Establish Initial Grid Step Placement

EFFECTIVE JANUARY 1 TO DECEMBER 31, 2026

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

Grid Steps

For Inexperienced Drivers & Drivers Without a Clean Record

* Calgary & Edmonton, Based on $1,000,000 Third-Party Liability Limit

* Add 10% for Each Additional Step Above +15

+ 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%
	Entry-Level Premium *$3,980	
- 1		- 5%
- 2		- 10%
- 3		- 15%
- 4		- 20%
- 5		- 25%
- 6		- 29%
- 7		- 29%
- 8		- 29%
- 9		- 29%
- 10		- 29%
- 11		- 29%
- 12		- 29%
- 13		- 29%
- 14		- 29%
- 15	$2,163	- 29%

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

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 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

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

AIRB AUTOMOBILE INSURANCE RATE BOARD

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