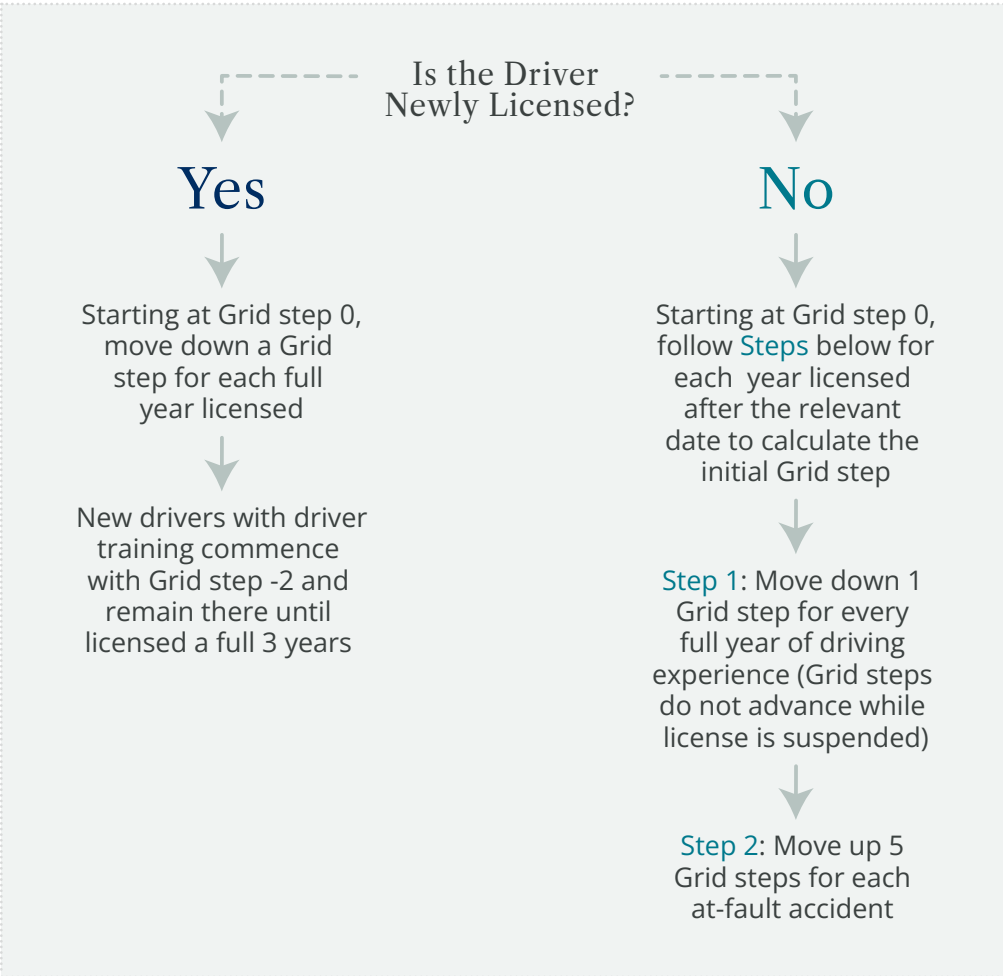


Establish Initial Grid Step Placement

EFFECTIVE JANUARY 1 TO DECEMBER 31, 2025



Policyholder's Choice of Coverage	Territory		
	Edmonton/ Calgary	Northern Alberta	Other
\$200,000	\$2,819	\$1,913	\$2,014
\$250,000	\$2,919	\$1,980	\$2,085
\$300,000	\$2,985	\$2,025	\$2,132
\$400,000	\$3,084	\$2,093	\$2,203
\$500,000	\$3,151	\$2,138	\$2,251
\$750,000	\$3,217	\$2,183	\$2,298
\$1,000,000	\$3,317	\$2,251	\$2,369
\$2,000,000	\$3,615	\$2,453	\$2,582

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

Number of Convictions	Surcharge		
	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	Refer to Grid Guidance		

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