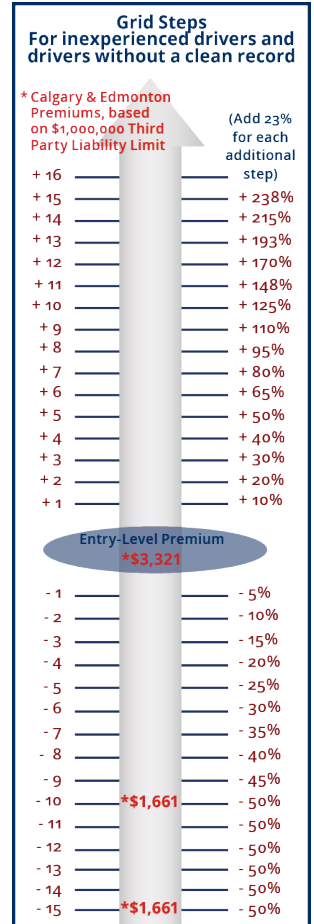
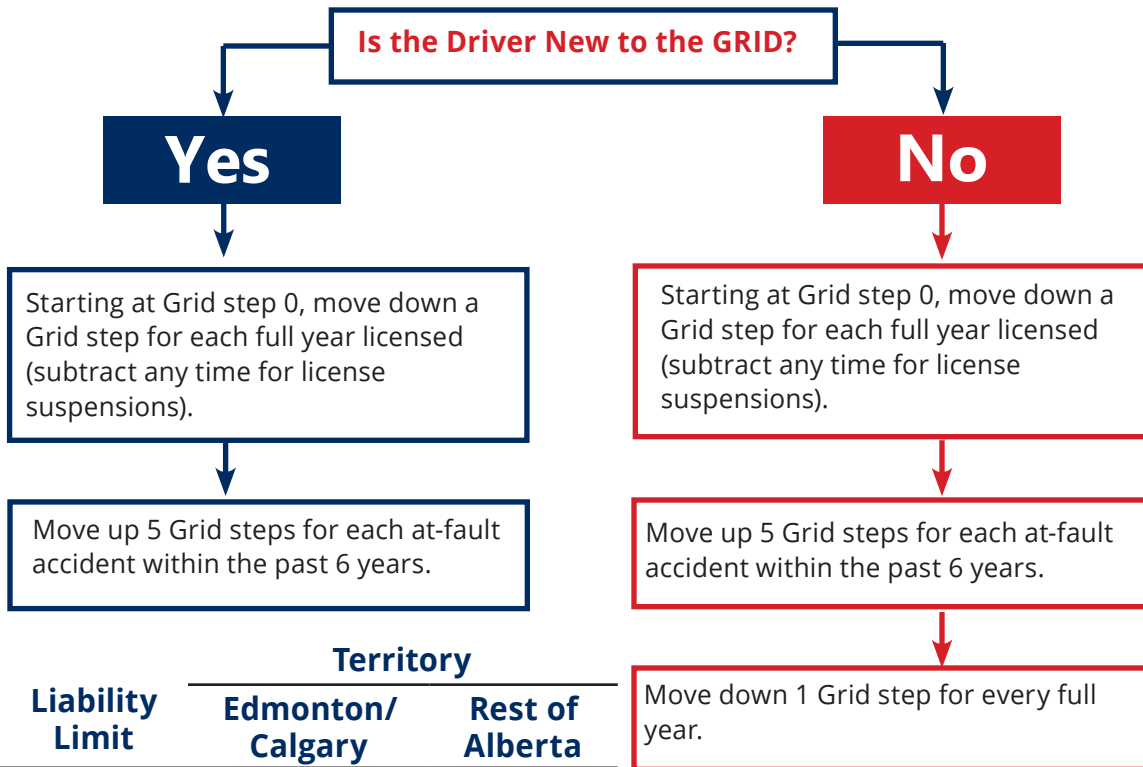


ALBERTA'S GRID STEP CALCULATION

Effective January 1, 2021 to December 31, 2021



Liability Limit	Territory	
	Edmonton/ Calgary	Rest of Alberta
\$200,000	\$2,825	\$2,259
\$250,000	\$2,913	\$2,331
\$300,000	\$2,974	\$2,380
\$400,000	\$3,080	\$2,463
\$500,000	\$3,154	\$2,525
\$750,000	\$3,225	\$2,581
\$1 million	\$3,321	\$2,658
\$2 million	\$3,620	\$2,897

Surcharge for At-fault Claims in Past 3 Years

Number of At-fault Claims	Percentage to be Added
2	30%

For each additional at-fault accidents, add 15% to the immediately preceding percentage

Surcharge

Number of Convictions	Minor Convictions	Major Convictions	Criminal Code Convictions
1	0%	25%	300%
2	25%	50%	450%
3	35%	100%	
4	50%	200%	For each additional conviction, add 150 percentage points to the immediately preceding percentage
5	75%	400%	
6	100%	800%	
7 or more	For each additional conviction, double the immediately preceding percentage		

- "Accident free" years refer to the most recent 15 years of driving experience.
- New drivers with driver training commence with Grid step -2; remain there until licensed a full three years.
- If no at-fault accidents have occurred within the past 6 years, the highest Grid step that can be assigned is a 0.
- Grid step cannot advance while license suspended.

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