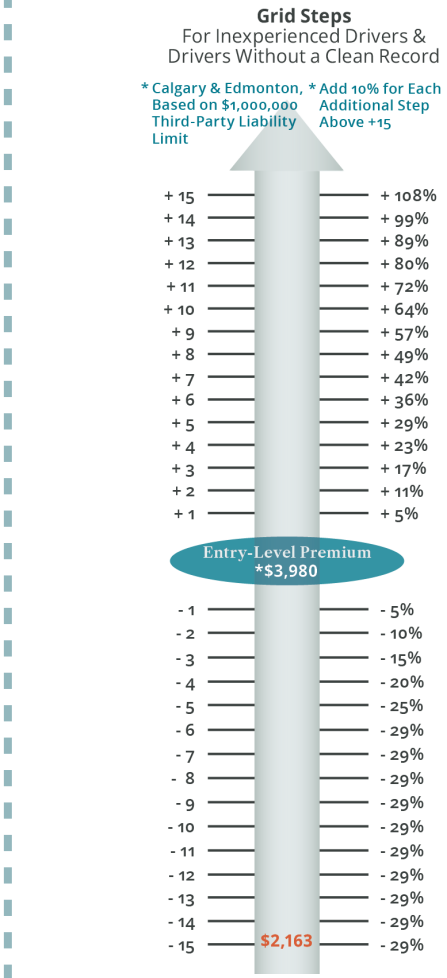
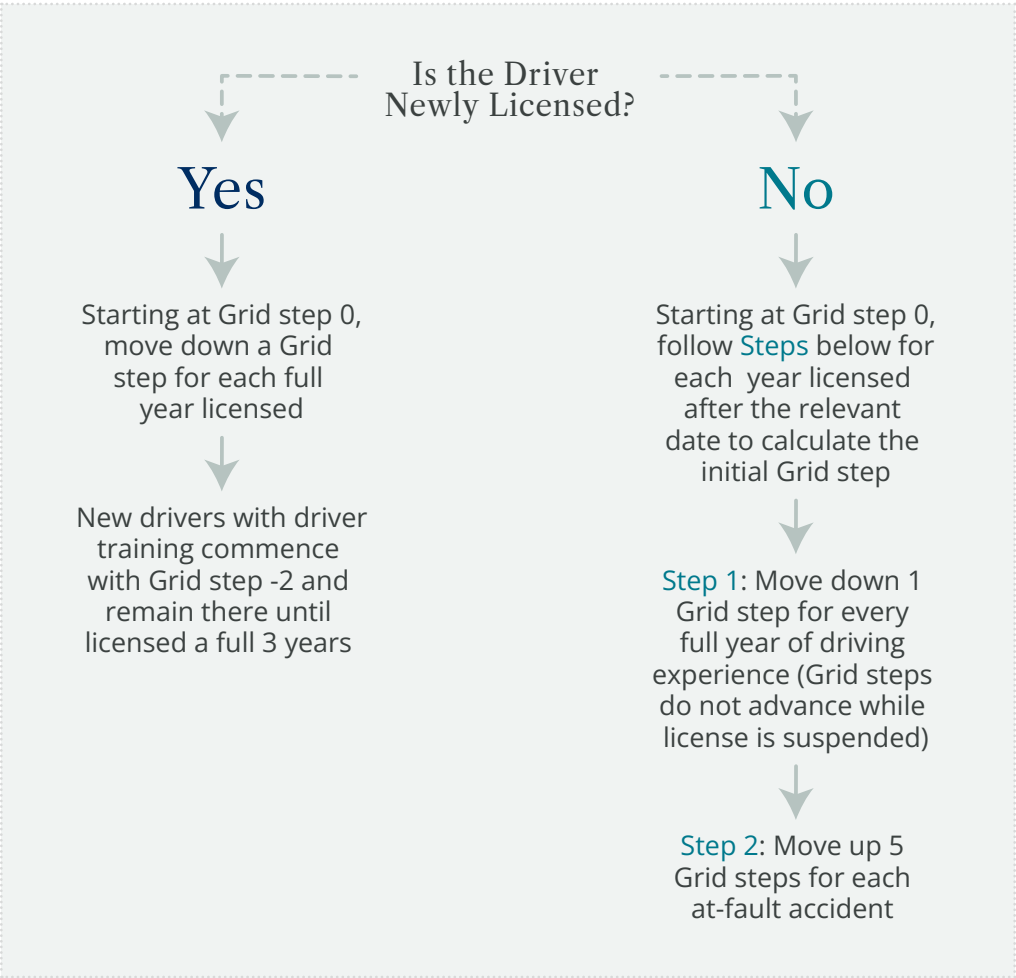


Establish Initial Grid Step Placement

EFFECTIVE JANUARY 1 TO DECEMBER 31, 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

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 proceeding 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”