

# 2025 Annual Grid Review

## Adjustment to Grid Base Premiums for Basic Coverage Effective January 1, 2026

### Legislative & Regulatory Mandate

The Government of Alberta established the Automobile Insurance Rate Board (AIRB) under Section 599(1) of the Insurance Act (the Act). The Act and the Automobile Insurance Premiums Regulation (Regulation) define the AIRB's mandate and responsibilities which include adjusting the Grid base premium based on the Annual Review completed under Section 9 of the Regulation no later than October 1 each year. Additionally, on or before October 31 each year, the AIRB must publish a table determining the base premium for a driver by the territory in which they reside and the coverage they choose.

### Increase Grid Base Premium

The AIRB orders an increase in the Grid base premiums by 20%.

The table below determines the base premium for a driver by the territory in which they reside and the coverage they choose. All insurers must implement the premiums in the table below effective January 1, 2026.

#### Grid Base Premiums as of January 1, 2026

Policyholder's Choice of Coverage	Territory		
	Edmonton/ Calgary	Northern Alberta	Other
\$200,000	\$3,383	\$2,296	\$2,417
\$250,000	\$3,503	\$2,376	\$2,502
\$300,000	\$3,582	\$2,430	\$2,558
\$400,000	\$3,701	\$2,512	\$2,644
\$500,000	\$3,781	\$2,566	\$2,701
\$750,000	\$3,860	\$2,620	\$2,758
\$1,000,000	\$3,980	\$2,701	\$2,843
\$2,000,000	\$4,338	\$2,944	\$3,098

## Current Grid Base Premium

The following is the Grid base premium in effect until December 31, 2025.

Grid Base Premiums as of January 1, 2025<sup>1</sup>

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

Should you have any questions relating to this Order, please contact our office at (780) 427-5428 or by email: [airb@gov.ab.ca](mailto:airb@gov.ab.ca).

Laurie Balfour, MBA, CPA, CMA  
Executive Director