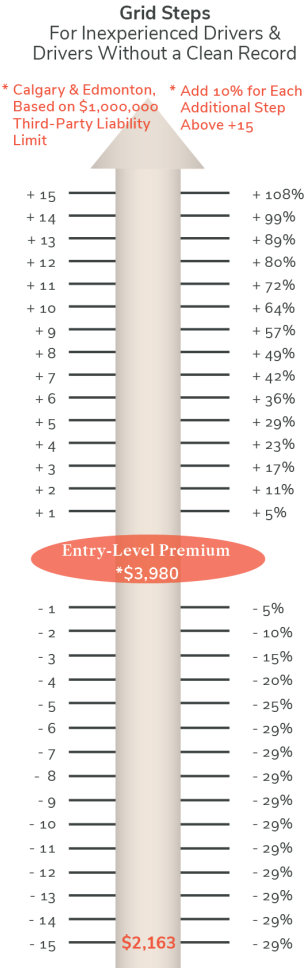
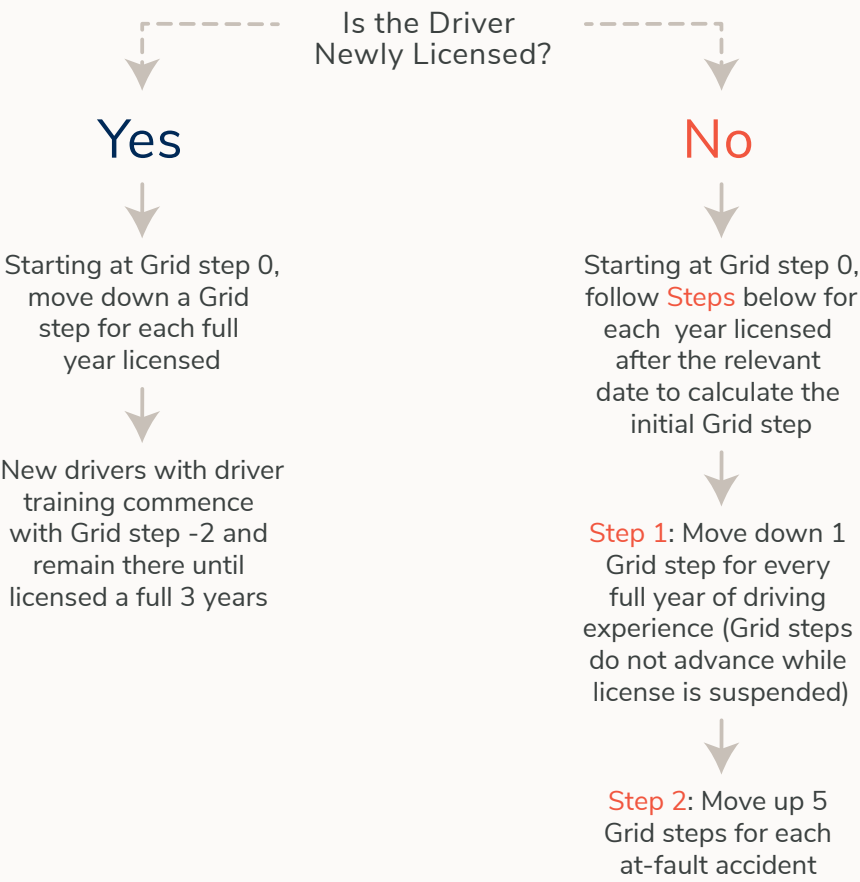


# Establish Initial Grid Step Placement

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 <a href="#">Grid Guidance</a> |                   |                                                                                  |

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\*