

April 30, 2007

British Columbia Utilities Commission
6th Floor, 900 Howe Street
Vancouver, B.C. V6Z 2N3

Attention: Robert J. Pellatt, Commission Secretary

Dear Mr. Pellatt:

Re: ICBC's Rate Design Application - Basic Insurance Tariff Errata

In reviewing ICBC's Basic Insurance Tariff filed on March 29, 2007 as Appendix 18B of ICBC's Rate Design Application, it has come to our attention that a number of relatively minor corrections should be made to the Basic Insurance Tariff before it is considered for approval by the Commission. A corrected version of the Basic Insurance Tariff is enclosed, and a description of the corrections follows.

SECTION	CORRECTION
Title Page	Change "AutoPlan" to "Autoplan"
Throughout	Change "Basic insurance tariff" to "Basic Insurance Tariff"
Throughout	Change "Fleet" to "fleet"
Index	In the entry for section 2.E.3, change "Own" to "Owned" in the phrase "Insured's Own Vehicles"
Index	In the entry for Section 3.B.3 correct the name of the section to read "Application for Claim Rated Scale Discount (APV247A)"
1.	Delete the definition of "base rate premium" and replace it with the following: means the premium for a vehicle determined in accordance with Schedule C before applying discounts and surcharges.
2.B	In second paragraph change "AutoPlan" to "Autoplan"
2.C.1	Delete the entire section and replace it with the following:

SECTION	CORRECTION
	<p>The base rate premium for a new or renewal owner's certificate for a vehicle will, unless the vehicle is insured under Fleetplan (see Section 2.D), or unless another provision of the Basic Insurance Tariff applies, be calculated in accordance with Schedule C (Schedule of Basic Insurance Premiums) with reference to the rate class and territory declared in the application for that owner's certificate.</p>
2.D.1	Add quotation marks at the end of the indented quote
2.D.2.1	<p>Delete the entire section and replace it with the following:</p> <p>The base rate premium for a new or renewal owner's certificate for each vehicle in a fleet will be calculated in accordance with Schedule C (Schedule of Basic Insurance Premiums) with reference to the rate class and territory declared in the application for that owner's certificate.</p>
2.D.2.2	In the first sentence, add the words "for each vehicle in a fleet" after the words "for each new or renewal owner's certificate"
2.E.5	Delete the word "Garage" from the phrase "Garage Fleetplan"
2.E.5.11	<p>Delete the formula for section 1B coverage and replace with:</p> <p>[garage rate from Table 1B-1 of Schedule L x 10%] x [# of employee points/100] = premium payable</p>
2.F.4	Replace "Owners" with "Owner's" in heading
2.F.15.1	In the last sentence, change "pro rated" to "prorated"
3.B.2	Replace "Unites" with "United"
3.B.3	<p>Delete the entire section and replace with:</p> <p>3.B.3 Application for Claim-Rated Scale Discount (APV247A)</p> <p>The fee for an Application for Claim-Rated Scale Discount (APV247A) is \$20 per application unless the application is made concurrently with an application for an owner's certificate in which case there is no charge for the Application for Claim-Rated Scale Discount (APV247A).</p>

SECTION	CORRECTION
Schedule B, p.2	Correct alignment in definition of “emergency vehicle”
Schedule B, p.38	Remove grid lines around heading for consistency
Schedule B, p.42	Following the phrase “Parade Floats” add “(Conditional Factor PFT)”
Schedule B, p.53	Correct alignment of heading that reads “Delivery of goods/equipment of owner or lessee (if leased vehicle), or others”
Schedule B, p.77	Correct alignment of heading “Dump trucks”
Schedule C	Add a colon in the page headings to read “Schedule C: Schedule of Basic Insurance Premiums”
Schedule D	Amend the page headings to read “Schedule D: Claim-Rated Scale”
Schedule D, p.3	Correct alignment at the end of definition 3.7(b) so that the portion beginning “the 2 month period...” immediately follows the word “certificate,”
Schedule D, p.3	Correct the alignment of subparagraphs (a) and (b) in definition 3.14
Schedule D, p.4	In section 4.2 delete the words “Table 4 of Schedule 1” and replace with “Table 1 of this Schedule”
Schedule D, p.4	In section 4.3 change the reference from “section 8.1” to “section 4.1”
Schedule D, p.4	In section 4.5(b) change the reference from “section 8.1” to “section 4.1”
Schedule D, p.4	In section 4.5(c) delete the words “Table 4 of Schedule 1” and replace with “Table 1 of this Schedule”
Schedule D, p.8	In section 8.9 change the reference from “sections 8.2 to 8.4” to sections 8.2 or 8.4”
Schedule D, p.9	In section 9.1(c)(v)(B)(III) change the reference from “subsection 9.1(c)(B)(I)” to “subsection 9.1(c)(v)(B)(I)”
Schedule D, p.9	In section 9.1(c)(v)(C)(IV) change the reference from “subsection 9.1(c)(B)(I), (II) or (III)” to “subsection 9.1(c)(v)(B)(I), (II) or (III)”
Schedule E, p.1	Renummer the last paragraph under the heading “2. Penalty Point Premium” from 1.2 to 2.3
Schedule E, p.4	Change the heading to read “3. Refunds”
Schedule L	In Tables 1A-1, 1A-2, 1B-1 and 1B-2 replace the word “LIMIT” with “THIRD PARTY COVERAGE”
Schedule L, p.1	Add a period at the end of the last sentence on the page

SECTION	CORRECTION
Schedule L, p.4	Add a period at the end of the last sentence on the page
Schedule Q, p.1	Add the word "and" at the end of section 2.1 (a)
Schedule U, p.1	In the heading of Table 1, delete the words "and Own Damage"
Schedule U, p.2	Correct the second last sentence to read "Any period up to 31 days maximum."

Please accept our apologies for any inconvenience this may have caused.

Yours truly,



Fiona Temple
Director, Regulatory Affairs
Attachments (1)



Insurance Corporation
of British Columbia

INSURANCE CORPORATION OF BRITISH COLUMBIA
BASIC INSURANCE TARIFF
EFFECTIVE JUNE 1, 2007

NOTE TO READERS: This Basic Insurance Tariff is intended only to set out the rates charged by ICBC for Basic automobile insurance. Any information about insurance coverage is included for ease of reference only and is not intended to create any binding legal obligations. For detailed information about coverages, please contact your Autoplan broker or visit icbc.com.

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1. DEFINITIONS

Note: Unless otherwise noted in this Basic Insurance Tariff, terms defined in the *Insurance (Vehicle) Act* or the *Insurance (Vehicle) Regulation* have the same meaning when used in this Basic Insurance Tariff.

base rate premium	means the premium for a vehicle determined in accordance with Schedule C before applying discounts and surcharges.
Basic insurance	means universal compulsory vehicle insurance coverage as defined in section 1 of the <i>Insurance (Vehicle) Act</i> .
business code	means the number corresponding to a garage operator's business determined in accordance with Schedule O.
certificate	unless otherwise specified, includes an owner's certificate, a garage policy, coverage under a temporary operating permit and a special coverage policy.
Commission	means the British Columbia Utilities Commission.
disability discount	means a discount applied to a base rate premium in accordance with Schedule G.
Fleetplan	means the method of calculation of the premium payable for coverage provided for a fleet.
fleet discount	means the discount described in Section 2.D.3 of this Basic Insurance Tariff.
fleet surcharge	means the surcharge described in Section 2.D.4 of this Basic Insurance Tariff.
garage policy	means a garage vehicle certificate established under section 149(1)(k) of the <i>Insurance (Vehicle) Regulation</i> .
ICA	means the <i>Insurance Corporation Act</i> as amended from time to time.
ICBC	means the corporation defined in section 1 of the <i>Insurance (Vehicle) Act</i> .
IVA	means the <i>Insurance (Vehicle) Act</i> as amended from time to time.
IVR	means the <i>Insurance (Vehicle) Regulation</i> as amended from time to time.

light commercial vehicle	means a commercial vehicle with a GVW of 5,000kg or less.
motor vehicle	means a motor vehicle as defined in the <i>Motor Vehicle Act</i> .
multiple crash premium	means a premium calculated in accordance with Schedule F.
point penalties	means point penalties that may be recorded against the driving record of a driver under the <i>Motor Vehicle Act</i> and <i>Motor Vehicle Act Regulations</i> .
point penalty premium	means a premium calculated in accordance with Schedule E.
premium payable	means the premium determined in accordance with Section 2.C., 2.D, 2.E, 2.F, 2.G or 2.N of this Basic Insurance Tariff.
private passenger vehicle	means a vehicle that is registered and licenced under the <i>Motor Vehicle Act</i> as a private passenger motor vehicle.
rate class	means the rate class for a vehicle determined in accordance with Schedule B.
shock loss	means a claim payment including reserves for a vehicle that is part of a fleet in an amount that is (a) greater than \$7,500, and (b) at least double the amount of the next largest claim payment including reserves for any vehicle in the same fleet within the applicable scan period.
short term certificate	means (a) a certificate that is issued for a term of less than 11 months plus one day but does not include a certificate issued (i) for a vehicle rated in vehicle rate class 800, 900, 901, 902, 903, 904, 905 or 906, or (ii) in conjunction with a quarterly licence under section 5.02 of the <i>Commercial Transport Regulations (2005)</i> under the <i>Commercial Transport Act</i> (b) a certificate in respect of a vehicle in a fleet under Part 12 of the IVR and under 2.D. of this Basic Insurance Tariff, the term of which is determined under section 162(1.1) of the IVR, and (c) a special coverage form that is determined to be eligible for short term status in accordance with Table 1 of Schedule Q (Short Term Certificates – Special Coverages) of this Basic Insurance Tariff and that has an expiry date set out in column

C, D or F, or Schedule 7 of the IVR (Expiry Dates of Special Coverage Certificates).

trailer means a trailer as defined in the *Motor Vehicle Act*.

vehicle means a motor vehicle or trailer.

2. BASIC INSURANCE PREMIUMS

2.A. Scope of This Document

ICBC is required to file a schedule of its rates with the Commission.

Section 44(3) of the ICA defines “rate” as compensation of ICBC, other than any fee or other remuneration to which that ICBC is entitled for any activity it undertakes under section 7(g) or (h) of the ICA (which describe fees that ICBC collects on behalf of the provincial government and does not retain) or section 7(i) of the ICA (which refers to promoting and improving highway safety).

The Commission’s jurisdiction is in connection with ICBC’s “service”, defined in section 44(3)(b) as universal compulsory (or “Basic”) automobile insurance.

This Basic Insurance Tariff, then, describes the basis for calculation of ICBC’s rates for Basic insurance.

2.B. General Terms and Conditions

ICBC charges premiums and fees for Basic insurance in accordance with this Basic Insurance Tariff. Persons seeking to purchase Basic insurance must apply using ICBC's form of application as it exists from time to time.

An application for Basic insurance can be made in person at any Autoplan broker in the Province of British Columbia, or through ICBC at 151 West Esplanade Street, North Vancouver, British Columbia.

Applicants may be required to provide information and identification acceptable to ICBC.

Before an owner's certificate will be issued to an applicant the applicant must

- (a) pay the premium payable determined by ICBC in accordance with this Basic Insurance Tariff; or
- (b) enter into a payment plan agreement in accordance with Schedule H (ICBC Payment Plan Agreement).

ICBC may refuse to provide Basic insurance to an applicant in accordance with section 93.1 of the IVA or section 15.7 of the IVR.

2.C. Premium Payable for an Owner's Certificate for a Vehicle (Other Than Fleetplan)

2.C.1 Calculation of Base Rate Premium

The base rate premium for a new or renewal owner's certificate for a vehicle will, unless the vehicle is insured under Fleetplan (see Section 2.D), or unless another provision of the Basic Insurance Tariff applies, be calculated in accordance with Schedule C (Schedule of Basic Insurance Premiums) with reference to the rate class and territory declared in the application for that owner's certificate.

2.C.2 Calculation of Premium Payable

Subject to Sections 2.I (Minimum and Retained Premium), 2.M (Short Term Premium Surcharge) of this Basic Insurance Tariff, the premium payable for each owner's certificate will be calculated by:

1. determining the base rate premium for that vehicle, then
2. applying the disability discount calculated in accordance with Schedule G (Disability Discount), if any, to the base rate premium determined in accordance with subparagraph 1 above, then
3. applying the discount or surcharge determined in accordance with Schedule D (Claim-Rated Scale), if any, to the premium calculated in subparagraph 2 above.

If the premium payable is financed, Section 3A of this Basic Insurance Tariff applies.

2.D. Premium Payable for an Owner's Certificate for a Vehicle Insured Under Fleetplan

2.D.1 Definition of a Fleet

A fleet is defined in section 155(1) of the IVR as follows:

"Fleet means not less than the minimum number of vehicles established by ICBC that

(a) are registered in the name of or are leased from a person whose business is the leasing of vehicles to

(i) one person

(ii) more than one corporation, if the corporations are parent and subsidiary, or

(iii) more than one person, if the persons jointly operate a taxi business and the vehicles are controlled by radio dispatch from one dispatching unit, and

(b) are rated in a vehicle rate class designated by ICBC."

The minimum number of vehicles established by ICBC for the purposes of section 155(1) of the IVR is five (5).

The rate classes designated by ICBC for the purposes of section 155(1)(b) of the IVR are all rate classes except: 001, 005, 021, 022, 023, 024, 027, 051, 055, 320, 321, 322, 323, 324, 701, 705, 710, 711, 712, 713, 714, 720, 721, 722, 723, and 724.

For the purposes of section 156(1) of the IVR, the number of vehicles established by ICBC is 20.

2.D.2 Insuring Fleetplan Vehicles

2.D.2.1 Calculation of Base Rate Premium

The base rate premium for a new or renewal owner's certificate for each vehicle in a fleet will be calculated in accordance with Schedule C (Schedule of Basic Insurance Premiums) with reference to the rate class and territory declared in the application for that owner's certificate.

2.D.2.2 Calculation of Premium Payable

Subject to Sections 2.D.7 (Special Rating for Fleetplan), 2.I (Minimum and Retained Premium), 2.M (Short Term Premium Surcharge), the premium payable for each new or renewal owner's certificate for each vehicle in a fleet will be calculated by:

1. determining the base rate premium for the vehicle to which the owner's certificate applies, then
2. applying a fleet discount or fleet surcharge determined in accordance with sections 2.D.3 or 2.D.4 of this Basic Insurance Tariff to the premium calculated in subparagraph 1 above.

If the premium payable is financed, Section 3A of this Basic Insurance Tariff applies.

For some fleets a portion of the premium may be refundable in accordance with a Fleet Premium Adjustment Agreement – see Section 2.D.5.

2.D.3 Fleet Discount

The fleet discount for a new or renewal owner's certificate for each vehicle in a fleet is the applicable percentage, if any, set out in Schedule I (Fleet Discounts and Fleet Surcharges) that is deducted from the base rate premium.

2.D.4 Fleet Surcharge

The fleet surcharge for a new or renewal owner's certificate for each vehicle in a fleet is the applicable percentage, if any, set out in Schedule I (Fleet Discounts and Fleet Surcharges) that is added to the base rate premium.

2.D.5 Fleet Premium Adjustment Agreement (Retrospective Rating)

For a fleet with more than 200 vehicles or an annual paid premium of \$100,000 or more, the fleet operator may elect to enter into a Fleet Premium Adjustment Agreement with ICBC. A Fleet Premium Adjustment Agreement allows for a premium adjustment in addition to the applicable fleet discount or fleet surcharge. The premium adjustment is made at specific times outlined in the Agreement after the losses have had time to develop.

The fleet operator may elect Plan A (Schedule J) or Plan B (Schedule K)

2.D.6 Fleet Reporting Certificate

A fleet operator applying for renewal of an owner's certificate may, if the fleet operator currently holds a Fleet Reporting Certificate, elect to insure under a Fleet Reporting Certificate if the fleet consists of

- (a) 5 or more motor vehicles licenced under section 10 of the *Commercial Transport Act*, or
- (b) 500 or more vehicles during the insurance year.

A Fleet Reporting Certificate allows the premium payable calculated in accordance with Section 2.D.2 of this Basic Insurance Tariff to be paid monthly using one of the following formulas to calculate the monthly payment (which must be selected at the time of application):

- (a) Monthly payment = (premium payable ÷ estimated aggregate distance to be driven by all of the revenue generating vehicles in the fleet during the policy term (expressed in thousands of miles or thousands of kilometers)) x actual distance (expressed in miles or kilometers) driven in the month

(b) Monthly payment = (premium payable ÷ estimated gross receipts of the revenue generating vehicles in the fleet during the policy term (expressed in hundreds of dollars)) x actual gross receipts of the revenue generating vehicles in the fleet for the month

(c) For each unique combination of rate class and territory that applies to one or more vehicles in the fleet, calculate:

([the annual premium payable for one vehicle in that rate class and territory calculated in accordance with Section 2.D.2.2 of this Basic Insurance Tariff] ÷ 12)
x [the number of vehicles in the fleet at the end of each month to which that unique combination of rate class and territory applies]

and then take the aggregate of the results of each such calculation for the fleet to obtain the amount of the monthly payment.

2.D.7 Special Rating for Fleetplan

2.D.7.1 Shock Loss Rating Consideration

Where a fleet experiences a shock loss which would, but for this Section 2.D.7.1, have the effect of moving the fleet from an actual loss ratio (as defined in Schedule I - Fleet Discounts and Fleet Surcharges) of less than 80% to an actual loss ratio of 80% or more, the amount of the shock loss and any payment including reserves in respect of any other claims taken into account in calculating the loss ratio will be capped at \$7,500 for the purpose of calculating the fleet discount or fleet surcharge pursuant to Section 2.D.3 or 2.D.4 of this Basic Insurance Tariff.

2.D.7.2 Credit for Prior Good Loss Experience

If a fleet has an actual loss ratio of 80% or higher in the current scan period, but did not have an actual loss ratio of 80% (as defined in Schedule I - Fleet Discounts and Fleet Surcharges) or higher in the immediately preceding scan period (as defined in Schedule I), the fleet discount or fleet surcharge will be calculated as if the amount in Column 2 of the table in section 2(c) of Schedule I was the average of the amount found in Column 2 of the table in section 2(c) of Schedule I based on the actual loss ratio in the current scan period and \$7,500 based on the actual loss ratio for the immediately preceding scan period rounded up to the nearest amount appearing in Column 2 of the table in section 2(c) of Schedule I.

2.E. Premium Payable for Garage Policies

2.E.1 General

Garage policies have three separate types of coverage divided into different sections and subsections:

- Section 1) Third party liability for owned and customers' vehicles:
- Subsection 1A – Owned Vehicles (“1A” coverage)
 - Subsection 1B – Customers' Vehicles (“1B” coverage)
- Section 2) Own damage coverage for owned vehicles, and
- Section 3) Legal liability for own damage to customers' vehicles:
- Subsection 3A – Collision to Customers' Vehicles (“3A” coverage)
 - Subsection 3B – Comprehensive (“3B” coverage)
 - Subsection 3C – Specified Perils (“3C” coverage)

2.E.2 Section 1 - Third Party Liability, Accident Benefits, Underinsured Motorist Protection

Subsection 1A - Owned Vehicles

Premiums for 1A coverage are based on three factors:

1. the “garage rate” based on the territory in which the garage is located, the limit of liability, and the applicable business code, calculated in accordance with Table 1A-1 or 1A-2 of Schedule L
2. the number of licence plates issued to the garage, and
3. the type of licence plates issued to the garage. Each type of licence plate is assigned a number of plate points in accordance with Schedule M, and the number of plate points for a particular garage is the aggregate of all plate points for the licence plates issued to the garage.

Subject to Section 2.E.5 of this Basic Insurance Tariff, the premium payable for 1A coverage is calculated by the following formula:

[garage rate] x [# of plate points /100] = premium payable

Subsection 1B – Customers' Vehicles

Premiums for 1B coverage are based on

1. the “garage rate” based on the territory in which the garage is located, the limit of liability, and the applicable business code, calculated in accordance with Table 1B-1 or 1B-2 of Schedule L, and

2. the number and class of employees employed by the garage. Employees are divided into three classes and each class of employee is assigned employee points in accordance with Schedule N.

Subject to Section 2.E.5 of this Basic Insurance Tariff, the premium payable for 1B Coverage is calculated by the following formula:

[garage rate] x [# of employee points /100] = premium payable

2.E.3 Section 2 - Own Damage Coverage for Insured's Owned Vehicles

This section provides own damage coverage for vehicles owned or leased by garage service operators. It is optional coverage and therefore rates are not included in this Basic Insurance Tariff.

2.E.4 Section 3 – Legal Liability for Own Damage to Customers' Vehicles

Subsection 3A – Collision Coverage to Customers' Vehicles

Premiums for 3A coverage are based on

1. the “garage rate” based on the territory in which the garage is located and the applicable business code, calculated in accordance with Table 3A-1, 3A-2 or 3A-3 of Schedule L, and
2. the number and class of employees employed by the garage. Employees are divided into three classes and each class of employee is assigned employee points in accordance with Schedule N.

Subject to Section 2.E.5 of this Basic Insurance Tariff, the premium payable for 3A coverage is calculated by the following formula:

[garage rate] x [# of employee points /100] = premium payable

Subsection 3B – Comprehensive

This section provides comprehensive coverage for customers' vehicles in the care, custody, or control of garage service operators. It is optional coverage and therefore rates are not included in this Basic Insurance Tariff.

Subsection 3C – Specified Perils

The “garage rate” for 3C coverage is calculated based on the maximum value of customers' vehicles in a garage service operator's care, custody or control at any given time as declared by the garage service operator. Subject to Section 2.E.5 of this Basic Insurance Tariff, the

premium payable for values up to \$1 million are calculated in accordance with Table 3C of Schedule L. For total values above \$1 million, the premium payable for 3C coverage under the garage policy is increased by \$14 for each additional \$100,000 of value, except where at any given time during the term of the policy the total value includes more than one private passenger motor vehicle with a value in excess of \$250,000, in which case, the premium payable is increased by \$140 for each additional \$100,000 of value.

2.E.5 Special Rating for Garage Policies

Some garage policies are special rated to take into account unusual aspects of an exposure or the risk presented. When a policy is special rated, the premium is calculated by ICBC and then passed along to the broker and the customer. Premiums are not eligible for a discount unless the garage service operator is also insured under Fleetplan with 5 or more licence plates.

Despite Sections 2.E.2, 2.E.3 and 2.E.4, the premium payable for garage policies for the following business operations is calculated in the manner set out in this Section based on their unique characteristics:

2.E.5.1 Lube & Oil Shop With Pit (Business Code 700 – Service Station): When a lube and oil garage service operation works on customers' vehicles solely by a means of a "drive-over pit", the employee points for 50% of the declared Class "C" employees will be calculated as if they were Class "B" employees, and the premium payable will be calculated as follows:

Section 1B: [garage rate from Table 1B-1 of Schedule L] x [# of employee points/100] = premium payable

Section 3A: [garage rate from Table 3A-1 of Schedule L] x [# of employee points/100] = premium payable

Section 3C: [garage rate from Table 3C of Schedule L] = premium payable

2.E.5.2 School Vocational Auto Shop (Business Code 402): When a garage policy is issued to a School Board which has motor vehicle repair facility(ies), a "School Garage Endorsement" (APV4AB) is required. The premium for this endorsement is calculated as follows: For every 30 students and/or instructors using the facility in a year, 100 employee points are assigned and the premium payable is calculated as follows:

Section 1B: [garage rate from Table 1B-1 of Schedule L] x [# of employee points/100] = premium payable

Section 3A: [garage rate from Table 3A-1 of Schedule L] x [# of employee points/100] = premium payable

Section 3C: garage rate from Table 3C of Schedule L = premium payable

2.E.5.3 Private Repair Garage (Business Code 403):

Only one Class A employee will be charged for each plate issued, and the premium payable for a private repair garage will be calculated as follows:

Section 1A: [garage rate from Table 1A-2 of Schedule L] x [# of plate points/100] + [garage rate from Table 1B-1 of Schedule L] x [# of employee points/100] - \$15 = premium payable

Section 1B: \$5 premium payable

Section 3A (\$1,000 deductible): \$5 premium payable

Section 3C (\$15,000 limit): \$5 premium payable

2.E.5.4 Self-park Parking lots (Business Code 900 – auto parking): The number of employees will be deemed to be one (1) Class A Employee regardless of the actual number or class of employees or locations, and the premium payable will be calculated as follows:

Section 1B: garage rate from Table 1B-1 of Schedule L = premium payable

Section 3A: garage rate from Table 3A-1 of Schedule L = premium payable

Section 3C: [garage rate from Table 3C of Schedule L] x 50% = premium payable

2.E.5.5 Dealers Selling only Trailers (Business Code 801 – boat trailer dealer, or Business Code 810 – trailer dealer):

The premium payable by dealers selling only trailers will be calculated as follows:

Section 1A: [garage rate from Table 1A-1 of Schedule L] x [# of plate points/100] = premium payable

Section 1B: [garage rate from Table 1B-1 of Schedule L x 10%] x [# of employee points/100] = premium payable

Section 3A: [garage rate from Table 3A-1 of Schedule L] x [# of employee points/100] = premium payable

Section 3C: garage rate from Table 3C of Schedule L = premium payable

2.E.5.6 Combination Valet & Self-park Parking lots (Business Code 900 – auto parking):

The number of employee points will be calculated with the number of employees deemed to be one (1) Class A employee plus the number of Valet jockeys, and the premium payable will be calculated as follows:

Section 1B: [garage rate from Table 1B-1 of Schedule L] x [# of employee points/100] = premium payable

Section 3A: [garage rate from Table 3A-1 of Schedule L] x [# of employee points/100] = premium payable

Section 3C:

1. The garage rate from Table 3C of Schedule L for the Overall Total value of customers' vehicles = OT (overall total)
2. The garage rate from Table 3C of Schedule L for the total value of customers' vehicles being Valet Parked = VP (valet parked)
3. Subtract VP from OT, multiply the difference by 50% = SP (self parked)
4. VP + SP = premium payable

2.E.5.7 Implement Dealers (limited to implement dealers who purchase a garage policy with an APV4AC Implement Dealer Endorsement) (Business Code 500): The premium payable for the first demonstration plate is calculated as follows:

Section 1A: \$160 = premium payable

Section 1B: \$5 = premium payable

Section 3A: (deductible \$1,000): \$5 = premium payable

Section 3C: (limit \$15,000): \$5 = premium payable

For each additional plate purchased, add \$115 to the premium payable for 1A coverage. No additional premium is payable in respect of coverages 1B, 3A or 3C.

2.E.5.8 Transporters

2.E.5.8.1 Bailiff (vehicles driven with Transporter Plate attached) (Business Code 903)

Despite anything else in this Basic Insurance Tariff, plate points for these policies are calculated at 100 plate points for each transporter plate issued.

Section 1B: ([garage rate from Table 1A-2 of Schedule L] x [# of plate points/100]) + ([garage rate from Table 1B-1 of Schedule L] x [# of employee points/100]) = premium payable

Section 3A: [garage rate from Table 3A-1 of Schedule L] x [# of employee points/100] = premium payable

Section 3C: garage rate from Table 3C of Schedule L = premium payable

2.E.5.8.2 Bailiff (vehicles towed with Transporter Plate attached) (Business Code 903)

Despite anything else in this Basic Insurance Tariff, plate points for these policies are calculated at 100 plate points for each transporter plate issued.

Section 1B: $([\text{garage rate from Table 1A-2 of Schedule L} \times 10\%] \times [\# \text{ of plate points}/100]) + ([\text{garage rate from Table 1B-1 of Schedule L} \times 10\%] \times [\# \text{ of employee points}/100]) = \text{premium payable}$

Section 3A: $[\text{garage rate from Table 3A-1 of Schedule L}] \times [\# \text{ of employee points}/100] = \text{premium payable}$

Section 3C: garage rate from Table 3C of Schedule L = premium payable

2.E.5.8.3 Regular Transporter (vehicles driven with Transporter Plate attached) (Business Code 902)

Section 1B: $([\text{garage rate from Table 1A-2 of Schedule L}] \times [\# \text{ of plate points}/100]) + ([\text{garage rate from Table 1B-1 of Schedule L}] \times [\# \text{ of employee points}/100]) = \text{premium payable}$

Section 3A: $([\text{garage rate from Table 3A-1 of Schedule L}] \times [\# \text{ of employee points}/100]) + ([\text{garage rate from Table 3A-3 of Schedule L}] \times [\# \text{ of plate points}/100]) = \text{premium payable}$

Section 3C: garage rate from Table 3C of Schedule L = premium payable

2.E.5.8.4 Regular Transporter (vehicles towed with Transporter Plate attached) (Business Code 910 – transporting of trailers only):

Section 1B: $([\text{garage rate from Table 1A-2 of Schedule L} \times 10\%] \times [\# \text{ of plate points}/100]) + ([\text{garage rate from Table 1B-1 of Schedule L} \times 10\%] \times [\# \text{ of employee points}/100]) = \text{premium payable}$

Section 3A: $([\text{garage rate from Table 3A-1 of Schedule L}] \times [\# \text{ of employee points}/100]) + ([\text{garage rate from Table 3A-3 of Schedule L}] \times [\# \text{ of plate points}/100]) = \text{premium payable}$

Section 3C: garage rate from Table 3C of Schedule L = premium payable

2.E.5.8.5 Towing Operation with Transporter Plate (vehicles towed with Transporter Plate attached) (Business Code 200 – auto towing):

Section 1B: $([\text{garage rate from Table 1A-2 of Schedule L} \times 10\%] \times [\# \text{ of plate points}/100]) + ([\text{garage rate from Table 1B-2 of Schedule L}] \times [\# \text{ of employee points}/100]) = \text{premium payable}$

Section 3A: $([\text{garage rate from Table 3A-2 of Schedule L}] \times [\text{\# of employee points/100}]) + ([\text{garage rate from Table 3A-3 of Schedule L}] \times [\text{number of plates}]) = \text{premium payable}$

Section 3C: garage rate from Table 3C of Schedule L = premium payable

2.E.5.8.6 Transporter Operation (driving both otherwise licenced vehicles and vehicles with Transporter Plates attached) (Business Code 902 – auto transporter):

If the number of employees exceeds the number of transporter plates, the insured must declare the number of drivers. The number of transporter plates is deemed to equal the number of drivers. "Adjusted # of plate points" = $([\text{\# of Transporter plates}] + [\text{\# of drivers exceeding the \# of Transporter plates}]) \times 200$. The premium payable is calculated as follows:

Section 1B: $([\text{garage rate from Table 1A-2 of Schedule L}] \times [\text{adjusted \# of plate points/100}]) + ([\text{garage rate from Table 1B-1 of Schedule L}] \times [\text{\# of employee points/100}]) = \text{premium payable}$

Section 3A: $([\text{garage rate from Table 3A-1 of Schedule L}] \times [\text{\# of employee points/100}]) + ([\text{garage rate from Table 3A-3 of Schedule L}] \times [\text{adjusted \# of plate points/100}]) = \text{premium payable}$

Section 3C: garage rate from Table 3C of Schedule L = premium payable

2.E.5.8.7 Auto Carrier with Transporter Plate (where use of plate is restricted to loading/unloading vehicles to or from the auto carrier) (Business Code 902 – auto transporter or Business Code 910 – auto carrier):

Despite anything else in this Basic Insurance Tariff, the number of plate points will be calculated at 100 plate points per Transporter plate, only one Class A employee will be charged for each plate issued, and the premium payable will be calculated as follows:

Section 1B: $([\text{garage rate from Table 1A-2 of Schedule L}] \times [\text{\# of plate points/100}]) + ([\text{garage rate from Table 1B-1 of Schedule L}] \times [\text{\# of employee points/100}]) = \text{premium payable}$

Section 3A: $([\text{garage rate from Table 3A-1 of Schedule L}] \times [\text{\# of employee points/100}]) + ([\text{garage rate from Table 3A-3 of Schedule L}] \times [\text{\# of plate points/100}]) = \text{premium payable}$

Section 3C: garage rate from Table 3C of Schedule L = premium payable

2.E.5.8.8 Transporters (Business Code 902)

If a transporter operation declares that it transports trucks and trailers, both belonging to the same customer, the transporter must advise ICBC of the number of transporter plates designated to be used only on trailers, and the premium payable for the transporter operation is calculated as follows:

Section 1B: $([\text{garage rate from Table 1A-2 of Schedule L} \times 10\%] \times [\# \text{ of transporter plates points for designated trailer plates}/100]) + ([\text{garage rate from Table 1A-2 of Schedule L}] \times [\# \text{ of transporter plate points for plates not designated for trailers } /100]) + ([\text{garage rate from Table 1B-1 of Schedule L}] \times [\# \text{ of employee points}/100]) = \text{premium payable}$

Section 3A: $([\text{garage rate from Table 3A-1 of Schedule L}] \times [\# \text{ of employee points}/100]) + ([\text{garage rate from Table 3A-3 of Schedule L}] \times [\text{total } \# \text{ of plate points}/100]) = \text{premium payable}$

Section 3C: garage rate from Table 3C of Schedule L = premium payable

2.E.5.9 Special Event Policies

From time to time, various organizations may provide a garage service for a short period. The usual request is from an organization providing valet parking for a charitable or other fund-raising event. For repeat events the policy is written on an annual basis using the applicable garage rates, but the premium will be prorated for the actual number of days the event takes place. For one-off events, the policy is written from the first day of the event and the annual premium payable will be prorated for the actual number of days the event takes place.

2.E.5.10 Garage Operations with more than one business risk: Rates for coverage are affected by the type of business conducted, (indicated by the business code) and by the territory where the business is located. If an operation has more than one of these risks, the coverage is rated for each risk individually and the premium payable is a weighted average based on the percentage of each type of business carried out.

2.E.5.11 Trailer Dealers Selling Off Road Vehicles (ATCs, ATVs, Snowmobiles) (Business Code 800 – recreational vehicle dealer):

If a trailer dealer also sells off-road vehicles, and allows demonstration of the off-road vehicles away from the dealer's sales location then the dealer must disclose to ICBC that it allows such demonstration. Despite anything else in this Basic Insurance Tariff, plate points for policies of that dealer are calculated at 50 points per trailer demonstration plate, and the premium payable is calculated as follows:

Section 1A: $[\text{garage rate from Table 1A-1 of Schedule L}] \times [\# \text{ of plate points}/100] = \text{premium payable}$

Section 1B: $[\text{garage rate from Table 1B-1 of Schedule L} \times 10\%] \times [\# \text{ of employee points}/100] = \text{premium payable}$

Section 3A: $[\text{garage rate from Table 3A-1 of Schedule L}] \times [\# \text{ of employee points}/100] = \text{premium payable}$

Section 3C: garage rate from Table 3C of Schedule L = premium payable

2.E.5.12 Unique Businesses

From time to time a business that does not fit within one of the existing business codes will apply for a garage policy. In such cases the Premium Payable will be calculated based on the business code that most closely matches the type of business operated by the applicant, and calculated in accordance with Sections 2.E.2, 2.E.4 and 2.E.5 of this Basic Insurance Tariff.

2.F. Premium Payable for Special Coverages

ICBC may issue various special coverage certificates pursuant to Part 11 of the IVR. This Section 2.F sets out how the premium for the Basic insurance portion of the special coverage is calculated.

2.F.1 MV1800 / APV16 / APV16L Temporary Operation Permit and Owner's Certificate of Insurance.

2.F.1.1 Calculation of Premium - General

For all vehicles except those described in section 1(5)(d) of Schedule 3 to the IVR, the premium payable for each Temporary Operation Permit and Owner's Certificate of Insurance (TOP) will be calculated in accordance with Table 1 of Schedule R with reference to the rate classes shown on the face of the TOP for the vehicle that is to be insured and the number of days for which coverage under the TOP is required (subject to a maximum of 15 days coverage)

2.F.1.2 Calculation of Premium for Commercial Vehicles Over 5,000 kg or Trailers Transporting Dangerous Goods

For vehicles described in section 1(5)(d) of Schedule 3 to the IVR the premium payable will be the premium calculated in accordance with Section 2.F.1.1 together with an additional premium calculated in accordance with Table 2 of Schedule R.

2.F.2 APV96 / MV4001 Combined Non-Resident Commercial Vehicle Permit and Insurance Certificate.

These permits can be issued on a quarterly basis (3 months) or for single trips.

2.F.2.1 Calculation of Premium

The premium payable:

- a) for a single trip permit is \$64 and
- b) for a quarterly permit is \$639.

2.F.3 APV 97 / MV1804 Combined Certificate of Registration of a Non-Resident Motor Vehicle and Insurance Certificate

2.F.3.1 Calculation of Premium

The premium payable for this certificate is the base rate premium, calculated in accordance with section 2.C.1, but not 2.C.2, of this Basic Insurance Tariff.

2.F.4 APV 37 / MV 1805 Owner's Certificate of Insurance for Highway Crossing Permit

2.F.4.1 Calculation of Premium

The premium payable for a vehicle described in section 1(5)(d) of Schedule 3 of the IVR is \$102.

The premium payable for all other vehicles is \$85.

2.F.4.2 No Pro Rating

Despite any other provision of this Basic Insurance Tariff, coverage for this owner's certificate applies from the date of issuance of the owner's certificate up to the end of the then current calendar year, and the above premiums apply regardless of the applicable number of days that the certificate is in effect.

2.F.5 APV 38 Binder for Owner's Interim Certificate of Insurance

This binder can be issued for any period of time up to a maximum of 31 days.

2.F.5.1

The premium payable under this Binder for a vehicle described in sections 1(5)(a), 1(5)(b) or 1(5)(c) of Schedule 3 of the IVR will be calculated by:

1. determining the applicable base rate premium in accordance with Schedule U (Owner's Interim Certificate of Insurance (APV38) Premiums) with reference to the declared value of the vehicle on the application for insurance and the number of days for which coverage is required, and then
2. adding to the base rate premium determined under step 1 above:
 - a) \$7 where coverage is required for 10 or fewer days.
 - b) \$12 where coverage is required for between 11 and 20 days.
 - c) \$14 where coverage is required for between 21 and 31 days,

except that in the case of a vehicle that is enrolled in Fleetplan, the applicable fleet discount or fleet surcharge pertaining to that fleet shall be applied to the premium payable calculated under step 2 above.

2.F.5.2

The premium payable under this Binder for a vehicle described in section 1(5)(d) of Schedule 3 of the IVR will be calculated by:

1. determining the applicable base rate premium in accordance with Schedule U (Owner's Interim Certificate of Insurance (APV38) Premiums) with reference to the declared value of the vehicle on the application for insurance and the number of days for which coverage is required, and then
2. adding to the base rate premium determined under step 1 above:
 - a) \$14 where coverage is required for 10 or fewer days.
 - b) \$23 where coverage is required for between 11 and 20 days.
 - c) \$29 where coverage is required for between 21 and 31 days,

except that in the case of a vehicle that is enrolled in Fleetplan, the applicable fleet discount or fleet surcharge pertaining to that fleet shall be applied to the premium calculated under step 2 above.

2.F.5.3

The premium payable under this Binder for vehicles other than those described under 2.F.5.1 and 2.F.5.2 above will be calculated by determining the applicable base rate premium in accordance with Schedule U (Owner's Interim Certificate of Insurance (APV38) Premiums) with reference to the declared value of the vehicle on the application for insurance and the number of days for which coverage is required, except that in the case of a vehicle that is enrolled in Fleetplan, the applicable fleet discount or fleet surcharge pertaining to that fleet shall be applied to the base rate premium.

2.F.6 APV 44 Vintage Motor Vehicle Certificate

This certificate may be issued annually or for a short term period, but the minimum short term period is 3 months. In all cases, the certificate must expire on the last day of the month.

2.F.6.1 Calculation of Premium

Subject to section 2.F.6.2, the premium payable for a vehicle described in section 1(5)(c) of Schedule 3 of the IVR is \$60 and the premium payable for all other vehicles is \$38.

2.F.6.2 Surcharge

Short term certificates are subject to the following additional surcharge:

- a) for a certificate of not less than 3 months duration and not more than 7 months duration, the surcharge is 2.5% of the annual premium payable.
- b) for a certificate of more than 7 months and not more than 11 months duration, the surcharge is 2.0% of the annual premium payable.

2.F.7 APV 49 Unlicensed Farm Tractor Certificate

This certificate may be issued annually or for a short term period, but the minimum short term period must be at least 3 months, except that in the case of vehicles that are enrolled in Fleetplan, the expiry date must match the fleet expiry date. In all cases, the certificate must expire on the last day of the month.

2.F.7.1

The premium payable under this certificate for a vehicle described in section 1(5)(c) of Schedule 3 of the IVR is \$35 for the first vehicle and \$13 for each additional vehicle for which coverage is required under this certificate, except that in the case of vehicles that are enrolled in Fleetplan, the applicable fleet discount or fleet surcharge shall be applied to the premium payable.

2.F.7.2

The premium payable under this certificate for a vehicle described in section 1(5)(d) of Schedule 3 of the IVR is \$47 for the first vehicle and \$15 for each additional vehicle for which coverage is required under this certificate, except that in the case of vehicles that are enrolled in Fleetplan, the applicable fleet discount or fleet surcharge shall be applied to the premium payable.

2.F.7.3

The premium payable under this certificate for vehicles other than those described under 2.F.7.1 or 2.F.7.2 above, is \$28 for the first vehicle and \$7 for each additional vehicle for which coverage is required under this certificate, except that in the case of vehicles that are enrolled in Fleetplan, the applicable fleet discount or fleet surcharge shall be applied to the premium payable.

2.F.8 MV 1915 Licence and Certificate of Insurance (Manufacturer, Trailer Floater)

2.F.8.1 Manufacturer's Licence Premiums (APV 31)

The premium payable for a certificate in conjunction with a Manufacturer's Licence is:

- a) for a private passenger or commercial motor vehicle of 5,000 kg GVW or less is \$170,
- b) for a business or commercial use trailer with a GVW exceeding 700 kg is \$59,
- c) for all other trailers is \$49 and
- d) for any other motor vehicle is \$805.

except that where the applicant is insured under Fleetplan, the applicable fleet discount or fleet surcharge shall be applied to the above premiums.

2.F.8.2 Trailer Floater Licence Premiums (APV 33)

The premium payable for a certificate in conjunction with a Trailer Floater Licence is:

- a) \$213 for a trailer described in section 1(5)(d) of Schedule 3 of the IVR, and
- b) \$196 for all other trailers,

except that where the applicant is insured under Fleetplan, the applicable fleet discount or fleet surcharge shall be applied to the above premiums.

2.F.9 APV 317 / MV 1919 Collector Multi Vehicle Licence and Certificate of Insurance

2.F.9.1 Calculation of Premium

a) All vehicles except motorcycles

The premium payable will be calculated by:

- i) determining the applicable rate class from Schedule B (Vehicle Rate Classes) which must be either rate class 001, 005 or 021, then
- ii) for the rate class selected in step i) above, determining the base rate premium in accordance with section 2.C.1, but not 2.C.2 of this Basic Insurance Tariff, then
- iii) calculating 30% of the base rate premium from ii) above,

except that if the applicant does not own, lease or have a company assigned non-collector vehicle licenced and insured for third party liability the premium payable will be calculated by:

- iv) determining the applicable rate class from Schedule B (Vehicle Rate Classes) which must be either rate class 001, 005 or 021, then
- v) for the rate class selected in step iv) above, determining the base rate premium in accordance with section 2.C.1 and steps 1 and 3 of section 2.C.2 of this Basic Insurance Tariff.

b) Motorcycles

The premium payable will be calculated by:

- i) determining the rate class from Schedule B (Vehicle Rate Classes) of the motorcycle with the highest engine displacement insured under the certificate, then
- ii) for the rate class selected in step i) above, determining the base rate premium in accordance with section 2.C.1, but not 2.C.2 of this Basic Insurance Tariff, then
- iii) calculating 30% of the base rate premium from ii) above,

except that if the applicant does not own, lease or have a company-assigned non-collector vehicle licenced and insured for third party liability the premium payable for this certificate will be calculated by:

- iv) determining the applicable motorcycle rate class of the motorcycle with the highest engine displacement insured under the certificate, then
- v) for the rate class selected in step iv), determining the base rate premium in accordance with section 2.C.1 and steps 1 and 3 of section 2.C.2 of this Basic Insurance Tariff.

2.F.10 APV 116A / MV 1911 Special Agreement Vehicle Licence and Certificate of Insurance

2.F.10.1 Calculation of Premium

For vehicles insured under Rate Class 114 (Logging Truck Use), the premium payable will be the base rate premium determined in accordance with section 2.C.1, but not 2.C.2 of this Basic Insurance Tariff, except that in the case of a vehicle that is enrolled in Fleetplan, the applicable fleet discount or fleet surcharge shall be applied to the base rate premium.

2.F.11 MV 1914 Transporter's / Demonstration / Repairer's Licence and Certificate of Insurance

This section applies to each of the following:

- i) Transporter's Licence and Certificate of Insurance (APV 32/APV 32L)
- ii) Demonstration Licence and Certificate of Insurance (APV 50/APV 50L)
- iii) Repairer's Licence and Certificate of Insurance (APV 53/APV 53L)

2.F.11.1 Calculation of Premium

The premium payable is:

- i) \$12 for the Transporter's Licence and Certificate of Insurance.
- ii) \$12 for the Demonstration Licence and Certificate of Insurance.
- iii) \$12 for the Repairer's Licence and Certificate of Insurance,

except that where the Transporter's, Demonstration or Repairer's licence and number plate has coverage issued under Fleetplan, the applicable fleet discount or fleet surcharge pertaining to that fleet shall be applied to the above premiums.

2.F.12 Isolated Island Certificate

This certificate is issued on a Special Autoplan Policy form (APV284). It may be issued annually or for a short term period, but the minimum short term period is 3 months.

2.F.12.1 Calculation of Premium

The premium payable will be calculated by:

- 1) Determining the base rate premium in accordance with section 2.C.1, but not 2.C.2 of this Basic Insurance Tariff, with respect to the rate class declared and Territory "W" (regardless of the territory actually applicable).
- 2) Taking 30% of the base rate premium determined in step 1).

2.F.13 APV 272 Overseas Tourist Certificate

This certificate may be issued for any period up to a maximum of six months.

2.F.13.1 Calculation of Premium

Premiums are based on each 15-day period of coverage applied for.

The premium payable for each 15-day period or part thereof is \$75 for motorcycles, private passenger and light commercial vehicles and \$7 for Trailers.

2.F.14 Special Event Certificates

This coverage is issued on a Special Autoplan Policy form (APV 284). It provides Basic insurance for vehicles that will be operated for a limited period of time in connection with a short term community event such as a music festival or air show.

2.F.14.1 Calculation of Premium

The premium payable is the base rate premium for the vehicle prorated in accordance with Section 2.K.3 of this Basic Insurance Tariff.

2.F.15 Unusual Vehicle Certificates

This coverage is issued on a Special Autoplan Policy form (APV 284). It provides Basic insurance for vehicles that, due to unique characteristics of size, configuration or use does not come within any of the rate classes or special coverages described in this Basic Insurance Tariff.

2.F.15.1 Calculation of Premium

The premium payable will be calculated by determining which rate class within Schedule B (Vehicle Rate Classes) most closely resembles the type and use of the vehicle being insured and calculating a premium in accordance with section 2.C of this Basic Insurance Tariff using that rate class.

If the vehicle is being insured for less than 1 year the premium payable may be prorated in accordance with section 2.K.3 of this Basic Insurance Tariff.

2.G. Premium Payable for Driver's Certificates

2.G.1 Premium Payable for Driver's Certificate

The annual premium payable by a person for a driver's certificate issued pursuant to section 43 of the IVR is the total of:

- (a) the point penalty premium calculated in accordance with Schedule E, and
- (b) the multiple crash premium calculated in accordance with Schedule F.

2.G.2. Application of Other Basic Insurance Tariff Provisions and IVR Sections

Section 2.K of this Basic Insurance Tariff and section 15.7 of the IVR apply in respect of premium payable for driver's certificates.

2.H Refunds on Cancellations

2.H.1 Refunds on Cancellations

Subject to section 15.4 of the IVR and sections 2.H.2, 2.I, 2.M, and Schedule O of this Basic Insurance Tariff, and to all the terms and conditions of any owner's certificate or special coverage, ICBC shall, on

- a) surrender and cancellation of an owner's certificate or a special coverage policy,
- b) surrender of the corresponding vehicle licence and number plates, if applicable, or execution of a lost plate declaration, and
- c) application in the appropriate form (APV 7, APV 35, APV 46, APV 250L, APV 316 or APV 346) by the person named on the owner's certificate or special coverage form,

refund to the applicant the premium for the number of days in the term of the owner's certificate or special coverage that are unexpired on the date of surrender and cancellation less

- d) where the applicant cancels an owner's certificate for a vehicle that is not part of a fleet, \$30,
- e) where the applicant cancels a special coverage policy, an amount equal to the minimum premium specified on the special coverage form, and
- f) where the applicant cancels a temporary operation permit and owner's certificate of insurance (APV 16) referred to in Section 2.F.1, an amount equal to the premium for the number of days or part thereof that the temporary operation permit and owner's certificate of insurance was in force, plus \$20.

2.H.2 Per Diem Calculations

Section 2.K.3 of this Basic Insurance Tariff applies to refunds.

2.I. Minimum and Retained Premiums

2.I.1 Minimum Premiums

2.I.1.1) Despite any other provision of this Basic Insurance Tariff, the minimum premium payable for an owner's certificate is the greater of the following:

- a) the applicable amount specified in Schedule S (Minimum and Retained Premiums), and
- b) the prorated annual premium plus, in the case of a short term certificate, the surcharge set out in Schedule Q (Short Term Certificates)

2.I.1.2. Despite any other provision of this Basic Insurance Tariff, the minimum premium payable for a special coverage is the greater of the following:

- a) the amount specified in Schedule V (Minimum and Retained Premiums for Special Coverages), or
- b) the prorated annual premium payable calculated in accordance with Section 2.K.3 of this Basic Insurance Tariff plus, in the case of a short term certificate, the surcharge set out in Schedule Q.

2.I.2 Retained Premiums

Despite any other provision of this Basic Insurance Tariff, ICBC is not required to refund the retained premium specified in a certificate, Schedule S (Minimum and Retained Premiums) or Schedule V (Minimum and Retained Premiums for Special Coverages), on cancellation of a certificate, garage policy, temporary operation permit or special coverage certificate.

2.J. Interest on Unpaid Premium and Service Charge for Returned Cheques

The rate of interest payable under section 15.2 of the IVR is 1 per cent per month compounded monthly (12.68% per year).

The rate of interest on unpaid premium amounts pursuant to section 15.71 of the IVR is 1.5 per cent per month (19.56% per year).

The service charge referred to in section 15.8 of the IVR is \$18.00.

2.K. Charges for Changes, Cancellations or Surrenders

2.K.1 Premiums or Refunds for Changes

2.K.1.1 On reporting a change described in section 9(2) (a) (ii) or (b) of the IVR,

- (a) the person named on an owner's certificate or a special coverage certificate, or
- (b) in the case of a vehicle insured under Fleetplan, the fleet operator,

shall pay to ICBC or, subject to Section 3 of Schedule Q (Short Term Certificates) to this Basic Insurance Tariff, be refunded by ICBC the difference, calculated in accordance with Section 2.K.3 of this Basic Insurance Tariff, between the premium paid for the number of days in the term of the owner's certificate or special coverage that are unexpired on the day the change is reported and the premium payable as a result of the change.

2.K.1.2 The tables set out in Schedules A, B, C, D, G, Q, S, T and Section 2F of this Basic Insurance Tariff that are in force on the effective date of an owner's certificate or a special coverage certificate continue to apply to any change made in the owner's certificate or special coverage before it expires notwithstanding any intervening amendment to such Schedules and Section.

2.K.2 Other Refunds

2.K.2.1 Notwithstanding section 2.H.1 of this Basic Insurance Tariff and subject to Section 3 of Schedule Q (Short Term Certificates) where

- (a) the person named on an owner's certificate, or
- (b) in the case of a vehicle insured under Fleetplan, the fleet operator,

satisfies ICBC that during the term of the certificate the vehicle described in it has, for a continuous period of one month or more, been in a jurisdiction other than Canada or the United States of America, ICBC may refund to the person named in the owner's certificate or the fleet operator as the case may be, that part of the premium for the owner's certificate that is proportionate to the number of days the vehicle was in the other jurisdiction.

2.K.2.2 Subject to Section 3 of Schedule Q (Short Term Certificates), where an owner's certificate is deemed to have lapsed under section 37 (4) of the IVA, ICBC may refund to the person named in the owner's certificate or the fleet operator as the case may be, the premium for the number of days remaining unexpired in the certificate on the day on which it is deemed to have lapsed.

2.K.3 Prorating

2.K.3.1 A premium payment, refund or adjustment resulting from

- (a) ICBC issuing an owner's certificate or a special coverage certificate for a term of less than 365 days,
- (b) a change described in section 9 (a) (ii) or (b) of the IVR, or
- (c) cancellation of an owner's certificate

shall be calculated per day in accordance with Schedule T.

2.K.3.2 Section 15.4 of the IVR applies in respect of a payment, refund or adjustment referred to in subsection 2.K.3.1.

2.K.3.3

(a) Where, after a discount of premium is made, any premium is payable to or refundable by the corporation in respect of an owner's certificate because of a change described in section 9 (a) (ii) or (b) of the IVR, the discount shall be prorated and the amount payable to or refundable by the corporation shall be based on the amount of premium paid or payable for the term of the certificate that remains unexpired, less the proportionate discount for that unexpired term.

(b) Where, during the term of an owner's certificate, extension insurance or a special coverage is issued or changed in respect of the vehicle described in the certificate, the applicable premium shall be prorated for the number of days covered.

2.K.3.4 This section 2.K.3 does not apply to a temporary operation permit and owner's certificate of insurance (APV-16) referred to in Section 2.F.1.

2.L. Recovery of Unpaid Premiums

If at any time after a certificate has been issued ICBC determines that there has been an error in the premium charged ICBC may, subject to section 15.4 of the IVR, refund any overpayment or bill the insured for any unpaid premium.

2.M. Short Term Premium Surcharge

2.M.1 General

For any owner's certificate, or for any special coverage certificate that provides in its terms that it may be issued for a policy term of less than 12 months, the premium payable may be pro rated in accordance with Schedule T of this Basic Insurance Tariff, and in addition to the premium payable the insured must pay a short term premium surcharge calculated in accordance with this section.

2.M.2 Calculation of Surcharge

In this section 2.M.2, "premium" does not include interest or a service charge.

The surcharge payable by an applicant for the issue or renewal of a short term certificate is as follows:

- (a) for a certificate of not less than 3 months duration and not more than 7 months duration, the surcharge is 2.5% of the annual net premium;
- (b) for a certificate of more than 7 months duration and not more than 11 months duration, the surcharge is 2% of the annual net premium.

The amount of the surcharge will be rounded to the nearest dollar and an amount ending in 50 cents shall be raised to the next higher dollar.

No person is entitled to a refund of a surcharge referred to in this section 2.M.

The maximum short term certificate premium surcharge payable is \$100.

2.N. Premium for Vehicles Licenced under Section 9 of the Motor Vehicle Act

The premium payable for coverage under Part 6, Part 7 and Part 10 of the IVR in respect of 2 or more vehicles for which one licence has been issued under section 9 of the Motor Vehicle Act equals the premium payable for the motor vehicle covered by the licence having the largest annual licence fee prescribed under that Act in respect of the motor vehicles covered by the licence.

3. OTHER RATES

3.A. ICBC Payment Plan

A one time fee for each new owner's certificate (but not a renewal) is payable by each applicant for the ICBC payment plan at the time of application as follows:

- (a) for vehicles insured under Fleetplan, \$6 per vehicle insured to a maximum of \$150 per fleet
- (b) for all other vehicles, \$15.

A monthly finance fee equal to:

- (a) if the amount originally financed is \$10,000 or less: (the current prime rate charged by the Royal Bank of Canada at the time of the issuance of the new or renewal certificate less one per cent) x (the amount originally financed ÷ 12)
- (b) if the amount originally financed is more than \$10,000: (the current prime rate charged by the Royal Bank of Canada less two per cent) x (the amount originally financed ÷ 12)

is payable for each new or renewal owner's certificate in accordance with the terms of the payment plan agreement set out in Schedule H.

A returned payment fee of \$18 is payable in respect of each missed payment in accordance with the terms of the payment plan agreement.

3.B. Insurance Fees

3.B.1 Uniform Financial Responsibility Form (SR-22)

The fee for a uniform financial responsibility form (American Association of Motor Vehicle Administrators Form SR-22) is \$200.

3.B.2 Certificate for Commercial Vehicles Operating in the U.S.

The fee for providing a certificate of insurance for commercial vehicles operating in the United States of America is \$250.

3.B.3 Application for Claim-Rated Scale Discount (Form APV247A)

The fee for an Application for Claim-Rated Scale Discount (APV247A) is \$20 per application unless the application is made concurrently with an application for an owner's certificate in which case there is no charge for the Application for Claim-Rated Scale Discount (APV247A).

SECTION 4

SCHEDULES

SCHEDULE A

TERRITORIES

Table 1— Territories

- D - Lower Mainland
- E - Maple Ridge/Pitt Meadows
- F - Squamish/Whistler Area
- G - Pemberton Area/Hope Area
- H - Fraser Valley
- L - Thompson/Okanagan Area
- N - Kootenays
- P - Cariboo Area
- R - Prince George Area
- S - Northern Coast
- V - Peace River Area
- W - Southern Vancouver Island and other islands off the west coast of the mainland
- X - Middle Vancouver Island/Sunshine Coast Areas
- Y - Northern Vancouver Island
- Z - territory outside the Province of British Columbia consisting of
 - (a) Canada except the Province of British Columbia, and
 - (b) the United States of America.

Table 2— Rating Territories

1. In this Table, “**territory in which the vehicle is primarily located when not in use**” means the definition set out in Section 9(1) of IVR.

2. A vehicle in the vehicle rate class in Column 1 shall be rated by reference to the territory set out opposite that vehicle rate class in Column 2.

Column 1 Vehicle Rate Class		Column 2 Territory	
1	A vehicle rated in rate class: 001, 002, 003, 004, 005, 007, 008, 011, 012, 014, 015, 017, 018, 021, 022, 023, 024, 027, 030, 035, 036, 040, 041, 051, 055, 058, 100, 101, 102, 110, 121, 122, 123, 140, 141, 150, 151, 160, 161, 170, 310, 311, 312, 313, 314, 320, 321, 322, 323, 324, 670, 671, 672, 680, 681, 682, 701, 705, 710, 711, 712, 713, 714, 720, 721, 722, 723, 724 and 800, including any trailer used in conjunction with such a vehicle	1	Territory in which the vehicle is primarily located when not in use
2	A vehicle rated in class 690, 691, 692 and 693	2	Territory in which the vehicle is principally used.
3	A vehicle rated in rate class 013	3	Territory that commands the highest premium in which the vehicle is used for any use other than pleasure use as defined in section 1 of Schedule B of this Basic Insurance Tariff.
4	A vehicle in any other rate class	4	Territory in which the vehicle is used, but if the vehicle is used in more than one territory, the territory that commands the highest premium.

**SCHEDULE B
VEHICLE RATE CLASSES**

1. Definitions

In this Schedule:

- airport bus use** means use of a motor vehicle as a limited passenger vehicle (as that term is defined in the *Motor Vehicle Act*) to carry passengers for compensation from an airport to limited predetermined points or from such points to an airport.
- artisan use** means use of a motor vehicle by a tradesman for
- (a) the carriage of tools, materials and equipment necessary for the tradesman to perform the duties of his trade,
 - (b) the delivery of goods that are installed by the tradesman using the skills of his trade, and
 - (c) the incidental estimating by the tradesman of work directly related to his trade.
- assigned vehicle** means a licenced non-collector motor vehicle registered in the name of a company and assigned to the owner or an officer or employee of the company for regular operation.
- business use** means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his employer for that use, but does not include commercial use of the vehicle.
- charitable organization** means a legal entity registered under an Act or a group of individuals that provides bona fide non-profit charitable services to the general community.
- cement mixer** means a vehicle designed and used for transporting readi-mix cement.
- charter bus use** means use of a motor vehicle as a limited passenger vehicle (as that term is defined in the *Motor Vehicle Act*) exclusively for the conveyance of a person or group of persons to whom or for whose use the vehicle is chartered at a fixed price for the use of the whole motor vehicle.
- child of school age** means
- (a) a person under the age of 19, and
 - (b) a person 19 years of age or over who has a disability.
- distance operated** means the distance travelled on land from the first point of loading to the point of unloading that is the greatest number of kilometres by road from the first point of loading.

driving school vehicle	means a vehicle used in the business of providing theoretical or practical training in operating a vehicle.
dump truck	means a vehicle designed and used for delivering and dumping materials.
dune buggy	means a motor vehicle built or modified to permit use on or off a highway and used principally for recreational purposes.
emergency vehicle	means an emergency vehicle as defined in the <i>Motor Vehicle Act</i> .
farm tractor use	means the use of a motor vehicle designed primarily as an implement of husbandry for drawing agricultural equipment for farming.
farm use	means the use of a vehicle for the purpose of farming.
farming	means livestock raising, poultry raising, egg production, dairying, horticulture, apiculture, aquaculture, fur farming, plantation culture of Christmas trees, seed production, sod farming, forest seed orchards and nurseries or wool production and includes the growing or raising of an agricultural crop for food for human or animal consumption, but does not include those manufactured derivatives produced from agricultural raw materials.
fisher use	means the use of a vehicle in connection with the business of fishing, by a person who owns and operates, or rents and operates, a fishing vessel or fishing equipment and makes his principal living from fishing.
garbage truck	means a vehicle used for picking up and removing discarded material.
golf cart	means a golf cart as defined in the <i>Motor Vehicle Act Regulations</i> .
insured	means an insured as defined in section 42, 63, 78, 147, 148 or 148.1 of the IVR.
isolated community	means (a) the area of the mainland of the Province bounded by Lund in the north, Saltery Bay in the south, the Pacific Ocean on the west and extending inland a distance of 30 km from the coastline, and (b) an island lying west of the mainland of the Province that is not connected to the mainland by a bridge or tunnel but not including Vancouver Island.
landscape gardener	means a person who makes his principal living from the development and decorative planting of gardens and grounds.

limited speed motorcycle	means a limited speed motorcycle as defined in section 1 of the <i>Motor Vehicle Act Regulations</i> .
limousine use	means use of a motor vehicle for rental or hire with driver on an hourly basis but does not include a rental or hiring with driver of less than one hour.
logging truck use	means use of a vehicle for the delivery of logs.
oil and gas exploration vehicle use	means use of a vehicle in drilling, exploring or seismographic activities for the exploration or recovery of oil or gas.
parent	includes a grandparent, a foster parent, a step-parent, a person who lives in the same household as a child, and a person employed to perform household duties which include the care of a child of school age.
pleasure use	means use of a vehicle for private purposes but does not include business or commercial use.
private bus use	means use of a motor vehicle to transport, without direct compensation, passengers who have a connection with the business activities of the owner or lessee of the motor vehicle.
public bus use	means use of a motor vehicle as a public passenger vehicle.
public passenger vehicle	means a motor vehicle that is available for use by the public and is operated at any time on a highway over a regular route or between fixed terminating points and on a regular time schedule by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle.
pup trailer	means a trailer that is drawn on a highway by a separate load carrying truck and is so constructed that no part of the weight of the load of the trailer is carried on the truck.
religious bus use	means use of a commercial motor vehicle, owned or leased by religious organization, exclusively for the transportation of passengers for purposes related to the religious activities of the organization.
road building machine	means a road building machine as defined in the <i>Commercial Transport Act</i> .
school bus	means a school bus or special activity bus as defined in section 1 of the <i>Motor Vehicle Act Regulations</i> .
school use	means use of a motor vehicle for travel related to enrolment in a course

- (a) that is offered for credit on a full time or part time basis as part of a certificate, diploma or degree program at a school, college, university or other educational establishment, or
- (b) that is directly related to or beneficial for the advancement of a student's current or intended career.

semi-trailer	means a trailer that has a gross vehicle weight of not less than 700 kg and is so constructed that some part of its weight and of the weight of its load is carried by the towing vehicle.
tow truck	means a motor vehicle used primarily for towing a trailer other than a semi-trailer.
volunteer driver	means a person who donates his time to driving a vehicle for a charitable organization, whether or not the charitable organization reimburses him for the cost of operating the vehicle, including the cost of gasoline and specific expenses for wear and tear, but not including depreciation.
wrecker	means a motor vehicle used primarily for towing or rendering assistance to other vehicles.

2. Permitted uses

2.1 Without breach of a condition under section 55 (2) (a) of the IVR,

(a) a vehicle rated in vehicle rate class 001, 003, 004, 021, 023, 024 or 051 may be operated in the aggregate not more than 6 days in a calendar month

- (i) to or from or part way to or from a place of work or for school use,
- (ii) for business use, or
- (iii) for commercial use, and

(b) a vehicle rated in vehicle rate class 005, 055, 320, 321, 322, 323 or 324 may be operated by the owner, lessee or principal operator of the vehicle not more than 6 days in a calendar month for school use.

2.2 Subsection 2.1 (a) (ii) and (iii) applies also in respect of a vehicle rated in vehicle rate class 002 or 022.

2.3 Subsection 2.1 (a) (iii) applies also in respect of a vehicle rated in vehicle rate class 007 or 027.

2.4 Notwithstanding subsection 2.1 (a) (i), a parent of a child of school age may, without breaching a condition of section 55 (2) (a) of the IVR, operate, without restriction on the number

of days, a vehicle rated in vehicle rate class 001, 005, 011, 012, 014, 015, 021, 051, 055, 320, 321, 322, 323 or 324 to carry that child and, at the same time, any other children of school age to and from the school in which that child is registered or school activities conducted within the educational program of that school.

2.5 A volunteer driver may, without breaching a condition of section 55 (2) (a) of the IVR, operate a vehicle that

- (a) is being used for the purpose of carrying or delivering goods, without charge, for or on behalf of a charitable organization, and
- (b) is not owned by or leased to the charitable organization,

notwithstanding that the vehicle is not rated for commercial use.

2.6 Notwithstanding subsection 2.1 (a), a volunteer driver may, without breaching a condition of section 55 (2) (a) of the IVR, operate a vehicle for the purpose of carrying out the work of a charitable organization, if the vehicle is not owned by or leased to a charitable organization.

2.7 Where

- (a) a group of 2 or more vehicles is registered in the name of the same owner or lessee or in the names of members of the same household, and
- (b) each vehicle in the group is correctly rated according to its use,

the owner or lessee of any vehicle in the group or a member of the household of either of them, may, without breaching a condition of section 55 (2) (a) of the IVR, use, on not more than 6 days in a calendar month, a lower rated vehicle in the group in place of a higher rated vehicle in the group.

2.8 There is no restriction as to the number of days on which a lower rated vehicle may be used under subsection 2.7 so long as

- (a) the vehicle in the group that requires payment of the highest annual premium is rated in that vehicle rate class covering the greatest risk, and
- (b) at any one time no more than one lower rated vehicle is used in place of a higher rated vehicle.

2.9 Subsections 2.1, 2.7 and 2.8 do not apply to a collector vehicle or a vintage motor vehicle.

2.10 The use of a vehicle does not contravene section 55 (2) of the IVR if the premium prescribed for the use of the vehicle according to the vehicle rate class indicated in the owners certificate equals or exceeds the premium prescribed for the vehicle rate class applicable to the use to which the vehicle is put.

2.11 A collector motor vehicle rated in vehicle rate class 701, 705, 710 to 714 or 720 to 724 may not be insured with ICBC unless another motor vehicle

(a) that is

- (i) owned or leased by the owner of the collector motor vehicle, or
 - (ii) operated by the owner of the collector motor vehicle as an assigned vehicle,
- and

(b) in vehicle rate class 001, 002, 003, 004, 005, 007, 011, 012, 013, 014, 015, 017, 021, 022, 023, 024, 027, 310 to 314 or 320 to 324

is insured for Basic insurance with ICBC.

2.12 If

(a) a collector motor vehicle is jointly owned by more than one person, and

(b) at least one of the joint owners meets the requirements of subsection 2.11,

the collector motor vehicle may be insured in vehicle rate class 701, 705, 710 to 714 or 720 to 724.

2.13 If a provision of this section permits operation of a vehicle for a particular use without breaching a condition of section 55 (2) (a) of the IVR, the condition that is not breached by that use is the condition that would, but for the provision, be breached by that use, and nothing in that provision permits any other use that might breach section 55 (2) (a) of the IVR.

3. Determining Vehicle Rate Class

3.1 To choose the proper vehicle rate class, (i) determine the use of the vehicle; (ii) go to Table 1, Table 2 or Table 3 in this Schedule to determine the vehicle rate class table in section 4 of this Schedule applicable to the vehicle being insured.

3.2. When the use of a vehicle involves two or more rate classes, the rate class that commands the highest premium must always be used.

3.3 A vehicle rated for commercial use may also be used for business use provided the business use rate class does not command a higher premium. Alternately, a vehicle rated for business use may also be used for commercial use, provided the commercial use rate class does not command a higher premium.

3.4 For insurance purposes, the rating of a leased vehicle is based on the lessee's actual use of the vehicle.

Table 1: Vehicle Rate Class Listing — Descriptive

Vehicle Use Description	Vehicle Rate Class
Pleasure Use Only (Including Motor Homes)	001, 051, 005, 055, 021
Vehicle Driven To or From Work or School and Pleasure Use	002, 003, 004, 022, 023, 024
Business Use (Including Pleasure Use)	007, 027
U-Drive Vehicles - All Types	008, 018, 058, 160, 161, 170, 550, 551, 552
Artisan Use - Private Passenger Motor Vehicles and Commercial Vehicles, 5000 kg GVW or Less	012 Other Occupations Eligible for Rate Class 012
Municipal Government Vehicles and Parade Floats—Commercial Motor Vehicles 5000 kg GVW or Less	015
Artisan Use Vehicles and Other Commercial Vehicles Over 5000 kg GVW	150, 151
Farm Use and Fisher Use	011, 014, 100, 101, 102
Delivery Vehicles: Commercial Motor Vehicles 5000 kg GVW or Less Including Private Passenger Motor Vehicles and Motor Homes	013
Delivery Vehicles - Commercial Motor Vehicles Over 5000 kg GVW	Description of Dangerous Goods: commercial vehicles over 5000 kg GVW 400, 401, 402, 403, 404, 405, 406 410, 411, 412, 413, 414, 415, 416 420, 421, 422, 423, 424, 425, 426 430, 431, 432, 433, 434, 435, 436 440, 441, 442, 443, 444, 445, 446 450, 451, 452, 453, 454, 455, 456 460, 461, 462, 463, 464, 465, 466
Vehicles Used in the Logging or Silviculture	017

Vehicle Use Description	Vehicle Rate Class
Industries or Operated Under a Road and Bridge Maintenance Contract	
Bus Use	600, 601, 602, 603 610, 611, 612 620, 621, 622 630, 631, 632 640, 641, 642 650, 651, 652 660, 661, 662 670, 671, 672 680, 681, 682
Taxi and Limousine Use	690, 691, 692, 693, 695
Motorcycles	310, 311, 312, 313, 314 320, 321, 322, 323, 324
Golf Carts, ATVs, Riding Lawnmowers, Trucksters, Snowmobiles and Snow Vehicles	030, 035, 036
Trailers - Other Than U-Drive	550, 551 510, 511, 512, 513, 514
Emergency Motor Vehicles	040, 041, 140, 141
Dump Trucks and Garbage Trucks - Commercial Motor Vehicles Over 5000 kg GVW	101, 102 120, 121, 122, 123
Miscellaneous Vehicles and Uses—including cement mixers, log trucks and industrial machines	009, 100, 110, 111, 112, 113, 114, 403 170 800, 900, 901, 902, 903, 904, 905, 906, 919
Collector Motor Vehicles - Private Passenger Motor Vehicles and Commercial Motor Vehicles	701, 705
Collector Motorcycles	710, 711, 712, 713, 714 720, 721, 722, 723, 724

Table 2: Vehicle Rate Class Listing – Numeric

Rate Class	Vehicle Use Table		Rate Class	Vehicle Use Table		Rate Class	Vehicle Use Table
001	4.1-A		322	4.14-B		550	4.4-A/ 4.16-A
002	4.2-A		323	4.14-B		551	4.4-A/ 4.16-A
003	4.2-C		324	4.14-B		552	4.4-A
004	4.2-E		400	4.10-B		600	4.12-A
005	4.1-C		401	4.10-B		601	4.12-A
007	4.3-A		402	4.10-B		602	4.12-A
008	4.4-A		403	4.10-B/ 4.19-A		603	4.12-A
009	4.19-A		404	4.10-B		610	4.12-B
011	4.8-A		405	4.10-B		611	4.12-B
012	4.5-B		406	4.10-B		612	4.12-B
013	4.9-A		410	4.10-C		620	4.12-B
014	4.8-A		411	4.10-C		621	4.12-B
015	4.6-A		412	4.10-C		622	4.12-B
017	4.11-A		413	4.10-C		630	4.12-B
018	4.4-A		414	4.10-C		631	4.12-B
021	4.1-B		415	4.10-C		632	4.12-B
022	4.2-B		416	4.10-C		640	4.12-C
023	4.2-D		420	4.10-C		641	4.12-C
024	4.2-F		421	4.10-C		642	4.12-C
027	4.3-B		422	4.10-C		650	4.12-C
030	4.15-A		423	4.10-C		651	4.12-C
035	4.15-A		424	4.10-C		652	4.12-C
036	4.15-A		425	4.10-C		660	4.12-C
040	4.17-A		426	4.10-C		661	4.12-C
041	4.17-A		430	4.10-C		662	4.12-C
051	4.1-A		431	4.10-C		670	4.12-D
055	4.1-C		432	4.10-C		671	4.12-D
058	4.4-A		433	4.10-C		672	4.12-D
100	4.8-B/ 4.19-A		434	4.10-C		680	4.12-D
101	4.8-B/ 4.18-A		435	4.10-C		681	4.12-D
102	4.8-B/ 4.18-A		436	4.10-C		682	4.12-D
110	4.19-A		440	4.10-D		690	4.13-A

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Rate Class	Vehicle Use Table		Rate Class	Vehicle Use Table		Rate Class	Vehicle Use Table
111	4.19-A		441	4.10-D		691	4.13-A
112	4.19-A		442	4.10-D		692	4.13-A
113	4.19-A		443	4.10-D		693	4.13-A
114	4.19-A		444	4.10-D		695	4.13-A
120	4.18-A		445	4.10-D		701	4.20-A
121	4.18-A		446	4.10-D		705	4.20-B
122	4.18-A		450	4.10-D		710	4.21-A
123	4.18-A		451	4.10-D		711	4.21-A
140	4.17-A		452	4.10-D		712	4.21-A
141	4.17-A		453	4.10-D		713	4.21-A
150	4.7-A		454	4.10-D		714	4.21-A
151	4.7-A		455	4.10-D		720	4.21-B
160	4.4-A		456	4.10-D		721	4.21-B
161	4.4-A		460	4.10-D		722	4.21-B
170	4.4-A/ 4.19-B		461	4.10-D		723	4.21-B
310	4.14-A		462	4.10-D		724	4.21-B
311	4.14-A		463	4.10-D		800	4.19-C
312	4.14-A		464	4.10-D		900	4.19-C
313	4.14-A		465	4.10-D		901	4.19-C
314	4.14-A		466	4.10-D		902	4.19-C
320	4.14-B		510	4.16-A		903	4.19-C
321	4.14-B		511	4.16-A		904	4.19-C
			512	4.16-A		905	4.19-C
			513	4.16-A		906	4.19-C
			514	4.16-A		919	4.19-C

Table 3: Vehicle Rate Class – Numeric Description with Schedule B Page Numbers

Table No.	Rate Class	Vehicle Use	Page No. in Schedule B
4.1-A	001	Pleasure Use: vehicle not usually driven for other purposes (excluding vehicles owned and operated by a person 65 years of age or over)	18
4.1-A	051	Pleasure Use: motor homes	18
4.1-B	021	Pleasure Use: vehicle used only by persons who have held a valid driver's licence for 10 years or longer	20
4.1-C	005	Pleasure Use: vehicle owned and operated by a person 65 years of age or over	22
4.1-C	055	Pleasure Use: motor homes	22
4.2-A	002	Pleasure Use and vehicle driven to or from work or school in excess of 15 km	24
4.2-B	022	Pleasure Use and vehicle driven to or from work or school in excess of 15 km: owner, principal operator, and members of their households using the vehicle have held a valid driver's licence for 10 years or longer	25
4.2-C	003	Pleasure Use and vehicle driven to or from work or school not exceeding 15 km	27
4.2-D	023	Pleasure Use and vehicle driven to or from work or school not exceeding 15 km: owner, principal operator, and members of their households using the vehicle have held a valid driver's licence for 10 years or longer	28
4.2-E	004	Pleasure Use and vehicle driven part way to or from work or school with public transportation used for the balance of the journey	30
4.2-F	024	Pleasure Use and vehicle driven part way to or from work or school with public transportation used for the balance of the journey: owner, principal operator, and members of their households using the vehicle have held a valid	31

Table No.	Rate Class	Vehicle Use	Page No. in Schedule B
		driver's licence for 10 years or longer	
4.3-A	007	Business Use (including Pleasure Use)	33
4.3-B	027	Business Use (including Pleasure Use): owner, principal operator, and members of their households using the vehicle have held a valid driver's licence for 10 years or longer	34
4.4-A	008, 018, 058, 160, 161, 170, 550, 551, 552	U-Drive Vehicles: all types (private passenger motor vehicle, motor home, commercial motor vehicle, industrial machine and trailer)	36
4.5-A	012	Artisan Use: private passenger motor vehicles and commercial motor vehicles, 5000 kg GVW or less	38
4.5-B	012	Other Occupations Eligible for Rate Class 012	40
4.6-A	015	Municipal Government Vehicles: commercial motor vehicles 5000 kg GVW or less	42
4.6-A	015	Parade Floats: commercial motor vehicles 5000 kg GVW or less	42
4.7-A	150, 151	Artisan Use: commercial motor vehicles over 5000 g GVW	44
4.7-A	150, 151	Septic Tank Truck Use: commercial motor vehicles over 5000 kg GVW	44
4.7-A	150, 151	Water Well Drilling: commercial motor vehicles over 5000 kg GVW	44
4.7-A	150, 151	Municipal Government Vehicles: commercial motor vehicles over 5000 kg GVW	44
4.7-A	150, 151	Parade Floats: commercial motor vehicles over 5000 kg GVW	44
4.7-A	150, 151	Mobile Canteen Use: commercial motor vehicles over 5000 kg GVW	44

Table No.	Rate Class	Vehicle Use	Page No. in Schedule B
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4. Vehicle Use Tables

**Table 4.1-A: Pleasure use — vehicle not usually driven for other purposes
 (excluding vehicles owned and operated by a person
 65 years of age or over)**

Vehicle Use	Rate Class	Motor Homes
		Rate Class
Pleasure use	001	051
<p>1. A vehicle rated 001 or 051 may be used on a total of not more than six (6) days in a calendar month for use under rate class 002, 003, 004, 007, or 013.</p> <p>2. Parents may, without restriction to the number of days, drive their child of school age and any other children at the same time to or from, or part way to or from, the school in which their children are registered.</p> <p>The following people are also considered to be parents for the purpose of this extension:</p> <ul style="list-style-type: none"> • a) any person employed by the parents of the children being driven, to perform household duties which include the care of those children b) the grandparents, foster parents, and stepparents of the children being driven c) any person living in the household of the child <p>3. Provision 2 above does not apply when any driver of the same vehicle is enrolled in school and uses that vehicle to drive to or from, or part way to or from, school. It also does not apply when any driver of the same vehicle uses that vehicle to drive to or from, or part way to or from, work.</p> <p>4. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:</p> <ul style="list-style-type: none"> a) a course that is part of a certificate, diploma, or degree program offered on a full-time basis by a school, college, university, or any other educational establishment b) a course for which credit may be allowed for the completion, on a part-time basis, of a certificate, diploma, or degree program offered by a school, college, university, or any other educational establishment, <i>or</i> c) a course that is directly related to or beneficial for the advancement of a student's current or intended career 		

In this Table:

“Business use” means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his/her employer for that use, but does not include commercial use of the vehicle.

“Child of school age” means a person under the age of 19 or a person age 19 or over who has a disability.

“Commercial use” means use of a vehicle for the delivery or carriage of goods.

“Pleasure use” means use of a vehicle for private purposes but does not include business or commercial use.

Table 4.1-B: Pleasure use — vehicle used only by persons who have held a valid driver’s licence for 10 years or longer

Vehicle Use	Rate Class
<p>Pleasure use:</p> <ul style="list-style-type: none"> • Vehicle not usually driven for other purposes • Owner, principal operator, and members of their households using the vehicle must have held a valid driver’s licence for 10 years or longer (see note later in this module), <i>and</i> • Applicable only to a policy eligible for a Claim-Rated Scale discount of 0% (base rate) or better (level 0 or lower on Table 1 of Schedule D of this Basic Insurance Tariff). 	021
<ol style="list-style-type: none"> 1. A vehicle rated 021 may be used on a total of not more than six (6) days in a calendar month for use under rate class 022, 023, 024, 027, or 013, provided that when the vehicle is so used by the owner, principal operator, or a member of the household of either, that person must have held a valid driver’s licence for 10 years or longer (see note later in this table). 2. Members of the households of the owner or principal operator who have not held a valid driver’s licence for 10 years or longer may use the vehicle for a medical emergency. 3. Parents may, without restriction to the number of days specified in provision 1 above, drive their child of school age and any other children at the same time to or from, or part way to or from, the school in which their children are registered. The following people are also considered to be parents for the purpose of this extension: <ul style="list-style-type: none"> • a) any person employed by the parents of the children being driven, to perform household duties which include the care of those children b) the grandparents, foster parents, and stepparents of the children being driven c) any person living in the household of the child 4. Provision 3 above does not apply when any driver of the same vehicle is enrolled in school and uses that vehicle to drive to or from, or part way to or from, school. It also does not apply when any driver of the same vehicle uses that vehicle to drive to or from, or part way to or from, work. 5. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in: <ol style="list-style-type: none"> a) a course that is part of a certificate, diploma, or degree program offered on a full-time basis by a school, college, university, or any other educational establishment b) a course for which credit may be allowed for the completion, on a part-time basis, of a certificate, diploma, or degree program offered by a school, college, university, or any other educational establishment, <i>or</i> c) a course that is directly related to or beneficial for the advancement of a student’s 	

current or intended career.

6. In cases of joint ownership or lease, both of the owners, the principal operator and members of their households using the vehicle must have held a valid driver's licence for 10 years or longer.

Note:

- The 10-year period for which a valid driver's licence must be held includes all periods during which:
 - a valid driver's licence or valid learner driver's licence was held in another jurisdiction
 - a valid British Columbia learner's licence was held. This includes learner's licences issued prior to the implementation of the BC Graduated Licensing Program, as well as time earned under any valid learner's licence (either Learner or Novice stage) issued under the BC Graduated Licensing Program.

The 10-year period excludes all periods during which the driver's licence or any of the learner's licences listed above was cancelled, suspended, lapsed or voluntarily surrendered.

In this Table:

"Business use" means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his/her employer for that use, but does not include commercial use of the vehicle.

"Child of school age" means a person under the age of 19 or a person age 19 or over who has a disability.

"Commercial use" means use of a vehicle for the delivery or carriage of goods.

"Medical emergency" means an emergency that requires an unplanned visit to a doctor or hospital for the purpose of receiving medical attention for an illness, condition, or injury.

"Pleasure use" means use of a vehicle for private purposes but does not include business or commercial use.

Table 4.1-C: Pleasure Use - vehicle owned and operated by a person 65 years of age or over

Vehicle Use	Rate Class	Motor Homes
		Rate Class
Pleasure use only: <ul style="list-style-type: none"> • Owner or lessee, if leased vehicle, age 65 or over, and • Principal operator age 65 or over 	005	055
<ol style="list-style-type: none"> 1. Vehicle must be registered in the name of an individual or leased to an individual. 2. Vehicle not driven to or from, or part way to or from, work. 3. Vehicle not used for business or commercial use. 4. Vehicle may be used on not more than six (6) days in a calendar month to drive to or from, or part way to or from, school in order to attend school by the owner/lessee or the principal operator. 5. Parents may, without restriction to the number of days, drive their child of school age and any other children at the same time to or from, or part way to or from, the school in which their children are registered. The following people are also considered to be parents for the purpose of this extension: <ol style="list-style-type: none"> a) Any person employed by the parents of the children being driven, to perform household duties which include the care of those children b) The grandparents, foster parents, and stepparents of the children being driven c) Any person living in the household of the child 6. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in: <ol style="list-style-type: none"> a) A course that is part of a certificate, diploma, or degree program offered on a full-time basis by a school, college, university, or any other educational establishment b) A course for which credit may be allowed for the completion, on a part-time basis, of a certificate, diploma, or degree program offered by a school, college, university, or any other educational establishment, or c) A course that is directly related to or beneficial for the advancement of a student's current or intended career 7. In cases of joint ownership or lease, one of the owners or lessees must be age 65 or over, and the principal operator must be age 65 or over. 		

In this Table:

“Business use” means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his/her employer for that use, but does not include commercial use of the vehicle.

“Child of school age” means a person under the age of 19 or a person age 19 or over who has a disability.

“Commercial use” means use of a vehicle for the delivery or carriage of goods.

“Pleasure use” means use of a vehicle for private purposes but does not include business or commercial use.

“Principal operator” means the person who will operate the vehicle described in the certificate for the majority of the time the vehicle is operated during the term of the certificate.

Table 4.2-A Pleasure use and vehicle driven to or from work or school in excess of 15 km

Vehicle Use	Rate Class
Pleasure use and vehicle driven to or from, or part way to or from, work or school, a distance in excess of 15 km	002
<ol style="list-style-type: none"> 1. A vehicle rated 002 may be used on a total of not more than six (6) days in a calendar month for use under rate class 007 or 013. 2. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in: <ol style="list-style-type: none"> a) a course that is part of a certificate, diploma, or degree program offered on a full-time basis by a school, college, university, or any other educational establishment b) a course for which credit may be allowed for the completion, on a part-time basis, of a certificate, diploma, or degree program offered by a school, college, university, or any other educational establishment, or c) a course that is directly related to or beneficial for the advancement of a student's current or intended career 	

In this Table:

“Business use” means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his/her employer for that use, but does not include commercial use of the vehicle.

“Commercial use” means use of a vehicle for the delivery or carriage of goods.

“Pleasure use” means use of a vehicle for private purposes but does not include business or commercial use.

Table 4.2-B: Vehicle Driven to or from Work or School in Excess of 15 km and Pleasure Use: owner, principal operator, and members of their households using the vehicle must have held a valid driver's licence for 10 years or longer

Vehicle Use	Rate Class
<p>Pleasure use and vehicle driven to or from, or part way to or from, work or school, a distance in excess of 15 km:</p> <ul style="list-style-type: none"> • owner, principal operator, and members of their households using the vehicle must have held a valid driver's licence for 10 years or longer (see note below), <i>and</i> • applicable only to a policy eligible for a Claim-Rated Scale discount of 0% (base rate) or better (level 0 or lower on Table 1 of Schedule D of this Basic Insurance Tariff). 	022
<ol style="list-style-type: none"> 1. A vehicle rated 022 may be used on a total of not more than six (6) days in a calendar month for use under rate class 027 or 013, provided that when the vehicle is so used by the owner, principal operator, or a member of the household of either, that person must have held a valid driver's licence for 10 years or longer (see note below). 2. Members of the households of the owner or principal operator who have not held a valid driver's licence for 10 years or longer may use the vehicle for a medical emergency. 3. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in: <ol style="list-style-type: none"> a) a course that is part of a certificate, diploma, or degree program offered on a full-time basis by a school, college, university, or any other educational establishment b) a course for which credit may be allowed for the completion, on a part-time basis, of a certificate, diploma, or degree program offered by a school, college, university, or any other educational establishment, <i>or</i> c) a course that is directly related to or beneficial for the advancement of a student's current or intended career 4. In cases of joint ownership or lease, both of the owners, the principal operator and members of their households using the vehicle must have held a valid driver's licence for 10 years or longer. 	

Note:

The 10-year period for which a valid driver's licence must be held includes all periods during which:

- valid driver's licence or valid learner driver's licence was held in another jurisdiction
- a valid British Columbia learner's licence was held. This includes learner's licences issued prior to the implementation of the BC Graduated Licensing Program, as well as time earned under any valid learner's licence (either Learner or Novice stage) issued under the BC Graduated Licensing Program.

The 10-year period excludes all periods during which the driver's licence or any of the learner's licences listed above was cancelled, suspended, lapsed or voluntarily surrendered.

In this Table:

“Business use” means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his/her employer for that use, but does not include commercial use of the vehicle.

“Commercial use” means use of a vehicle for the delivery or carriage of goods.

“Medical emergency” means an emergency that requires an unplanned visit to a doctor or hospital for the purpose of receiving medical attention for an illness, condition, or injury.

“Pleasure use” means use of a vehicle for private purposes but does not include business or commercial use.

Table 4.2-C: Vehicle driven to or from work or school not exceeding 15 km and Pleasure Use

Vehicle Use	Rate Class
Pleasure use and vehicle driven to or from, or part way to or from, work or school, a one-way distance not exceeding 15 km	003
<p>1. A vehicle rated 003 may be used on a total of not more than six (6) days in a calendar month for use under rate class 002, 007, or 013.</p> <p>2. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:</p> <ul style="list-style-type: none"> a) a course that is part of a certificate, diploma, or degree program offered on a full-time basis by a school, college, university, or any other educational establishment b) a course for which credit may be allowed for the completion, on a part-time basis, of a certificate, diploma or degree program offered by a school, college, university or any other educational establishment, <i>or</i> c) a course that is directly related to or beneficial for the advancement of a student's current or intended career 	

In this Table:

“Business use” means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his/her employer for that use, but does not include commercial use of the vehicle.

“Commercial use” means use of a vehicle for the delivery or carriage of goods.

“Pleasure use” means use of a vehicle for private purposes but does not include business or commercial use.

Table 4.2-D: Vehicle Driven to or from Work or School not exceeding 15 km and Pleasure Use - owner, principal operator, and members of their households using the vehicle must have held a valid driver's licence for 10 years or longer

Vehicle Use	Rate Class
<p>Pleasure use and vehicle driven to or from, or part way to or from, work or school, a one-way distance <i>not</i> exceeding 15 km:</p> <ul style="list-style-type: none"> • owner, principal operator, and members of their households using the vehicle must have held a valid driver's licence for 10 years or longer (see note below), and • applicable only to a policy eligible for a Claim-Rated Scale discount of 0% (base rate) or better (level 0 or lower on Table 1 of Schedule D of this Basic Insurance Tariff). 	023
<ol style="list-style-type: none"> 1. A vehicle rated 023 may be used on a total of not more than six (6) days in a calendar month for use under rate class 022, 024, 027, or 013, provided that when the vehicle is so used by the owner, principal operator, or a member of the household of either, these persons must have held a valid driver's licence for 10 years or longer (see note below). 2. Members of the households of the owner or principal operator who have not held a valid driver's licence for 10 years or longer may use the vehicle for a medical emergency. 3. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in: <ol style="list-style-type: none"> a) a course that is part of a certificate, diploma, or degree program offered on a full-time basis by a school, college, university, or any other educational establishment b) a course for which credit may be allowed for the completion, on a part-time basis, of a certificate, diploma or degree program offered by a school, college, university or any other educational establishment, or c) a course that is directly related to or beneficial for the advancement of a student's current or intended career 4. In cases of joint ownership or lease, both of the owners, the principal operator and members of their households using the vehicle must have held a valid driver's licence for 10 years or longer. 	

Note:

The 10-year period for which a valid driver's licence must be held includes all periods during which:

- a valid driver's licence or valid learner driver's licence was held in another jurisdiction
- a valid British Columbia learner's licence was held. This includes learner's licences issued prior to the implementation of the BC Graduated Licensing Program, as well as time earned under any valid learner's licence (either Learner or Novice stage) issued under the BC Graduated Licensing Program.

The 10-year period excludes all periods during which the driver's licence or any of the learner's licences listed above was cancelled, suspended, lapsed or voluntarily surrendered.

In this Table:

"Business use" means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his/her employer for that use, but does not include commercial use of the vehicle.

"Commercial use" means use of a vehicle for the delivery or carriage of goods.

"Medical emergency" means an emergency that requires an unplanned visit to a doctor or hospital for the purpose of receiving medical attention for an illness, condition, or injury.

"Pleasure use" means use of a vehicle for private purposes but does not include business or commercial use.

Table 4.2-E: Vehicle driven part way to or from work or school with public transportation used for the balance of the journey and Pleasure Use

Vehicle Use	Rate Class
Vehicle driven part way to or from work or school, with public transportation used for the balance of the journey and Pleasure Use	004
1. A vehicle rated 004 may be used on a total of not more than six (6) days in a calendar month for use under rate class 002, 007, or 013. 2. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in: <ul style="list-style-type: none"> a) a course that is part of a certificate, diploma, or degree program offered on a full-time basis by a school, college, university, or any other educational establishment b) a course for which credit may be allowed for the completion, on a part-time basis, of a certificate, diploma, or degree program offered by a school, college, university, or any other educational establishment, <i>or</i> c) a course that is directly related to or beneficial for the advancement of a student's current or intended career 	

In this Table:

“Business use” means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his employer for that use, but does not include commercial use of the vehicle.

“Commercial use” means use of a vehicle for the delivery or carriage of goods.

“Pleasure use” means use of a vehicle for private purposes but does not include business or commercial use.

Table 4.2-F: Vehicle Driven Part Way to or from Work or School and Pleasure Use - Owner, principal operator, and members of their households using the vehicle must have held a valid driver's licence for 10 years or longer

Vehicle Use	Rate Class
<p>Pleasure use and vehicle driven part way to or from work or school, with public transportation used for the balance of the journey:</p> <ul style="list-style-type: none"> • owner, principal operator, and members of their households using the vehicle must have held a valid driver's licence for 10 years or longer (see note below), and • applicable only to a policy eligible for a Claim-Rated Scale discount of 0% (base rate) or better (level 0 or lower on Table 1 of Schedule D of this Basic Insurance Tariff). 	024
<ol style="list-style-type: none"> 1. A vehicle rated 024 may be used on a total of not more than six (6) days in a calendar month for use under rate class 022, 023, 027 or 013, provided that when the vehicle is so used by the owner, principal operator, or a member of the household of either, these persons must have held a valid driver's licence for 10 years or longer (see note below). 2. Members of the households of the owner or principal operator who have not held a valid driver's licence for 10 years or longer may use the vehicle for a medical emergency. 3. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in: <ol style="list-style-type: none"> a) a course that is part of a certificate, diploma, or degree program offered on a full-time basis by a school, college, university, or any other educational establishment b) a course for which credit may be allowed for the completion, on a part-time basis, of a certificate, diploma, or degree program offered by a school, college, university, or any other educational establishment, or c) a course that is directly related to or beneficial for the advancement of a student's current or intended career 4. In cases of joint ownership or lease, both of the owners, the principal operator and members of their households using the vehicle must have held a valid driver's licence for 10 years or longer. 	

Note:

The 10-year period for which a valid driver's licence must be held includes all periods during which:

- a valid driver's licence or valid learner driver's licence was held in another jurisdiction
- a valid British Columbia learner's licence was held. This includes learner's licences issued prior to the implementation of the BC Graduated Licencing Program, as well as time earned under any valid learner's licence (either Learner or Novice stage) issued under the BC Graduated Licencing Program.

The 10-year period excludes all periods during which the driver's licence or any learner's licences listed above was cancelled, suspended, lapsed or voluntarily surrendered.

In this Table:

"Business use" means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his/her employer for that use, but does not include commercial use of the vehicle.

"Commercial use" means use of a vehicle for the delivery or carriage of goods.

"Medical emergency" means an emergency that requires an unplanned visit to a doctor or hospital for the purpose of receiving medical attention for an illness, condition, or injury.

"Pleasure use" means use of a vehicle for private purposes but does not include business or commercial use.

Table 4.3-A: Business Use (Including Pleasure Use)

Vehicle Use	Rate Class
Business use Courtesy car Driving school vehicle (5000 kg GVW or less) Pilot car Funeral home limousine	007
Vehicle may be used on not more than six (6) days in a calendar month for use under rate class 013.	

In this Table:

“**Business use**” means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his/her employer for that use, but does not include commercial use of the vehicle.

“**Commercial use**” means use of a vehicle for the delivery or carriage of goods.

“**Courtesy car**” means a licenced vehicle rented, leased, or lent to a customer by a garage service operator as a temporary substitute for a licenced vehicle that:

- a) the customer has entrusted to the care, custody, or control of a garage service operator for repair or servicing, or
- b) the garage service operator has taken from the customer as payment or part payment for the purchase of another motor vehicle that is to be delivered to the customer

“**Driving school vehicle**” means a vehicle used in the business of providing theoretical or practical training in operating a vehicle.

“**Funeral home limousine**” means a private passenger motor vehicle (vehicle type 1) owned by or leased to a funeral home, for the conveyance of members of a funeral party.

“**Pilot car**” means a motor vehicle used to escort an oversize vehicle or combination of vehicles.

“**Pleasure use**” means use of a vehicle for private purposes but does not include business or commercial use.

Table 4.3-B: Business Use (Includes Pleasure Use): owner, principal operator, and members of their households using the vehicle must have held a valid driver's licence for 10 years or longer

Vehicle Use	Rate Class
Business use, pilot car, or funeral home limousine: <ul style="list-style-type: none"> • owner, principal operator, and members of their households using the vehicle must have held a valid driver's licence for 10 years or longer (see note below), and • applicable only to a policy eligible for a Claim-Rated Scale discount of 0% (base rate) or better (level 0 or lower on Table 1 of Schedule D of this Basic Insurance Tariff). 	027
<ol style="list-style-type: none"> 1. Vehicle may be used on not more than six (6) days in a calendar month for use under rate class 013, provided that when the vehicle is so used by the owner, principal operator, or a member of the household of either, that person must have held a valid driver's licence for 10 years or longer (see note below). 2. Members of the households of the owner or principal operator who have not held a valid driver's licence for 10 years or longer may use the vehicle for a medical emergency. 3. In cases of joint ownership or lease, both of the owners, the principal operator and members of their households using the vehicle must have held a valid driver's licence for 10 years or longer. 	

In this Table:

“Business use” means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his/her employer for that use, but does not include commercial use of the vehicle.

“Commercial use” means use of a vehicle for the delivery or carriage of goods.

“Funeral home limousine” means a private passenger motor vehicle (vehicle type 1) owned by or leased to a funeral home for the conveyance of members of a funeral party.

“Medical emergency” means an emergency that requires an unplanned visit to a doctor or hospital for the purpose of receiving medical attention for an illness, condition, or injury.

“Pilot car” means a motor vehicle used to escort an oversize vehicle or combination of vehicles.

“Pleasure use” means use of a vehicle for private purposes but does not include business or commercial use.

Note:

The 10-year period for which a valid driver's licence must be held includes all periods during which:

- a valid driver's licence or valid learner driver's licence was held in another jurisdiction
- a valid British Columbia learner's licence was held. This includes learner's licences issued prior to the implementation of the BC Graduated Licensing Program, as well as time earned under any valid learner's licence (either Learner or Novice stage) issued under the BC Graduated Licensing Program.

The 10-year period excludes all periods during which the driver's licence or any of the learner's licences listed above was cancelled, suspended, lapsed or voluntarily surrendered.

Rate class 027 does not include use of the vehicle as a:

- courtesy car
- driving school vehicle

Table 4.4-A: U-Drive Vehicles — All Types

Vehicle Use	Rate Class
Private Passenger Motor Vehicle	
Operated in an isolated community (as defined below) in Territory W or X	018
All others	008
Motor Home	
All types	058
Commercial Motor Vehicle	
GVW of 5000 kg or less	018
GVW of 5001 kg to 14,000 kg	160
GVW over 14,000 kg	161
Industrial Machine	170
Trailer	
GVW of 700 kg or less (Vehicle Type 4)	550
GVW over 700 kg (Vehicle Type 4)	551
Commercial trailer (Vehicle Type 6)	552

In this Table:

“**Industrial machine**” means a motor vehicle licenced or eligible to be licenced under Section 10 of the *Motor Vehicle Act*, but does not include:

1. a road building machine, or
2. a motor vehicle designed or used primarily for transporting persons.

“**Isolated community**” means:

- a) the area of the mainland of the province bounded by Lund in the north, Saltery Bay in the south, the Pacific Ocean on the west and extending inland 30 km from the coastline, and
- b) an island lying west of the mainland of the province that is not connected to the mainland by a bridge or tunnel but not including Vancouver Island.

“U-drive” means a vehicle or trailer available for hire or rental, without driver, by the hour or otherwise, for a period of less than one month, but does not include a courtesy car.

Table 4.5-A Artisan Use — Private Passenger Motor Vehicles and Commercial Motor Vehicles, 5000 kg GVW or Less

Vehicle Use	Rate Class
Artisan use	012
<p>1. Parents may, without restriction to the number of days, drive their child of school age and any other children at the same time to or from, or part way to or from, the school in which their children are registered.</p> <p>The following people are also considered to be parents for the purpose of this extension:</p> <ul style="list-style-type: none"> a) Any person employed by the parents of the children being driven, to perform household duties which include the care of those children. b) The grandparents, foster parents and step parents of the children being driven. c) Any person living in the household of the child. <p>2. Provision 1 above does not apply when any driver of the same vehicle is enrolled in school and uses that vehicle to drive to or from, or part way to or from, school.</p> <p>3. Under Rate Class 012, use of a vehicle may include pleasure use but does not include driving to or from, or part way to or from, work or school other than artisan use work under Rate Class 012.</p> <p>4. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:</p> <ul style="list-style-type: none"> a) a course that is part of a certificate, diploma or degree program offered on a full time basis by a school, college, university or any other educational establishment, b) a course for which credit may be allowed for the completion, on a part time basis, of a certificate, diploma or degree program offered by a school, college, university or any other educational establishment, or c) a course that is directly related to or beneficial for the advancement of a student's current or intended career. 	

In this Table:

“Artisan use” means the use of a motor vehicle by a tradesperson for:

- a) the carriage of tools, materials and equipment necessary for the tradesperson to perform the duties of his/her trade,
- b) the delivery of goods that are installed by the tradesperson using the skills of his/her trade, and

- c) the incidental estimating by the tradesperson of work directly related to his/her trade.

“Child of school age” means a person under the age of 19 or a person age 19 or over who has a disability.

“Pleasure Use” means the use of a vehicle for private purposes but does not include business or commercial use.

Table 4.5-B: Other Occupations Eligible for Rate Class 012

Occupation	Description of Occupation	Description of Vehicle Use
Cablevision Cable Installer	Installs cablevision cables and outlets	Carries cable wiring and other material and tools required for the job.
Carpet Layer	Installs carpets, linoleum and other specialty flooring	Carries the carpeting (or other flooring) that is to be installed, plus all the tools, equipment and other materials required for the job.
Carpet and Upholstery Cleaner	Cleans carpets and upholstery for offices, private homes, etc.	Does not necessarily carry goods, but carries everything else required to perform the job, including vacuums, cleaning detergents and other tools and equipment.
Chimney Cleaner	Cleans chimneys and fireplaces	Does not necessarily carry goods, but carries everything else required to perform the job, including brooms, brushes, vacuums and other equipment and materials.
Gardener (builder)	Builds gardens, usually for clients in private homes	Carries spades, shovels, picks and other equipment as well as the plants, turf, lawn, seeds and other goods which are being planted or installed.
Gardener (indoor)	Installs and maintains indoor plants, usually for offices and other business operations	Carries the plants which are to be installed as well as the tools, equipment and sprays required for the job.
Gardener (outdoor)	Maintains gardens; work involves the spraying of trees and plants, planting of flowers and shrubbery, lawn maintenance, etc.	Carries spades, shovels, mower and other equipment, sprays and goods such as bulbs, plants, trees, etc., which are being planted or installed.
Gutter and Drain Cleaner	Cleans household gutters and drains	Does not necessarily carry goods, but carries everything else required to perform the job, including cleaning and flushing systems, hoses and other materials and equipment.
Janitor or House Cleaner	Provides a cleaning service for office buildings and homes	Does not necessarily carry goods, but carries everything else required to perform the job, including detergents, cleansers, vacuums, mops and other materials and equipment.
Mobile Glass Repairman	Repairs and replaces windshields and other vehicle or property glass; repairs	Carries replacement glass and windshields, glues, tools and

Occupation	Description of Occupation	Description of Vehicle Use
	done on customers' premises	equipment required for the job.
Mobile Mechanic	Replaces tires or does other mechanical repairs to customers' vehicles on customers' premises	Carries replacement tires, spare mechanical parts and tools and equipment required for the job.
Pest Control Technician	Eliminates problems with pests, birds and other animals; fumigates and controls odors	Does not necessarily carry goods, but carries everything else required to perform the job, including sprays, poisons, traps and other equipment and materials.
Power Washer	Cleans roofs, siding, driveways, etc.	Does not necessarily carry goods, but carries everything else required to perform the job, including pressure blasters and other machinery and equipment.
Repairman	Installs, repairs and services equipment and appliances	Carries spare parts, tools, materials, etc. required for the job.
Tree Topper	Prunes trees, does tree topping, falling and removal of trees and, in some cases, stump grinding	Does not necessarily carry goods, but carries everything else required to perform the job, including chain saws, ropes and ladders.
Window Cleaner	Cleans windows for homeowners and smaller commercial buildings	Does not necessarily carry goods, but carries everything else required to perform the job, including ladders, buckets, brushes and other equipment and materials.

Table 4.6-A: Municipal Government Vehicles and Parade Floats — Commercial Motor Vehicles 5000 kg GVW or Less

Vehicle Use	Rate Class
Vehicles, other than Emergency Motor Vehicles, or vehicles used for bus uses, owned by or leased to a Municipal government, Regional District, School District, Improvement District, Regional Library and Joint Service (Conditional Factor MG), or Provincial government (Conditional Factor BCG)	015
Parade Floats (Conditional Factor PFT) which are not used for any purpose other than parades	015
<p>1. Parents may, without restriction to the number of days, drive their child of school age and any other children at the same time to or from, or part way to or from, the school in which their children are registered.</p> <p>The following people are also considered to be parents for the purpose of this extension:</p> <ul style="list-style-type: none"> a) Any person employed by the parents of the children being driven, to perform household duties which include the care of those children. b) The grandparents, foster parents and step parents of the children being driven. c) Any person living in the household of the child. <p>2. Provision 1 above does not apply when any driver of the same vehicle is enrolled in school and uses that vehicle to drive to or from, or part way to or from, school.</p> <p>3. Under Rate Class 015, use of a vehicle may include pleasure use but does not include driving to or from, or part way to or from, work or school other than work under Rate Class 015.</p> <p>4. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:</p> <ul style="list-style-type: none"> a) a course that is part of a certificate, diploma or degree program offered on a full time basis by a school, college, university or any other educational establishment, b) a course for which credit may be allowed for the completion, on a part time basis, of a certificate, diploma or degree program offered by a school, college, university or any other educational establishment, or c) a course that is directly related to or beneficial for the advancement of a student's current or intended career. 	

In this Table:

“Child of school age” means a person under the age of 19 or a person age 19 or over who has a disability.

“Pleasure Use” means the use of a vehicle for private purposes but does not include business or commercial use.

Table 4.7-A: Artisan Use, Septic Tank Truck Use, Water Well Drilling, Municipal Government Vehicles, Parade Floats, Mobile Canteen Use, Motion Picture Vehicle Use and Travelling Amusement Park Vehicle Use — Commercial Motor Vehicles Over 5000 kg GVW

Vehicle Use	Rate Class
<p>Artisan use, septic tank truck use, water well drilling</p> <p>Vehicles, other than Emergency Motor Vehicles, dump trucks or garbage trucks and garbage packers, or vehicles used for bus uses, owned by or leased to a Municipal government, Provincial government, Regional District, School District, Improvement District, Regional Library and Joint Services (Conditional Factor MG)</p> <p>5001 kg GVW to 9000 kg GVW Over 9000 kg GVW</p> <p>Note: A heavy equipment operator who hauls equipment (for example, a bulldozer or forklift) to a work site and who uses the equipment while the truck trailer on which it was conveyed remains immobile at the site, is eligible for Rate Class 150 or 151. The equipment must be used solely by the operator of the truck.</p>	<p>150 151</p>
Parade floats (not used for other purposes) 5001 kg GVW to 9000 kg GVW	150
Parade floats (not used for other purposes) over 9000 kg GVW	151
Mobile canteen use (5001 kg to 9000 kg GVW)	150
Mobile canteen use (over 9000 kg GVW)	151
Motion picture vehicle use (5001 kg GVW to 9000 kg GVW)	150
Motion picture vehicle use (over 9000 kg GVW)	151
Travelling amusement park vehicle use (5001 kg GVW to 9000 kg GVW)	150
Travelling amusement park vehicle use (over 9000 kg GVW)	151

In this Table:

“**Artisan use**” means the use of a motor vehicle by a tradesperson for:

- a) the carriage of tools, materials and equipment necessary for the

tradesperson to perform the duties of his/her trade

- b) the delivery of goods that are installed by the tradesperson using the skills of his/her trade, and
- c) the incidental estimating by the tradesperson of work directly related to his/her trade.

“Motion picture vehicle use” means use of a vehicle within the motion picture or television industry; such use to be on location where filming is taking place, or travelling to and from such location or locations.

Table 4.8-A: Farm Use and Fisher Use — Commercial Motor Vehicles 5000 kg GVW or Less

Vehicle Use	Rate Class
Farm use	011
Fisher use	014
<p>1. Under Rate Class 011 and 014, use of a vehicle may include pleasure use but does not include driving to or from, or part way to or from, work or school other than farm use work under Rate Class 011 or fisherman use work under Rate Class 014.</p> <p>2. Delivery of unprocessed products owned by the farmer or fisher is permitted under Rate Classes 011 and 014.</p> <p>3. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:</p> <ul style="list-style-type: none"> a) a course that is part of a certificate, diploma or degree program offered on a full time basis by a school, college, university or any other educational establishment, b) a course for which credit may be allowed for the completion, on a part time basis, of a certificate, diploma or degree program offered by a school, college, university or any other educational establishment, or c) a course that is directly related to or beneficial for the advancement of a student's current or intended career. <p>4. Parents may, without restriction to the number of days, drive their child of school age and any other children at the same time to or from, or part way to or from, the school in which their children are registered.</p> <p>The following people are also considered to be parents for the purpose of this extension:</p> <ul style="list-style-type: none"> a) Any person employed by the parents of the children being driven, to perform household duties which include the care of those children. b) The grandparents, foster parents and step parents of the children being driven. c) Any person living in the household of the child. 	

In this Table:

“Child of school age” means a person under the age of 19 or a person age 19 or over who has a disability.

“Farming” means livestock raising, poultry raising, egg production, dairying, horticulture, apiculture, aquaculture, fur farming, plantation culture of Christmas trees, seed production, sod farming, forest seed orchards and nurseries or wool production, and includes the growing or

raising of an agricultural crop for food for human or animal consumption, but does not include those manufactured derivatives produced from agricultural raw materials.

“Farm use” means the use of a vehicle for the purpose of farming.

“Fisher use” means the use of a vehicle in connection with the business of fishing, by a person who owns and operates, or rents and operates a fishing vessel or fishing equipment and makes his/her principal living from fishing.

“Pleasure use” means the use of a vehicle for private purposes but does not include business or commercial use.

Table 4.8-B: Farm Use and Fisher Use — Commercial Motor Vehicles Over 5000 kg GVW and Farm Tractor Use

Vehicle Use	Rate Class
Farm Use or Fisher use - including dump trucks carrying "A" plates or "G" plates	
5001 kg GVW to 19,000 kg GVW	101
Over 19,000 kg GVW	102
Farm tractor use — farm tractor and Implement of husbandry	100
<p>1. Under Rate Classes 101 and 102, use of a vehicle may include pleasure use but does not include driving to or from, or part way to or from, work or school other than farm use work or fisher use work under Rate Classes 101 and 102.</p> <p>2. Delivery of unprocessed products owned by the farmer or fisher is permitted under Rate Classes 101 and 102.</p> <p>3. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:</p> <ul style="list-style-type: none"> a) a course that is part of a certificate, diploma or degree program offered on a full time basis by a school, college, university or any other educational establishment, b) a course for which credit may be allowed for the completion, on a part time basis, of a certificate, diploma or degree program offered by a school, college, university or any other educational establishment, or c) a course that is directly related to or beneficial for the advancement of a student's current or intended career. <p>4. Parents may, without restriction to the number of days, drive their child of school age and any other children at the same time to or from, or part way to or from, the school in which their children are registered.</p> <p>The following people are also considered to be parents for the purpose of this extension:</p> <ul style="list-style-type: none"> a) Any person employed by the parents of the children being driven, to perform household duties which include the care of those children. b) The grandparents, foster parents and step parents of the children being driven. c) Any person living in the household of the child. 	

In this Table:

"Child of school age" means a person under the age of 19 or a person age 19 or over who has a disability.

“Farming” means livestock raising, poultry raising, egg production, dairying, horticulture, apiculture, aquaculture, fur farming, plantation culture of Christmas trees, seed production, sod farming, forest seed orchards and nurseries or wool production, and includes the growing or raising of an agricultural crop for food for human or animal consumption, but does not include those manufactured derivatives produced from agricultural raw materials.

“Farm tractor use” means the use of a motor vehicle designed primarily as an implement of husbandry for drawing agricultural equipment for farming.

“Farm use” means the use of a vehicle for the purpose of farming.

“Fisher use” means the use of a vehicle in connection with the business of fishing, by a person who owns and operates, or rents and operates a fishing vessel or fishing equipment and makes his/her principal living from fishing.

“Implement of husbandry” means a vehicle designed and adapted exclusively for use in agricultural operations and includes a farm tractor and a trailer towed by an implement of husbandry but does not include:

- a) a vehicle used primarily to transport persons or property on a highway, **or**
- b) a bulldozer, grader or other vehicle of a like nature designed for non-agricultural purposes, whether it is being used exclusively in connection with an agricultural operation or not.

“Pleasure use” means the use of a vehicle for private purposes but does not include business or commercial use.

Table 4.9-A: Delivery Vehicles — Commercial Motor Vehicles 5000 kg GVW or Less, Private Passenger Motor Vehicles and Motor Homes

Vehicle Use	Rate Class
Pleasure use and delivery or movement of any goods/equipment of owner, lessee, operator or others , and includes: parcel delivery, courier service, fast food service, mail delivery, newspaper delivery, mobile canteen, grocery delivery, ice cream vendors and process servers.	013

Table 4.10-A: Description of Dangerous Goods for Commercial Motor Vehicles Over 5000 kg GVW

On the following pages, Dangerous Goods have the following meanings, as defined in the *Transportation of Dangerous Goods Act (Canada)*.

Types of Goods:

- Class 1 – Explosives, including explosives within the meaning of the *Explosives Act*.
- Class 2 – Gases: compressed, deeply refrigerated, liquefied, or dissolved under pressure.
- Class 3 – Flammable and combustible liquids.
- Class 4 – Flammable solids; substances liable to spontaneous combustion; substances that on contact with water emit flammable gases.
- Class 5 – Oxidizing substances, organic peroxides.
- Class 6 – Poisonous (toxic) and infectious substances.
- Class 7 – Nuclear substances, within the meaning of the *Nuclear Safety and Control Act*, that are radioactive.
- Class 8 – Corrosives.
- Class 9 – Miscellaneous products, substances or organisms considered by the Governor in Council to be dangerous to life, health, property or the environment when handled, offered for transport or transported and prescribed to be included in this class.

Liquid Wastes Liquid wastes have the following meaning:
 Any liquid wastes which may only be transported under a Special Waste Licence issued under the provisions of the *Waste Management Act of BC*.

Solid Wastes Solid wastes have the following meaning:
 Any solid wastes which may only be transported under a Special Waste Licence issued under the provisions of the *Waste Management Act of BC*.

In this Table:

“**Distance operated**” means the distance traveled on land from the first point of loading to the point of unloading that is the greatest number of kilometers by road from the first point of loading.

“**Tow truck**” means a motor vehicle used primarily for towing a trailer other than a semi trailer.

Table 4.10-B: Delivery Vehicles: Commercial Motor Vehicles Over 5000 kg GVW (Distance Operated Within 160 km)

Vehicle Use	Distance Operated Within 160 km
	Rate Class
Delivery of goods/equipment of owner or lessee (if leased vehicle), or others Boat moving tow truck 402 Horses 400 *House and other moving tow trucks 406 *Petroleum or petroleum products 406 Dangerous goods: Class 1 400 *Classes 2, 3, 4, 5, 6, 8 and 9 406 Class 7 400 *Liquid wastes 406	
Delivery of other goods/equipment of owner or lessee (if leased vehicle), only Cement, clay or stone 401 Explosives or radioactive materials 400 Steel or other metals 401 Solid wastes (including molten sulphur and lead acid batteries) 403 Other than above 403	
Delivery of goods/equipment of others Household goods (moving or storage) 404 Solid wastes (including molten sulphur and lead acid batteries) 406 Other than above — trucker 406	
Delivery of goods/equipment of owner or lessee (if leased vehicle), and others, where: Goods of others are delivered one way; and the other way consists of returning empty, or delivery of goods of owner or lessee (if leased vehicle), or under one written contract, to a person or firm, for one month or more, goods owned by that person or firm (excluding those marked *) 405	
Note: Delivery vehicles under written contract to one person or firm for one month or more, where the vehicle hauls exclusively under written contract to that person or firm, may be rated in the same class that would apply if the vehicle were owned and operated by the person or firm to whom the vehicle was contracted.	

**Table 4.10-C: Delivery Vehicles: Commercial Motor Vehicles Over 5000 kg GVW
 (Distance Operated 161 km to 550 km)**

Vehicle Use	Distance Operated 161 km to 550 km		
	BC	Canada	USA
	Rate Class	Rate Class	Rate Class
Delivery of goods/equipment of owner or lessee (if leased vehicle), or others			
Boat moving tow truck	412	422	432
Horses	410	420	430
* House and other moving tow trucks	416	426	436
* Petroleum or petroleum products	416	426	436
* Dump trucks, delivery of sand, gravel, stone, earth or fertilizer, and "all other" where Rate Class 120 applies if operated within a 160 km distance	416	426	436
Dangerous goods:			
Class 1	410	420	430
* Classes 2, 3, 4, 5, 6, 8 and 9	416	426	436
Class 7	410	420	430
* Liquid wastes	416	426	436
Delivery of other goods/equipment of owner or lessee (if leased vehicle), only			
Cement, clay or stone	411	421	431
Explosives or radioactive materials	410	420	430
Steel or other metals	411	421	431
Solid wastes (including molten sulphur and lead acid batteries)	413	423	433
Other than above	413	423	433
Delivery of goods/equipment of others			
Household goods (moving or storage)	414	424	434
Solid wastes (including molten sulphur and lead acid batteries)	416	426	436
Other than above — truckers	416	426	436
Delivery of goods/equipment of owner or lessee (if leased vehicle), and others, where: Goods of others are delivered one way; and the other way consists of returning empty, or delivery of goods of owner or lessee (if leased vehicle), or under one written contract, to a person or firm, for one month or more, goods owned by that person or firm (excluding those marked *)	415	425	435

Note:

Delivery vehicles under written contract to one person or firm for one month or more, where the vehicle hauls exclusively under written contract to that person or firm, may be rated in the same class that would apply if the vehicle were owned and operated by the person or firm to whom the vehicle was contracted.

**Table 4.10-D: Delivery Vehicles: Commercial Motor Vehicles Over 5000 kg GVW
 (Distance Operated Beyond 550 km)**

Vehicle Use	Distance Operated Beyond 550 km		
	BC	Canada	USA
	Rate Class	Rate Class	Rate Class
Delivery of goods/equipment of owner or lessee (if leased vehicle), or others			
Boat moving tow truck	442	452	462
Horses	440	450	460
* House and other moving tow trucks	446	456	466
* Petroleum or petroleum products	446	456	466
* Dump trucks, delivery of sand, gravel, stone, earth or fertilizer, and "all other" where Rate Class 120 applies if operated within a 160 km distance	446	456	466
Dangerous goods:			
Class 1	440	450	460
* Classes 2, 3, 4, 5, 6, 8 and 9	446	456	466
Class 7	440	450	460
* Liquid wastes	446	456	466
Delivery of other goods/equipment of owner or lessee (if leased vehicle), only			
Cement, clay or stone	441	451	461
Explosives or radioactive materials	440	450	460
Steel or other metals	441	451	461
Solid wastes (including molten sulphur and lead acid batteries)	443	453	463
Other than above	443	453	463
Delivery of goods/equipment of others			
Household goods (moving or storage)	444	454	464
Solid wastes (including molten sulphur and lead acid batteries)	446	456	466
Other than above — trucker	446	456	466
Delivery of goods/equipment of owner or lessee (if leased vehicle), and others, where:			
Goods of others are delivered one way; and the other way consists of returning empty, or delivery of goods of owner or lessee (if leased vehicle), or under one written contract, to a person or firm, for one month or more, goods owned by that person or firm (excluding those marked *)	445	455	465

Note: Delivery vehicles under written contract to one person or firm for one month or more, where the vehicle hauls exclusively under written contract to that person or firm, may be rated in the same class that would apply if the vehicle were owned and operated by the person or firm to whom the vehicle was contracted.

Table 4.11-A: Vehicles Used in the Logging or Silviculture Industries or Operated Under a Road and Bridge Maintenance Contract — Commercial Motor Vehicles 8200 kg GVW or Less

Vehicle Use	Rate Class
1. Owned by or leased to a logging company, or Owned by or leased to a person or firm who is under contract to a logging company and a) used or operated in the active logging industry but does not include a commercial motor vehicle used or operated by a person or firm in connection with the operation of a sawmill, papermill or any activity that does not involve the actual taking down of trees and b) may be used for the purpose of reforestation.	017
2. Owned by or leased to a company and operated under the terms of a "Road and Bridge Maintenance Contract" between the company and the BC government.	
3. Owned by or leased to a silviculture contractor.	

In this Table:

"Logging company" means a company that is engaged in the work of cutting down trees, cutting them into logs and removing them from the forest.

**Table 4.12-A: Buses — Public Bus Use, Airport Bus Use or Charter Bus Use
 (Distance Operated Within 160 km)**

Vehicle Use	Distance Operated Within 160 km
	Rate Class
Public bus use, airport bus use or charter bus use	
Passenger carrying capacity 2-21 inclusive (Vehicle Type 1 or 2)	600
Passenger carrying capacity 22-41 inclusive (Vehicle Type 2 only)	601
Passenger carrying capacity 42 and over (Vehicle Type 2 only)	602
Passenger carrying capacity 42 and over (Vehicle Type 2 only) for buses insured under Fleetplan with 500 or more buses	603

Note:

1. Do not confuse “passenger carrying capacity” with “seating capacity.” The term “passenger carrying capacity” is for insurance purposes only. The term “seating capacity” is for licensing purposes.
2. Bus use does not necessarily require a “bus” body style; for example, a vehicle with a seating capacity of less than 11 people may be rated for bus even though the body style is not “bus.”
3. A motor vehicle should be rated under Charter bus use where the motor vehicle is used to transport passengers to and/or from a work location and the passengers’ direct contributions for the trip exceed the cost of the fuel and parking for that trip.

In this Table:

“Airport bus use” means the use of a motor vehicle as a limited passenger vehicle to carry passengers for compensation from an airport to limited predetermined points or from such points to an airport.

“Bus” means a motor vehicle operated for airport bus use, charter bus use, private bus use, public bus use, religious bus use or as a school bus.

“Charter bus use” means the use of a motor vehicle as a limited passenger vehicle exclusively for the conveyance of a person or group of persons to whom or for whose use the vehicle is chartered at a fixed price for the use of the whole vehicle.

“Distance operated” means the distance travelled on land from the first point of loading to the point of unloading that is the greatest number of kilometers by road from the first point of loading.

“Passenger carrying capacity” means the total number of persons, including the driver, which a motor vehicle is designed and equipped to carry, or is authorized under a licence to carry, pursuant to the *Passenger Transportation Act*.

“Public bus use” means the use of a motor vehicle as a public passenger vehicle.

“Public passenger vehicle” means a motor vehicle that is available for use by the public and is operated at any time on a highway over a regular route or between fixed terminating points and on a regular time schedule by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle.

**Table 4.12-B: Buses — Public Bus Use, Airport Bus Use or Charter Bus Use
 (Distance Operated 161 km to 550 km)**

Vehicle Use	Distance Operated 161 km to 550 km		
	BC	Canada	USA
	Rate Class	Rate Class	Rate Class
Public bus use, airport bus use or charter bus use			
Passenger carrying capacity 2-21 inclusive (Vehicle Type 1 or 2)	610	620	630
Passenger carrying capacity 22-41 inclusive (Vehicle Type 2 only)	611	621	631
Passenger carrying capacity 42 and over (Vehicle Type 2 only)	612	622	632

Note:

1. Do not confuse “passenger carrying capacity” with “seating capacity.” The term “passenger carrying capacity” is for insurance purposes only. The term “seating capacity” is for licensing purposes.
2. Bus use does not necessarily require a “bus” body style; for example, a vehicle with a seating capacity of less than 11 people may be rated for bus even though the body style is not “bus.”
3. A motor vehicle should be rated under Charter bus use where the motor vehicle is used to transport passengers to and/or from a work location and the passengers’ direct contributions for the trip exceed the cost of the fuel and parking for that trip.

In this Table:

“Airport bus use” means the use of a motor vehicle as a limited passenger vehicle to carry passengers for compensation from an airport to limited predetermined points or from such points to an airport.

“Bus” means a motor vehicle operated for airport bus use, charter bus use, private bus use, public bus use, religious bus use or as a school bus.

“Charter bus use” means the use of a motor vehicle as a limited passenger vehicle exclusively for the conveyance of a person or group of persons to whom or for whose use the vehicle is chartered at a fixed price for the use of the whole vehicle.

“Distance operated” means the distance travelled on land from the first point of loading to the point of unloading that is the greatest number of kilometers by road from the first point of loading.

“Passenger carrying capacity” means the total number of persons, including the driver, which a motor vehicle is designed and equipped to carry, or is authorized under a licence to carry, pursuant to the *Passenger Transportation Act*.

“Public bus use” means the use of a motor vehicle as a public passenger vehicle.

“Public passenger vehicle” means a motor vehicle that is available for use by the public and is operated at any time on a highway over a regular route or between fixed terminating points and on a regular time schedule by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle.

**Table 4.12-C: Buses: Public Bus Use, Airport Bus Use or Charter Bus Use
 (Distance Operated Beyond 550 km)**

Vehicle Use	Distance Operated Beyond 550 km		
	BC	Canada	USA
	Rate Class	Rate Class	Rate Class
Public bus use, airport bus use or charter bus use			
Passenger carrying capacity 2-21 inclusive (Vehicle Type 1 or 2)	640	650	660
Passenger carrying capacity 22-41 inclusive (Vehicle Type 2 only)	641	651	661
Passenger carrying capacity 42 and over (Vehicle Type 2 only)	642	652	662

Note:

1. Do not confuse “passenger carrying capacity” with “seating capacity.” The term “passenger carrying capacity” is for insurance purposes only. The term “seating capacity” is for licensing purposes.
2. Bus use does not necessarily require a “bus” body style; for example, a vehicle with a seating capacity of less than 11 people may be rated for bus even though the body style is not “bus.”
3. A motor vehicle should be rated under Charter bus use where the motor vehicle is used to transport passengers to and/or from a work location and the passengers’ direct contributions for the trip exceed the cost of the fuel and parking for that trip.

In this Table:

“Airport bus use” means the use of a motor vehicle as a limited passenger vehicle to carry passengers for compensation from an airport to limited predetermined points or from such points to an airport.

“Bus” means a motor vehicle operated for airport bus use, charter bus use, private bus use, public bus use, religious bus use or as a school bus.

“Charter bus use” means the use of a motor vehicle as a limited passenger vehicle exclusively for the conveyance of a person or group of persons to whom or for whose use the vehicle is chartered at a fixed price for the use of the whole vehicle.

“Distance operated” means the distance travelled on land from the first point of loading to the point of unloading that is the greatest number of kilometers by road from the first point of loading.

“Passenger carrying capacity” means the total number of persons, including the driver, which a motor vehicle is designed and equipped to carry, or is authorized under a licence to carry, pursuant to the *Passenger Transportation Act*.

“Public bus use” means the use of a motor vehicle as a public passenger vehicle.

“Public passenger vehicle” means a motor vehicle that is available for use by the public and is operated at any time on a highway over a regular route or between fixed terminating points and on a regular time schedule by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle.

Table 4.12-D: Buses: School Bus, Private Bus and Religious Bus Use

Vehicle Use	Rate Class
School bus and Private bus use , including hotel, company, golf or country club: Passenger carrying capacity 2-21 inclusive (Vehicle Type 1 or 2) Passenger carrying capacity 22-41 inclusive (Vehicle Type 2 only) Passenger carrying capacity 42 and over (Vehicle Type 2 only)	 670 671 672
Religious bus use - not to be used as a school bus: Passenger carrying capacity 2-21 inclusive (Vehicle Type 2 only) Passenger carrying capacity 22-41 inclusive (Vehicle Type 2 only) Passenger carrying capacity 42 and over (Vehicle Type 2 only)	 680 681 682
<p>Notes:</p> <ol style="list-style-type: none"> 1. Bus use does not necessarily require a “bus” body style; for example a vehicle with a seating capacity of less than 11 people may be rated for bus use even though its body style is not “bus.” 2. Do not confuse “passenger carrying capacity” with “seating capacity.” The term “passenger carrying capacity” is for insurance purposes only. The term “seating capacity” is for licensing purposes. 	

In this Table:

“**Bus**” means a motor vehicle operated for airport bus use, charter bus use, private bus use, public bus use, religious bus use or as a school bus.

“**Passenger carrying capacity**” means the total number of persons, including the driver, which a motor vehicle is designed and equipped to carry, or is authorized under a licence to carry, pursuant to the *Passenger Transportation Act*.

“**Private bus use**” means the use of a motor vehicle to transport, without direct compensation, passengers who have a connection with the business activities of the owner or lessee of the motor vehicle.

“**Religious bus use**” means the use of a commercial motor vehicle owned or leased by a religious organization exclusively for the transportation of passengers for purposes related to the religious activities of the organization.

“School bus use” means a bus used by or on behalf of, or at the request of, the authority in charge of the school to convey students by means of scheduled or non-scheduled transportation, and includes a special activity bus that:

- a) conforms to the safety standards under the *Motor Vehicle Safety Act (Canada)* that are applicable to the bus on the date of manufacture,
- b) is operated by or on behalf of, or at the request of, the authority in charge of a school, and
- c) is used for non-scheduled transportation.

Table 4.13-A: Taxi and Limousine Use

Rating Territory	Operations Area	Rate Class
D	Taxis — Operations and licensing are within the boundaries of Vancouver, Burnaby, New Westminster or Richmond but excluding taxis licenced by the Vancouver Airport Authority	690
D	Taxis — Operations and licensing are within the boundaries of North and West Vancouver	692
D	Taxis — Operated from the Vancouver International Airport and licenced by the Vancouver International Airport Authority	693
D	All other taxis	691
E	All taxis	690
F	All taxis	691
G	All taxis	691
H	All taxis	690
L	Taxis — Operations principally within the boundaries of Coldstream, Kamloops, Kelowna, Penticton, Revelstoke or Vernon	690
L	All other taxis	691
N	Taxis — Operations principally within the boundaries of Cranbrook or Nelson	690
N	All other taxis	691
P	All taxis	691
R	Taxis — Operations principally within the boundary of Prince George	690
R	All other taxis	691
S	Taxis — Operations principally within the boundaries of Prince Rupert, Kitimat or Terrace	690
S	All other taxis	691
V	Taxis — Operations principally within the boundaries of Dawson Creek or Fort St. John	690
V	All other taxis	691
W	Taxis — Operations principally within the boundaries of Victoria, Saanich, North and Central Saanich, Esquimalt, Oak Bay or Sidney	690
W	All other taxis	691
X	Taxis — Operations principally within the boundaries of Nanaimo, Duncan, Comox, Courtenay or Port Alberni	690
X	All other taxis	691

Y	Taxis — Operations principally within the boundary of Campbell River	690
Y	All other taxis	691
All	Limousine use	695

In this Table:

“**Taxi**” means a limited passenger vehicle available for hire, with driver, by the trip and includes a taxi that operates exclusively in one municipality.

“**Limousine use**” means use of a motor vehicle which is rented or hired with a driver for a minimum period of one hour.

Exception:

For “Funeral home limousine use,” use Rate Class 007.

Table 4.14-A: Motorcycles (Except Those Owned and Operated By a Person 65 Years of Age or Over)

Vehicle Use	Rate Class
Limited speed motorcycle (any use)	310
Motorcycle (any use)	
Engine displacement 110 cc or less	310
111 to 400 cc	311
401 to 750 cc	312
751 to 1150 cc	313
Over 1150 cc	314

In this Table:

“**Limited speed motorcycle**” means a motorcycle that:

- a) is equipped with a motor having a piston displacement of not more than 50 cc or a power source that produces a maximum of 1.5 kW,
- b) has a power drive system that does not require clutching or shifting by the operator after the drive system is engaged,
- c) has a maximum attainable speed on level ground, with or without pedals, of 70 km/hour,
- d) has a maximum weight of 95 kg excluding fuel or batteries used to store energy for vehicle propulsion, and
- e) has wheels of a diameter of 254 mm or more.

“**Motorcycle**” means a motor vehicle running on 2 or 3 wheels and having a saddle or seat for the driver to sit astride.

Table 4.14-B: Motorcycles: Owned and Operated by a Person 65 Years of Age or Over

Vehicle Use	Rate Class
Pleasure use only Owner or lessee, if leased vehicle, and principal operator age 65 or over	
Limited speed motorcycle	320
Motorcycle Engine displacement 110 cc or less	320
111 to 400 cc	321
401 to 750 cc	322
751 to 1150 cc	323
Over 1150 cc	324
<ol style="list-style-type: none"> 1. The vehicle under this rate class must be registered in the name of an individual or leased to an individual. 2. Vehicle not driven to or from, or part way to or from, work. 3. Vehicle not used for business or commercial use. 4. Vehicle may be used on not more than six (6) days in a calendar month to drive to or from, or part way to or from, school in order to attend school by the owner/lessee or the principal operator. 5. In cases of joint ownership (or lease), one of the owners or lessees must be age 65 or over, and the principal operator must be age 65 or over. 6. Parents may, without restriction to the number of days, drive their child of school age and any other children at the same time to or from, or part way to or from, the school in which their children are registered. The following people are also considered to be parents for the purpose of this extension: <ol style="list-style-type: none"> a) Any person employed by the parents of the children being driven, to perform household duties which include the care of those children. b) The grandparents, foster parents and step parents of the children being driven. c) Any person living in the household of the child. 7. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in: <ol style="list-style-type: none"> a) a course that is part of a certificate, diploma or degree program offered on a full time basis by a school, college, university or any other educational establishment, 	

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|--|
| <ul style="list-style-type: none">b) a course for which credit may be allowed for the completion, on a part time basis, of a certificate, diploma or degree program offered by a school, college, university or any other educational establishment, orc) a course that is directly related to or beneficial for the advancement of a student's current or intended career. |
|--|

In this Table:

“Business use” means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his/her employer for that use, but does not include commercial use of the vehicle.

“Child of school age” means a person under the age of 19 or a person age 19 or over who has a disability.

“Commercial use” means use of a vehicle for the delivery or carriage of goods.

“Limited speed motorcycle” means a motorcycle that:

- a) is equipped with a motor having a piston displacement of not more than 50 cc or a power source that produces a maximum of 1.5 kW,
- b) has a power drive system that does not require clutching or shifting by the operator after the drive system is engaged,
- c) has a maximum attainable speed on level ground, with or without pedals, of 70 km/hour,
- d) has a maximum weight of 95 kg excluding fuel or batteries used to store energy for vehicle propulsion, and
- e) has wheels of a diameter of 254 mm or more.

“Motorcycle” means a motor vehicle running on 2 or 3 wheels and having a saddle or seat for the driver to sit astride.

“Pleasure use” means use of a vehicle for private purposes but does not include business or commercial use.

“Principal operator” means the person who will operate the vehicle described in the certificate for the majority of the time the vehicle is operated during the term of the certificate.

Table 4.15-A: Golf Carts, ATVs, Riding Lawnmowers, Trucksters, Snowmobiles and Snow Vehicles

Vehicle Use	Rate Class
Golf cart	030
Truckster — operated on an isolated island	030
Truckster — farm- or industrial-use, on highway use only	035
ATV — farm- or industrial-use, on highway use only	035
ATV — law-enforcement-use, on highway use only. Law enforcement officers include both police officers and public officers who are enforcement officers for enactments (does not include bylaw enforcement officers).	035
Riding lawnmower — farm- or industrial-use, on highway use only	035
Snowmobile/Snow vehicle — on highway use only	035
Snowmobile/Snow vehicle — used on and off highway	036
Notes:	
In accordance with Division 24 of the <i>Motor Vehicle Act Regulations</i> , an operation permit issued by police is required in order to licence: <ul style="list-style-type: none"> · Snowmobiles and snow vehicles · Farm and industrial-use ATV's, trucksters and riding lawnmowers · Law-enforcement use ATV's. Trucksters and golf carts operated on isolated islands may also require a permit. Check with local police. <p>Coverage valid only when operated in accordance with the conditions of the police permit, where required.</p>	

In this Table:

“**Golf cart**” means a motor vehicle designed for use on a golf course for the carrying of not more than four people and golf playing equipment, and only incidentally used on a highway or as general transportation on an island that is not accessible by scheduled vehicle ferry service or by bridge.

“Snowmobile” means a motor vehicle that:

- a) is designed for travel on snow or ice,
- b) has one or more steering skis,
- c) is self-propelled by means of one or more endless belts driven in contact with the ground, and
- d) has a seat designed for sitting astride.

“Snow vehicle” means a motor vehicle that:

- a) is designed for
 - i. travel on snow or ice, and
 - ii. transportation of passengers or equipment, or both, and
- b) is self-propelled by means of one or more endless belts driven in contact with the ground.

Table 4.16-A: Trailers — Other Than U-Drive

Vehicle Use		Rate Class
Pleasure, business or commercial use 700 kg GVW or less		550
Pleasure use only Vehicle type 4 — 701 kg GVW and over Vehicle type 6 (COMTLR)		551 551
Business or commercial use GVW over 700 kg (vehicle type 4) or COMTLR (vehicle type 6)		
Towing Vehicle Rate Class	Trailer Rate Class	
001 - 102	510	
110 - 114	511	
120	514	
121 - 123	511	
140 - 141	510	
150 - 151	511	
170	510	
400 - 405	511	
406	514	
410 - 416	512	
420 - 426	512	
430 - 436	512	
440 - 446	512	
450 - 455	512	
456	513	
460 - 465	512	
466	513	
600 - 680	510	

In this Table:

“Business use” means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his/her employer for that use, but does not include commercial use of the vehicle.

“Commercial use” means use of a vehicle for the delivery or carriage of goods.

“Pleasure use” means use of a vehicle for private purposes but does not include business or commercial use.

“U-drive” means a vehicle available for hire or rental, without driver, by the hour or otherwise, for a period of less than one month, but does not include a courtesy car.

Table 4.17-A Emergency Motor Vehicles

Vehicle Use	Rate Class
All Emergency Motor Vehicles Except Voluntary Fire Department Vehicles	
1. Private passenger motor vehicle or commercial vehicle 5000 kg GVW or less	040
2. Commercial motor vehicle over 5000 kg GVW	140
Voluntary Fire Department Vehicle	
1. Private passenger motor vehicle or commercial vehicle 5000 kg GVW or less	041
2. Commercial motor vehicle over 5000 kg GVW	141
Note: Vehicles insured under other rate classes but used by the owner in the capacity of a volunteer fire fighter may continue with the otherwise applicable rate class.	

In this Table:

“Emergency vehicle” means:

- a) a motor vehicle carrying rescue or first aid equipment where there is an urgent emergency justifying a rate of speed in excess of any maximum rate of speed provided for in the *Motor Vehicle Act*,
- b) a motor vehicle driven by a member of a fire department in the discharge of his/her duties, **or**
- c) a motor vehicle driven by a peace officer, constable or member of the police branch of Her Majesty’s Armed Forces in the discharge of his/her duty.

Reminder:

Vehicles which fall under (a) above, but **not** (b) or (c), require a permit, issued by the Superintendent of Motor Vehicles, to utilize a flashing lamp, or flashing lamp and siren,. A vehicle without this permit is not considered an “emergency” vehicle.

Table 4.18-A: Dump Trucks and Garbage Trucks — Commercial Motor Vehicles Over 5000 kg GVW

Vehicle Use	Rate Class
Dump trucks	
Dump truck owned by or leased to a municipal government (Conditional Factor MG)	121
Dump truck owned by or leased to a company and operated under the terms of a Road and Bridge Maintenance Contract between the company and the BC government	121
Dump truck owned by or leased to a landscape gardener or nursery operator	122
Farm use — farm dump trucks carrying "A" plates or "G" plates 5001 kg GVW to 19,000 kg GVW	101
Over 19,000 kg GVW	102
Garbage truck and garbage packer including those described as a dump truck	123
All other dump trucks including delivery of sand, gravel, stone, earth or fertilizer (not beyond 160 km).	120
Note: Dump trucks with a GVW of 5000 kg or less or any dump trucks not used for commercial use must be rated in accordance with the use of the vehicle.	

In this Table:

“**Commercial use**” means use of a vehicle for the delivery or carriage of goods.

“**Distance operated**” means the distance travelled on land from the first point of loading to the point of unloading that is the greatest number of kilometers by road from the first point of loading.

“**Dump truck**” means a vehicle designed and used for delivering and dumping materials.

“**Farm use**” means the use of a vehicle for the purpose of farming.

“**Garbage truck**” means a vehicle used for picking up and removing discarded material.

“**Landscape gardener**” means a person who makes his/her principal living from the development and decorative planting of gardens and grounds.

Table 4.19-A: Miscellaneous Vehicles and Uses

Vehicle Use	Rate Class
Hearse	009
Farm tractor used for golf course maintenance	100
Wrecker (any GVW) Note: Rate Class 110 may only be used if the registered owner has purchased a Garage Policy or has confirmed that the insured vehicle will not be used to tow or to render assistance to vehicles owned by others.	110
Woodchip delivery	111
Cement mixer (over 5000 kg GVW)	112
Oil and gas exploration vehicle use (over 5000 kg GVW)	113
Logging truck use (over 5000 kg GVW)	114
Driving school vehicle (over 5000 kg GVW)	403

In this Table:

“**Cement mixer**” means a vehicle designed and used for transporting readi-mix cement

“**Driving school vehicle**” means a vehicle used in the business of providing theoretical or practical training in operating a vehicle.

“**Hearse**” means a motor vehicle designed and used only for conveying the dead.

“**Logging truck use**” means use of a vehicle for the delivery of logs.

“**Oil and gas exploration vehicle use**” means use of a vehicle in drilling, exploring or seismographic activities for the exploration or recovery of oil or gas.

“**Woodchip delivery**” means use of a vehicle for the delivery of woodchips.

“**Wrecker**” means a motor vehicle used primarily for towing or rendering assistance to other vehicles.

Table 4.19-B: Miscellaneous Vehicles and Uses

Vehicle Use	Rate Class
Road building machine, tracked unit	170
Road building machine, wheeled unit	170
Industrial machine	170
<p>Notes:</p> <p>1. Collision, Comprehensive and Specified Perils coverages are not permitted on the following vehicles:</p> <ul style="list-style-type: none"> a) Mobile crane, b) Logging machinery or equipment — other than a logging truck or trailer designed principally for use on a highway, c) Industrial crawler type machine. <p>2. Vehicles designed as Road Building Machines or Industrial Machines must use rate class 170 regardless of the actual use of such vehicles, for example, a rental industrial machine.</p>	

In this Table:

“Industrial machine” means a motor vehicle licenced or eligible to be licenced under Section 10 of the *Motor Vehicle Act*, but does not include:

1. a road building machine, *or*
2. a motor vehicle designed or used primarily for transporting persons.

“Mobile crane” means a fixed load vehicle to which is permanently attached a machine for the raising, shifting and lowering of weights by means of a projecting swinging arm.

“Road building machine” means a vehicle:

- a) that is designed and used primarily for grading of highways, paving of highways, earth moving and other construction work on highways,
- b) that is not otherwise designed or used primarily for the transportation of persons or property, and
- c) that is only incidentally operated or moved over a highway, and includes a vehicle designated as a road building machine by order of the Lieutenant Governor in Council, but does not include:
 - i. a vehicle, originally designed for the transportation of persons or property, to which machinery has been attached, *or*
 - ii. dump trucks originally designed to comply with the size and weight provisions of the regulations under the *Commercial Transport Act*.

Table 4.19-C: Miscellaneous Vehicles and Uses

Vehicle Use	Rate Class
Vehicles with number plates (Vehicle Types 1, 2, 3, 4, 5 and 6) issued in conjunction with a Garage Policy which provides coverage for "owned vehicles"	800
Vehicles with number plates (Vehicles Types 1, 2, 3, 4, 5 and 6) issued in conjunction with a Fleet Reporting Certificate	900 to 904
Government of British Columbia	905 and 906
Isolated islands not accessible by scheduled vehicle ferry service or by bridge and provided that Basic insurance is purchased under an Isolated Islands Certificate (APV284)	919
Vehicles exempt from Autoplan Insurance	
Government of Canada; Federal Crown Corporation (owned, leased or operated)	919
Extra-Provincial Undertaking (owned, leased or operated)	919

Table 4.20-A: Collector Motor Vehicles Licenced Under a “Collector Plate” - Private Passenger Motor Vehicles and Commercial Motor Vehicles: Excluding Those Owned and Operated By a Person 65 Years of Age or Over

Vehicle Use	Rate Class
Pleasure use only — vehicle not driven to or from, or part way to or from, work or school, and not used for general transportation purposes	701
<ol style="list-style-type: none"> 1. The owner or lessee of the collector motor vehicle must also: <ul style="list-style-type: none"> • own or lease another licenced non-collector motor vehicle or motorcycle, or • have a licenced non-collector motor vehicle or motorcycle as an assigned vehicle. 2. In cases where there is more than one owner or lessee of the collector motor vehicle, at least one of the owners or lessees must also: <ul style="list-style-type: none"> • Own or lease another licenced non-collector motor vehicle or motorcycle, or • have a licenced non-collector motor vehicle or motorcycle as an assigned vehicle. 3. To be eligible for the collector rate class, named insureds who own or lease more than one collector motor vehicle only need to: <ul style="list-style-type: none"> • own or lease one licenced non-collector motor vehicle or motorcycle, or • have one licenced non-collector motor vehicle or motorcycle as an assigned vehicle. 4. In points 1 through 3 above, if the non-collector motor vehicle or motorcycle is sold, or the licence and insurance is cancelled or unrenewed, the collector motor vehicle is no longer eligible for a collector rate class. 5. The collector motor vehicle must not be used for business or commercial use. 	

In this Table:

“**Assigned vehicle**” means a licenced non-collector motor vehicle or motorcycle registered in the name of a company and assigned to the owner, an officer or an employee of the company for their regular operation.

“**Business use**” means the use of a motor vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his/her employer for that use, but does not include commercial use of the vehicle.

“**Collector motor vehicle**” means a vehicle that is licenced as a collector motor vehicle under the Motor Vehicle Act.

“**Commercial use**” means use of a vehicle for the delivery or carriage of goods.

“**Pleasure use**” means use of a vehicle for private purposes but does not include business or commercial use.

Table 4.20-B: Collector Motor Vehicles Owned and operated by a person 65 years of age or over and Licenced under a “Collector Plate” - Private Passenger Motor Vehicles and Commercial Motor Vehicles

Vehicle Use	Rate Class
Pleasure use only — vehicle not driven to or from, or part way to or from, work or school, and not used for general transportation purposes. Owner or lessee, if leased vehicle, and principal operator age 65 or over.	705
<ol style="list-style-type: none"> 1. The owner or lessee of the collector motor vehicle must also: <ul style="list-style-type: none"> • own or lease another licenced non-collector motor vehicle or motorcycle, or • have a licenced non-collector motor vehicle or motorcycle as an assigned vehicle. 2. In cases where there is more than one owner or lessee of the collector motor vehicle, at least one of the owners or lessees must also: <ul style="list-style-type: none"> • own or lease another licenced non-collector motor vehicle or motorcycle, or • have a licenced non-collector motor vehicle or motorcycle as an assigned vehicle. 3. To be eligible for the collector rate class, named insureds who own or lease more than one collector motor vehicle only need to: <ul style="list-style-type: none"> • own or lease one licenced non-collector motor vehicle or motorcycle, or • have one licenced non-collector motor vehicle or motorcycle as an assigned vehicle. 4. In points 1 through 3 above, if the non-collector motor vehicle or motorcycle is sold, or the licence and insurance is cancelled or unrenewed, the collector motor vehicle is no longer eligible for a collector rate class. 5. The collector motor vehicle must be registered in the name of an individual or leased to an individual. 6. The collector motor vehicle must not be used for business or commercial use. 7. In cases of joint ownership or lease, one of the owners or lessees must be age 65 or over, and the principal operator must be age 65 or over. 	

In this Table:

“**Assigned vehicle**” means a licenced non-collector motor vehicle or motorcycle registered in the name of a company and assigned to the owner, an officer or an employee of the company for their regular operation.

“**Business use**” means the use of a motor vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his/her employer for that use, but does not include commercial use of the vehicle.

“**Collector motor vehicle**” means a vehicle that is licenced as a collector motor vehicle under the Motor Vehicle Act.

“Commercial use” means use of a vehicle for the delivery or carriage of goods.

“Pleasure use” means use of a vehicle for private purposes but does not include business or commercial use.

“Principal operator” means the person who will operate the vehicle described in the certificate for the majority of the time the vehicle is operated during the term of the certificate.

Table 4.21-A: Collector Motorcycles Licenced Under a “Collector Plate” Excluding Those Owned and Operated By a Person 65 Years of Age or Over

Vehicle Use	Rate Class
Pleasure use only — vehicle not driven to or from, or part way to or from, work or school, and not used for general transportation purposes	
Limited speed motorcycle	710
Motorcycle	
Engine displacement 110 cc or less	710
111 to 400 cc	711
401 to 750 cc	712
751 to 1150 cc	713
Over 1150 cc	714
<ol style="list-style-type: none"> 1. The owner or lessee of the collector motor vehicle must also: <ul style="list-style-type: none"> • own or lease another licenced non-collector motor vehicle or motorcycle, <i>or</i> • have a licenced non-collector motor vehicle or motorcycle as an assigned vehicle. 2. In cases where there is more than one owner or lessee of the collector motor vehicle, at least one of the owners or lessees must also: <ul style="list-style-type: none"> • own or lease another licenced non-collector motor vehicle or motorcycle, <i>or</i> • have a licenced non-collector motor vehicle or motorcycle as an assigned vehicle. 3. To be eligible for the collector rate class, named insureds who own or lease more than one collector motor vehicle only need to: <ul style="list-style-type: none"> • own or lease one licenced non-collector motor vehicle or motorcycle, <i>or</i> • have one licenced non-collector motor vehicle or motorcycle as an assigned vehicle. 4. In points 1 through 3 above, if the non-collector motor vehicle or motorcycle is sold, or the licence and insurance is cancelled or not renewed, the collector motor vehicle is no longer eligible for a collector rate class. 5. The collector motor vehicle must not be used for business or commercial use. 	

In this Table:

“Assigned vehicle” means a licenced non-collector motor vehicle or motorcycle registered in the name of a company and assigned to the owner, an officer or an employee of the company for their regular operation.

“Business use” means the use of a motor vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his/her employer for that use, but does not include commercial use of the vehicle.

“Collector motor vehicle” means a vehicle that is licenced as a collector motor vehicle under the Motor Vehicle Act.

“Commercial use” means use of a vehicle for the delivery or carriage of goods.

“Limited speed motorcycle” means a motorcycle that:

- a) is equipped with a motor having a piston displacement of not more than 50 cc or a power source that produces a maximum of 1.5 kW,
- b) has a power drive system that does not require clutching or shifting by the operator after the drive system is engaged,
- c) has a maximum attainable speed on level ground, with or without pedals, of 70 km/hour,
- d) has a maximum weight of 95 kg excluding fuel or batteries used to store energy for vehicle propulsion, and
- e) has wheels of a diameter of 254 mm or more.

“Motorcycle” means a motor vehicle running on 2 or 3 wheels and having a saddle or seat for the driver to sit astride.

“Pleasure use” means use of a vehicle for private purposes but does not include business or commercial use.

Table 4.21-B: Collector Motorcycles Owned and Operated by a Person 65 Years of Age or Over — Licenced Under a “Collector Plate”

Vehicle Use	Rate Class
Pleasure use only — vehicle not driven to or from, or part way to or from, work or school, and not used for general transportation purposes Owner or lessee, if leased vehicle, and principal operator age 65 or over Limited speed motorcycle	720
Motorcycle Engine displacement 110 cc or less	720
111 to 400 cc	721
401 to 750 cc	722
751 to 1150 cc	723
Over 1150 cc	724
<ol style="list-style-type: none"> 1. The owner or lessee of the collector motor vehicle must also: <ul style="list-style-type: none"> • own or lease another licenced non-collector motor vehicle or motorcycle, or • have a licenced non-collector motor vehicle or motorcycle as an assigned vehicle. 2. In cases where there is more than one owner or lessee of the collector motor vehicle, at least one of the owners or lessees must also: <ul style="list-style-type: none"> • own or lease another licenced non-collector motor vehicle or motorcycle, or • have a licenced non-collector motor vehicle or motorcycle as an assigned vehicle. 3. To be eligible for the collector rate class, named insureds who own or lease more than one collector motor vehicle only need to: <ul style="list-style-type: none"> • own or lease one licenced non-collector motor vehicle or motorcycle, or • have one licenced non-collector motor vehicle or motorcycle as an assigned vehicle. 4. In points 1 through 3 above, if the non-collector motor vehicle or motorcycle is sold, or the licence and insurance is cancelled or unrenewed, the collector motor vehicle is no longer eligible for a collector rate class. 5. The collector motor vehicle must be registered in the name of an individual or leased to an individual. 6. The collector motor vehicle must not be used for business or commercial use. 7. In the case of joint ownership or lease, one of the owners or lessees must be age 65 or over, and the principal operator must be age 65 or over. 	

In this Table:

“Assigned vehicle” means a licenced non-collector motor vehicle or motorcycle registered in the name of a company and assigned to the owner, an officer or an employee of the company for their regular operation.

“Business use” means the use of a motor vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his/her employer for that use, but does not include commercial use of the vehicle.

“Collector motor vehicle” means a vehicle that is licenced as a collector motor vehicle under the Motor Vehicle Act.

“Commercial use” means use of a vehicle for the delivery or carriage of goods.

“Limited speed motorcycle” means a motorcycle that:

- a) is equipped with a motor having a piston displacement of not more than 50 cc or a power source that produces a maximum of 1.5 kW,
- b) has a power drive system that does not require clutching or shifting by the operator after the drive system is engaged,
- c) has a maximum attainable speed on level ground, with or without pedals, of 70 km/hour,
- d) has a maximum weight of 95 kg excluding fuel or batteries used to store energy for vehicle propulsion, and
- e) has wheels of a diameter of 254 mm or more.

“Motorcycle” means a motor vehicle running on 2 or 3 wheels and having a saddle or seat for the driver to sit astride.

“Pleasure use” means use of a vehicle for private purposes but does not include business or commercial use.

“Principal operator” means the person who will operate the vehicle described in the certificate for the majority of the time the vehicle is operated during the term of the certificate.

**SCHEDULE C
 SCHEDULE OF BASIC INSURANCE PREMIUMS**

This Schedule of Basic insurance premiums includes the interim increase subject to refund pursuant to Commission Order G-31-07.

In this Schedule,

\$200K means \$200,000
 \$1MM means \$1,000,000
 \$2MM means \$2,000,000

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY							
		D	E	F	G	H	L	N	P
001/021	\$200K	1,287	1,181	1,215	1,056	1,161	961	851	1,063
002/022	\$200K	1,427	1,373	1,403	1,030	1,308	1,004	1,048	1,181
003/023	\$200K	1,426	1,339	1,203	968	1,273	1,001	956	1,085
004/024	\$200K	1,292	1,234	1,227	1,059	1,185	964	905	1,079
005	\$200K	965	887	911	793	871	723	638	798
007/027	\$200K	1,427	1,373	1,403	1,030	1,308	1,004	1,048	1,181
008	\$200K	3,218	3,297	3,591	2,316	2,727	2,307	2,406	2,477
009	\$200K	1,710	1,419	1,237	1,033	1,223	1,178	821	1,011
011	\$200K	1,460	1,085	981	543	999	707	471	688
012	\$200K	1,633	1,414	1,282	874	1,222	863	714	909
013	\$200K	2,649	2,131	1,770	1,229	1,704	1,194	986	1,440
014	\$200K	1,579	1,142	1,087	629	975	695	526	702
015	\$200K	1,464	1,373	1,227	851	1,223	948	693	929
017	\$200K	1,786	1,506	1,306	980	1,348	1,158	798	1,004
018	\$200K	1,987	2,090	2,128	1,406	1,778	1,380	1,329	1,491
030	\$200K	338	361	343	327	352	307	304	315
035	\$200K	48	50	46	43	52	42	43	43
	\$1MM	59	61	56	52	64	52	53	52
036	\$200K	779	833	804	747	815	698	692	721
	\$1MM	918	982	943	875	959	826	811	844
040	\$200K	1,640	1,400	1,527	945	1,391	911	1,011	1,165
041	\$200K	1,069	1,035	1,233	590	906	569	568	749
051	\$200K	845	872	924	769	801	743	755	806
055	\$200K	634	654	689	577	644	588	588	599
058	\$200K	1,639	1,454	1,990	1,793	1,863	926	942	1,310
100	\$200K	247	281	268	230	292	234	204	211
	\$1MM	284	323	309	263	338	269	233	241
101	\$1MM	1,195	937	1,242	526	918	620	448	607
102	\$1MM	1,125	870	977	545	926	525	449	585
110	\$200K	4,711	2,257	4,822	1,243	2,131	1,726	1,434	1,682
	\$1MM	5,622	2,680	5,752	1,473	2,533	2,056	1,705	1,994

Insurance Corporation of British Columbia
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 Schedule C: Schedule of Basic Insurance Premiums Page 2
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RATE CLASS	THIRD PARTY COVERAGE	TERRITORY							
		D	E	F	G	H	L	N	P
111	\$1MM	4,066	1,892	2,870	1,238	1,798	1,338	1,236	1,634
112	\$1MM	3,327	1,821	2,381	937	1,670	1,083	968	1,317
113	\$1MM	1,744	1,252	1,526	817	1,171	743	711	891
114	\$1MM	3,861	4,199	4,029	3,134	4,392	3,364	2,965	3,087
120	\$1MM	4,667	2,336	5,120	1,265	2,377	1,305	1,047	1,693
121	\$1MM	2,570	1,458	2,747	878	1,601	1,011	790	1,221
122	\$1MM	2,544	1,599	2,345	1,047	1,631	961	803	1,384
123	\$1MM	3,920	2,258	3,704	1,351	2,177	1,558	1,174	1,899
140	\$1MM	2,525	1,874	3,430	1,168	1,767	1,071	1,086	1,454
141	\$1MM	1,690	1,229	1,482	696	1,074	670	661	887
150	\$1MM	1,876	1,328	1,647	731	1,319	722	638	804
151	\$1MM	1,367	1,137	1,776	644	1,112	648	544	712
160	\$1MM	4,060	2,730	3,614	1,932	2,251	1,676	1,674	1,939
161	\$1MM	4,110	2,748	3,728	2,008	2,570	1,755	1,783	2,258
170	\$200K	469	536	476	336	523	335	290	377
	\$1MM	542	618	548	385	604	386	332	431
310	\$200K	172	176	180	157	176	167	160	169
311	\$200K	515	529	538	469	523	500	483	502
312	\$200K	1,062	1,074	1,101	943	1,111	1,014	977	1,004
313	\$200K	1,380	1,438	1,460	1,339	1,429	1,371	1,279	1,352
314	\$200K	1,555	1,607	1,659	1,377	1,577	1,568	1,415	1,557
320	\$200K	128	132	134	123	132	127	120	124
321	\$200K	386	398	404	353	394	379	364	380
322	\$200K	796	788	828	735	821	775	729	769
323	\$200K	1,036	1,078	1,096	983	1,078	1,037	967	1,031
324	\$200K	1,167	1,198	1,245	1,033	1,184	1,151	1,063	1,139
400	\$1MM	2,789	1,857	2,197	927	1,496	949	783	1,331
	\$2MM	2,959	1,967	2,327	980	1,584	1,005	827	1,409
401	\$1MM	4,156	2,335	3,095	1,205	1,903	1,163	972	1,630
402	\$1MM	5,813	3,720	4,390	2,137	3,142	1,913	1,853	2,556
403	\$1MM	3,065	2,360	2,725	1,201	1,901	1,177	1,005	1,765
	\$2MM	3,251	2,500	2,887	1,271	2,013	1,246	1,063	1,869
404	\$1MM	3,561	2,457	2,955	1,384	2,016	1,359	1,059	1,944
405	\$1MM	4,759	2,895	3,988	1,456	2,393	1,486	1,200	2,003
406	\$1MM	5,229	3,184	4,088	1,477	2,516	1,935	1,247	2,202
	\$2MM	5,549	3,375	4,331	1,563	2,664	2,051	1,319	2,331
410	\$1MM	2,737	2,737	2,737	2,737	2,737	973	973	973
	\$2MM	2,902	2,902	2,902	2,902	2,902	1,030	1,030	1,030
411	\$1MM	4,284	4,284	4,284	4,284	4,284	1,246	1,246	1,246
412	\$1MM	6,899	6,899	6,899	6,899	6,899	5,644	5,644	5,644
413	\$1MM	3,987	3,987	3,987	3,987	3,987	1,405	1,405	1,405
	\$2MM	4,232	4,232	4,232	4,232	4,232	1,487	1,487	1,487
414	\$1MM	4,940	4,940	4,940	4,940	4,940	3,813	3,813	3,813

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RATE CLASS	THIRD PARTY COVERAGE	TERRITORY						
		R	S	V	W	X	Y	Z
001/021	\$200K	952	886	947	831	938	1,002	1,401
002/022	\$200K	1,039	945	931	931	1,011	1,091	1,526
003/023	\$200K	878	887	863	870	1,005	1,091	1,507
004/024	\$200K	952	931	949	886	940	1,010	1,402
005	\$200K	714	665	710	624	703	751	1,050
007/027	\$200K	1,039	945	989	931	1,011	1,091	1,526
008	\$200K	2,093	2,068	2,140	2,090	2,178	2,292	3,902
009	\$200K	957	833	844	980	992	979	1,826
011	\$200K	603	530	564	671	666	599	1,557
012	\$200K	858	809	791	919	957	897	1,843
013	\$200K	1,355	1,077	1,158	1,343	1,305	1,415	2,818
014	\$200K	663	585	697	746	766	739	1,676
015	\$200K	846	788	772	889	915	888	1,838
017	\$200K	1,027	824	840	960	957	919	1,977
018	\$200K	1,279	1,232	1,279	1,150	1,337	1,410	2,460
030	\$200K	303	298	314	266	296	315	385
035	\$200K	39	37	39	37	43	45	55
	\$1MM	48	45	48	46	52	55	68
036	\$200K	660	628	660	695	735	748	877
	\$1MM	776	728	771	820	864	874	1,034
040	\$200K	1,007	943	1,017	1,023	1,025	1,115	1,875
041	\$200K	647	608	654	630	698	704	1,294
051	\$200K	723	833	715	709	714	773	983
055	\$200K	563	587	537	532	536	585	732
058	\$200K	1,150	1,285	1,239	1,052	991	1,146	2,145
100	\$200K	194	189	204	208	210	198	311
	\$1MM	221	215	233	238	240	225	359
101	\$1MM	522	519	561	690	707	588	1,387
102	\$1MM	522	509	541	601	725	640	1,342
110	\$200K	1,606	1,393	1,518	1,640	1,621	1,557	5,063
	\$1MM	1,906	1,649	1,799	1,950	1,925	1,844	6,038
111	\$1MM	1,478	1,342	1,461	1,262	1,415	1,292	4,443
112	\$1MM	1,356	1,099	1,197	1,148	1,663	1,310	3,636
113	\$1MM	891	932	767	963	931	1,041	2,082
114	\$1MM	2,856	2,616	2,970	2,969	3,090	2,730	4,796
120	\$1MM	1,461	1,497	1,548	1,499	1,430	1,464	5,785
121	\$1MM	1,124	1,075	1,126	1,250	1,058	923	2,885
122	\$1MM	1,257	1,143	1,249	1,073	1,116	1,116	3,184
123	\$1MM	1,644	1,616	1,691	1,671	1,796	1,499	4,525
140	\$1MM	1,235	1,158	1,251	1,212	1,286	1,370	3,602

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RATE CLASS	THIRD PARTY COVERAGE	TERRITORY						
		R	S	V	W	X	Y	Z
141	\$1MM	763	717	772	767	825	830	1,784
150	\$1MM	744	689	791	851	825	827	2,012
151	\$1MM	651	620	696	766	749	750	1,865
160	\$1MM	1,694	1,672	1,736	1,782	1,845	2,159	5,083
161	\$1MM	1,914	1,858	2,139	2,127	2,140	2,270	5,194
170	\$200K	335	333	352	354	369	370	586
	\$1MM	384	380	404	407	423	423	676
310	\$200K	161	148	155	156	177	154	201
311	\$200K	487	446	463	473	515	458	585
312	\$200K	964	891	902	915	1,023	927	1,204
313	\$200K	1,350	1,190	1,267	1,231	1,463	1,227	1,596
314	\$200K	1,397	1,316	1,413	1,418	1,583	1,362	1,758
320	\$200K	121	112	117	117	136	115	144
321	\$200K	366	334	348	349	389	343	439
322	\$200K	724	668	693	692	782	694	889
323	\$200K	1,013	893	957	932	1,055	921	1,185
324	\$200K	1,060	987	1,035	1,045	1,219	1,021	1,319
400	\$1MM	1,258	1,202	1,256	1,377	1,084	1,147	3,336
	\$2MM	1,333	1,272	1,329	1,459	1,146	1,213	3,538
401	\$1MM	1,591	1,312	1,365	1,781	1,388	1,465	4,414
402	\$1MM	2,520	2,485	2,419	2,924	2,215	2,367	6,169
403	\$1MM	1,659	1,380	1,441	1,962	1,513	1,493	3,810
	\$2MM	1,758	1,460	1,525	2,081	1,600	1,579	4,040
404	\$1MM	1,833	1,540	1,840	1,794	1,424	1,583	4,307
405	\$1MM	1,965	1,682	1,692	2,158	1,655	1,763	5,787
406	\$1MM	2,162	1,850	1,861	2,710	1,822	1,939	6,363
	\$2MM	2,290	1,958	1,970	2,874	1,927	2,052	6,750
410	\$1MM	973	973	973	1,164	1,164	1,164	2,874
	\$2MM	1,030	1,030	1,030	1,231	1,231	1,231	3,047
411	\$1MM	1,246	1,246	1,246	1,733	1,733	1,733	4,498
412	\$1MM	5,644	5,644	5,644	5,253	5,253	5,253	7,315
413	\$1MM	1,405	1,405	1,405	1,559	1,559	1,559	4,186
	\$2MM	1,487	1,487	1,487	1,650	1,650	1,650	4,443
414	\$1MM	3,813	3,813	3,813	3,553	3,553	3,553	5,234
415	\$1MM	4,330	4,330	4,330	4,815	4,815	4,815	6,386
416	\$1MM	4,860	4,860	4,860	5,359	5,359	5,359	6,902
	\$2MM	5,154	5,154	5,154	5,682	5,682	5,682	7,323
420	\$1MM							2,816
	\$2MM							2,986
421	\$1MM							3,795
422	\$1MM							6,572
	\$2MM							6,572
423	\$1MM							3,847

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RATE CLASS	THIRD PARTY COVERAGE	TERRITORY						
		R	S	V	W	X	Y	Z
423	\$2MM							4,081
424	\$1MM							4,516
425	\$1MM							6,789
426	\$1MM							7,818
	\$2MM							8,299
430	\$1MM							3,436
	\$2MM							3,645
431	\$1MM							4,567
432	\$1MM							6,647
433	\$1MM							3,914
	\$2MM							4,152
434	\$1MM							4,636
435	\$1MM							6,949
436	\$1MM							8,393
	\$2MM							8,910
440	\$1MM	1,163	1,163	1,163	1,546	1,546	1,546	3,389
	\$2MM	1,231	1,231	1,231	1,636	1,636	1,636	3,595
441	\$1MM	1,357	1,357	1,357	1,697	1,697	1,697	4,825
442	\$1MM	6,512	6,512	6,512	6,563	6,563	6,563	8,565
443	\$1MM	1,623	1,623	1,623	1,710	1,710	1,710	3,651
	\$2MM	1,719	1,719	1,719	1,811	1,811	1,811	3,874
444	\$1MM	4,242	4,242	4,242	4,326	4,326	4,326	6,325
445	\$1MM	5,200	5,200	5,200	5,978	5,978	5,978	7,232
446	\$1MM	6,349	6,349	6,349	6,684	6,684	6,684	8,643
	\$2MM	6,736	6,736	6,736	7,088	7,088	7,088	9,172
450	\$1MM							2,684
	\$2MM							2,845
451	\$1MM							4,558
452	\$1MM							9,155
453	\$1MM							3,742
	\$2MM							3,970
454	\$1MM							6,042
455	\$1MM							7,462
456	\$1MM							8,343
	\$2MM							8,857
460	\$1MM							2,433
	\$2MM							2,580
461	\$1MM							4,224
462	\$1MM							9,000
463	\$1MM							4,013
463	\$2MM							4,257
464	\$1MM							6,171
465	\$1MM							7,627

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RATE CLASS	THIRD PARTY COVERAGE	TERRITORY						
		R	S	V	W	X	Y	Z
466	\$1MM							8,730
	\$2MM							9,268
510	\$1MM	93	86	96	90	96	95	144
	\$2MM	113	105	117	110	117	115	176
511	\$1MM	102	94	104	98	104	103	158
	\$2MM	125	114	127	120	127	126	193
512	\$1MM	106	106	106	102	102	102	121
	\$2MM	130	130	130	125	125	125	148
513	\$1MM							149
	\$2MM							183
514	\$1MM	98	91	100	95	100	99	152
	\$2MM	120	111	123	116	123	121	186
550	\$200K	23	22	22	23	23	23	28
551	\$200K	23	22	22	23	23	23	28
552	\$200K	63	62	62	63	63	64	80
600	\$1MM	1,862	1,766	1,848	1,759	1,856	2,003	4,148
601	\$1MM	3,046	2,732	2,874	2,755	2,915	3,052	6,339
602	\$1MM	5,005	4,658	4,841	4,396	4,820	4,934	9,670
603	\$1MM	7,507	6,987	7,260	6,595	7,230	7,400	14,504
610	\$1MM	2,837	2,837	2,837	2,891	2,891	2,891	4,770
611	\$1MM	3,281	3,281	3,281	3,289	3,289	3,289	5,394
612	\$1MM	4,306	4,306	4,306	4,517	4,517	4,517	7,928
620	\$1MM							6,409
621	\$1MM							7,298
622	\$1MM							8,252
630	\$1MM							6,229
631	\$1MM							7,415
632	\$1MM							9,610
640	\$1MM	3,523	3,523	3,523	3,330	3,330	3,330	5,588
641	\$1MM	3,721	3,721	3,721	4,302	4,302	4,302	6,657
642	\$1MM	4,804	4,804	4,804	5,330	5,330	5,330	10,014
650	\$1MM							7,324
651	\$1MM							8,663
652	\$1MM							10,987
660	\$1MM							7,457
661	\$1MM							8,499
662	\$1MM							11,122
670	\$1MM	1,101	806	885	852	919	967	2,089
671	\$1MM	1,614	1,389	1,523	1,430	1,645	1,676	3,424
672	\$1MM	1,751	1,586	1,741	1,647	1,956	1,968	3,822
680	\$1MM	743	638	716	682	762	815	1,364
681	\$1MM	1,323	1,311	1,359	1,239	1,319	1,533	2,379
682	\$1MM	1,523	1,550	1,432	1,356	1,543	1,814	2,750

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RATE CLASS	THIRD PARTY COVERAGE	TERRITORY						
		R	S	V	W	X	Y	Z
690	\$1MM	5,287	4,751	5,175	6,704	5,741	6,094	16,292
691	\$1MM	4,491	4,202	4,453	2,916	2,708	5,023	12,492
692	\$1MM							13,321
693	\$1MM							14,869
695	\$1MM	1,204	1,161	1,367	1,453	1,344	1,423	2,533
701	\$200K	173	173	171	168	173	183	241
705	\$200K	130	130	128	128	130	138	179
710	\$200K	54	54	52	52	53	54	59
711	\$200K	126	120	123	120	119	126	141
712	\$200K	208	200	214	204	207	209	255
713	\$200K	278	288	278	268	268	280	332
714	\$200K	295	316	303	340	294	307	380
720	\$200K	40	40	39	39	40	40	47
721	\$200K	94	94	92	91	92	94	102
722	\$200K	162	162	156	151	152	162	180
723	\$200K	223	223	215	213	216	223	242
724	\$200K	223	231	222	231	224	231	248
800	\$200K	12	12	12	12	12	12	12
900	\$200K	12	12	12	12	12	12	12
901	\$200K	12	12	12	12	12	12	12
902	\$200K	12	12	12	12	12	12	12
903	\$200K	12	12	12	12	12	12	12
904	\$200K	12	12	12	12	12	12	12
905	\$200K	12	12	12	12	12	12	12
906	\$200K	12	12	12	12	12	12	12
919	\$0	0	0	0	0	0	0	0

SCHEDULE D CLAIM-RATED SCALE

1. Introduction:

Claim-Rated Scale (“**CRS**”) is used to establish the discount or surcharge level applicable to Basic Insurance coverages for each new plate policy transaction or renewal. The level may reduce or increase premium payables according to the number of chargeable claims paid by ICBC or another insurer on behalf of a vehicle owner or principal operator.

2. When CRS Discounts or Surcharges are Not Applied:

CRS discounts and surcharges are not applied:

- (a) in respect of a vehicle that
 - (i) is insured under Fleetplan, or
 - (ii) is insured under a garage policy,
- (b) in respect of a trailer,
- (c) in respect of a special coverage other than a temporary change endorsement,
- (d) in respect of a limited speed motorcycle with an engine displacement of 110 cc or less.

3. Definitions:

In this Schedule,

- | | |
|-------------------------------------|---|
| 3.1 adjusted previous level | means, in relation to a vehicle for which application for a renewal certificate is made, the level that results from adjusting the previous level by reference to the claim payment record of the applicant. |
| 3.2 applicant | means a person who applies for a new or renewal certificate and in relation to a leased vehicle, includes the lessee of that vehicle. |
| 3.3 certificate | means an owner’s certificate. |
| 3.4 chargeable claim payment | means a payment made by ICBC or another insurer in respect of death or injury to another person or loss or damage to property of another person or to property to which own damage coverage applies, including for the purposes of Part 3 of the IVR, payment under Part 6 of the IVR in respect of a vehicle providing the motive power where an accident involving a combination of vehicles occurred, but does not include a payment |

- (a) made in respect of
 - (i) a claim for a hit and run accident occurring on a highway,
 - (ii) a claim for accident benefits,
 - (iii) a claim under comprehensive coverage,
 - (iv) a claim under specified perils coverage,
 - (v) a claim under underinsured motorist protection,
 - (vi) a claim under loss of use coverage if the claim is under comprehensive coverage or specified perils coverage,
 - (vii) a claim for an amount under \$10,
 - (viii) a claim for a temporary substitute motor vehicle, and
 - (ix) a claim under Roadstar and Roadside Plus packages or similar coverage to Roadstar and Roadside Plus packages provided by another insurer

- (b) made in respect of an accident where
 - (i) the accident occurs more than 48 months before the date of application for a new certificate and the first payment is made in respect of the accident not more than 12 months before the date of application, or
 - (ii) the accident occurs more than 50 months before the renewal date of a certificate and the first payment is made by ICBC in respect of the accident not more than 14 months before the renewal date, and

- (c) made in respect of an accident involving the contributory negligence of another person other than a person insured under the certificate where 75% or more of the payment is recoverable from that other person.

- 3.5 claim payment record** means a record of chargeable claim payments.

- 3.6 level** means a level on Table 1 of this Schedule D.

- 3.7 one-year scan period** means the 12 month period extending backward from, in the case of
 - (a) a new certificate, the date of application, or

(b) an application for a renewal certificate, the 2 month period immediately preceding the effective date of the certificate.

- 3.8 2-year scan period** means the one-year period described in Section 3.7 plus 12 months extending backward from the end of the one-year period.
- 3.9 3-year scan period** means the 2-year period described in Section 3.8 plus 12 months extending backward from the end of the 2-year period.
- 3.10 4-year scan period** means the 3-year period described in Section 3.9 plus 12 months extending backward from the end of the 3-year period.
- 3.11 previous level** means, in relation to a vehicle for which application for a renewal certificate is made, the level on Table 1 of this Schedule D that applies to the vehicle at the time that application for that renewal certificate is made.
- 3.12 renewal level** means, in relation to a vehicle for which application for a renewal certificate is made, the level on Table 1 of this Schedule D that, in relation to the renewal certificate, applies to the vehicle.
- 3.13 substitute vehicle** means:
- (a) a vehicle obtained as a replacement for another vehicle within 12 months after the date of disposal of the other vehicle, or
 - (b) an additional vehicle acquired where another vehicle
 - (i) has not immediately been disposed of but is disposed of within 12 months after the day the additional vehicle is acquired, or
 - (ii) is still owned by the insured but not licenced within 12 months after the day the additional vehicle is acquired.
- 3.14 temporary substitute motor vehicle** means:
- (a) a commercial motor vehicle having a gross vehicle weight of not more than 5,000 kg, or
 - (b) a private passenger motor vehicle, temporarily used as a substitute for a motor vehicle described in an owner's certificate that is broken down, is being repaired or serviced, is lost or destroyed or

has been sold, but does not include a motor vehicle owned by or leased to an insured except, in the case of a leased motor vehicle, it may include a motor vehicle owned by a lessor.

4. Review of chargeable claim payment

4.1 The insured named on a certificate may, within 60 days after being advised by ICBC mailing to the insured at the insured's last address, according to ICBC's records, a written advice that ICBC has made a chargeable claim payment on the insured's behalf, make a written request that ICBC review the chargeable claim payment and remove it from the insured's claim payment record.

4.2 Pending review of the chargeable claim payment, the insured named on the certificate shall pay any premium due for renewal of the certificate to which the chargeable claim payment applies, notwithstanding that the chargeable claim payment results in a change in the level on Table 1 of this Schedule that applies to the vehicle described in the certificate.

4.3 On receipt of a written request for review under section 4.1, ICBC shall refer the request to a discount review committee for its recommendations.

4.4 A discount review committee shall be composed of not less than 3 members appointed by ICBC from among its staff.

4.5 On receipt of the recommendations of the discount review committee, ICBC shall

- (a) decide whether or not to remove the chargeable claim payment under review from the claim payment record of the insured named on the certificate,
- (b) inform the insured named on the certificate of its decision by mailing a written reply to the address mentioned in section 4.1 or the address set out by the certificate holder in the insured's request for review, and
- (c) where the level on Table 1 of this Schedule that applies to the vehicle described in the certificate is changed as a result of ICBC's decision, refund to the insured named on the certificate the difference between any premium paid by the insured under 4.2 and the premium the insured would have been charged if the chargeable claim payment had been removed before renewal of the certificate.

5. Premium for certificate

5.1 The annual premium for a certificate for a vehicle, other than a U-drive, courtesy vehicle or other vehicle that has no principal operator, must be determined by reference to

- (a) the base rate premium for the vehicle,
- (b) the claim payment record of the applicant and of the principal operator of the vehicle,
- (c) the requirements of sections 8 and 9, and
- (d) the requirements of section 11.

5.2 The annual premium payable by an applicant for a certificate in respect of a U-drive, a courtesy car or other vehicle that has no principal operator must

- (a) If the vehicle is a substitute vehicle, be determined by reference to the level on Table 1 that applies to the vehicle it replaces, and
- (b) in all cases if the vehicle is not a substitute vehicle,
 - (i) for a new certificate, be the base rate premium for that vehicle, and
 - (ii) for a renewal certificate, be determined by reference to sections 8 and 9 of this Schedule.

6. Record of chargeable claim payment

6.1 Subject to section 6.2, if a chargeable claim payment is currently being used by ICBC to determine the premium for an existing certificate, ICBC must not use the same chargeable claim payment to determine the premium payable for a new or renewal certificate.

6.2 If a new certificate is issued for a motor vehicle and that motor vehicle was previously insured in the same applicant's name within 30 days of the effective date of the new certificate, ICBC may use the chargeable claim payments which are currently being used to determine the premium payable for the existing certificate to determine the premium payable for the new certificate.

6.3 If ICBC uses a chargeable claim payment to determine the premium payable for a new certificate, ICBC must recalculate the position on the CRS for the existing certificate without reference to the same chargeable claim payment.

6.4 For the purpose of subsections 6.2 and 6.3, ICBC must refund to the applicant any difference in premium rounded to the nearest dollar and an amount ending in 50¢ must be raised to the next higher dollar, but no difference in premium is refundable if the rounded difference in premium is less than \$5.

7. Date of chargeable claim payment

7.1 For the purpose of determining the chargeable claim payments made by another insurer that form part of the claim payment record of an applicant or of the principal operator of the vehicle for which a new certificate application is made, the chargeable claim payments must be recorded as of the date of the accident in respect of which the chargeable claim payments were made.

7.2 If more than one chargeable claim payment is made by ICBC in respect of one accident, the chargeable claim payments must be recorded as of the date on which the first chargeable claim payment is made following the accident.

8. CRS levels for New Policy or Renewals with Principal Operator Change

8.1 On application for a new certificate for a vehicle or a renewal certificate for a vehicle in respect of which there has been a change in the principal operator, where the applicant and the principal operator has a claim payment record solely with ICBC, ICBC must determine the level on Table 1 that applies to the vehicle by reference to the claim payment record of the applicant and principal operator and to the information set out in the declaration of entitlement.

8.2 On application for a new certificate for a vehicle or a renewal certificate for a vehicle in respect of which there has been a change in the principal operator, where the applicant and principal operator solely has continuous claim payment records with a non-ICBC insurer for which the applicant and/or principal operator is able to verify to the satisfaction of ICBC, ICBC must determine the level on Table 1 that applies to the vehicle by reference to the number of full chargeable claim payment free years from the date of the application for which that the applicant and principal operator is each individually able to provide satisfactory verification and to the information set out in the declaration of entitlement, and such level on Table 1 must not be worse than level 0.

8.3 On application for a new certificate for a vehicle or a renewal certificate for a vehicle in respect of which there has been a change in the principal operator, where the applicant and principal operator solely has claim payment record(s) with a non-ICBC insurer(s) in the 8 years immediately preceding the date of application but which the applicant and/or principal operator is unable to verify to the satisfaction of ICBC or if applicant and/or principal operator was not continuously insured during such 8 year period, ICBC must determine the level on Table 1 that applies to the vehicle based

- (a) if gaps in coverage in the applicant's or principal operator's claim payment record exists which are greater than a cumulative total of 8 months, by reference to the number of full chargeable claim payment free years from the date of the most recent chargeable claim payment during the 8 years immediately preceding the date of application for which that the applicant and principal operator is each individually able to provide satisfactory verification and to the information set out in the declaration of entitlement, and such level on Table 1 must not be worse than level 0, or

- (b) if gaps in coverage in the applicant's or principal operator's claim payment record exists which are less than or equal to a cumulative total of 8 months, by reference to the number of full chargeable claim payment free years from the date of the most recent chargeable claim payment during the 8 years and 8 months immediately preceding the date of application for which that the applicant and principal operator is each individually able to provide satisfactory verification and to the information set out in the declaration of entitlement, and such level on Table 1 must not be worse than level 0.

8.4 On application for a new certificate for a vehicle or a renewal certificate for a vehicle in respect of which there has been a change in the principal operator, where the applicant and/or principal operator has a claim payment record with a non-ICBC insurer(s) at any time in the 8 years immediately preceding the date of application but which the applicant and/or principal operator is able to verify to the satisfaction of ICBC and also has a claim payment record with ICBC at any time in the 8 years immediately preceding the date of application, ICBC must determine, by reference to the verifiable claim payment records of the applicant and principal operator and to the information set out in the declaration of entitlement, the level on Table 1 that applies to the vehicle, as if the verifiable claim payment record of the applicant and principal operator with the non-ICBC insurer(s) were the applicant's and principal operator's claim payment record with ICBC in addition to the claim payment record of the applicant and principal operator with ICBC.

8.5 If ICBC has not made a chargeable claim payment on behalf of the applicant or principal operator during the 8 years immediately preceding the application for a new certificate, the level on Table 1 under section 8 must not be worse than level 0.

8.6 To determine the level on Table 1 under sections 8.2 to 8.4, ICBC will accept statements from each non-ICBC insurer who insured the applicant or principal operator verifying

- (a) whether or not the non-ICBC insurer made chargeable claim payments on behalf of the applicant or principal operator during the period the applicant or principal operator was insured by the non-ICBC insurer, and
- (b) the date of the accident in respect of which the chargeable claim payments were made.

8.7 If the applicant does not agree with ICBC's initial determination under subsections 8.1 to 8.4, ICBC must, pending a review of its records, make an interim determination based on the information provided in the declaration of entitlement and any additional information provided by the applicant.

8.8 If ICBC is unable, from the information provided by applicant or principal operator, to determine the level that applies to the vehicle or if an interim determination has been made under subsection 8.7, ICBC must:

- (a) determine, in accordance with section 8, the level on Table 1 of this Schedule that applies to the vehicle for which the application was submitted,

- (b) inform the applicant of any change in the vehicle's level on Table 1 of this Schedule and of any resulting adjustment of premium payable, and
- (c) if the change results in a higher premium than was paid immediately before the application under subsections 8.1 to 8.4, require the applicant to pay the difference or if the change results in a lower premium than was paid immediately before the application under subsections 8.1 to 8.4, refund the difference to the applicant.

8.9 If, within 6 months after the date of application under either of sections 8.2 or 8.4, an applicant to whom section 8.6 applies provides ICBC with

- (a) statements of verification,
- (b) a properly completed application for CRS discount in the form provided by ICBC, and
- (c) payment of a service charge of \$20 in respect of each vehicle for which application is made,

ICBC must redetermine or determine the level on Table 1 that applies to the vehicle for which the application is made, and if the change results in a higher premium than was paid immediately before the application under either of sections 8.2 to 8.4, require the applicant to pay the difference, or if the change results in a lower premium than was paid immediately before the application, refund the difference to the applicant.

9. CRS Levels for Renewal with no Principal Operator Change:

9.1 If, at the time that an application is made for a renewal certificate for a vehicle in respect of which there is no change in principal operator, and the previous level has applied to the vehicle for at least one year, the vehicle's renewal level is to be determined as follows:

- (a) if no chargeable claim payment has been made in respect of the vehicle during the one-year scan period, the renewal level is to be one level below the adjusted previous level unless a lower renewal level applies to the vehicle under paragraph 9.1(b);
- (b) if no chargeable claim payment has been made in respect of the vehicle or the applicant during the 3-year scan period but one or more chargeable claim payments have been made in respect of the vehicle or the applicant during the 4-year scan period, the renewal level is to be the lower of
 - (i) level 0, and
 - (ii) the level the vehicle was at, adjusted by reference to the claim payment record of the applicant, when the most recent chargeable claim payment was made in respect of the vehicle;
- (c) if one chargeable claim payment has been made in respect of the vehicle during the one-year scan period, the renewal level is

- (i) 6 levels higher than the adjusted previous level if the adjusted previous level was level -3 or higher,
- (ii) 5 levels higher than the adjusted previous level if the adjusted previous level was level -4, -5, -6, -7 or -8,
- (iii) 4 levels higher than the adjusted previous level if the adjusted previous level was level -9, -10, -11, -12, -13 or -14,
- (iv) 3 levels higher than the adjusted previous level if the adjusted previous level was level -15 or lower, or
- (v) despite subsections 9.1(c)(i) to (iv), if the person who was operating the vehicle at the time of the accident that resulted in the chargeable claim payment

(A) is the owner of the vehicle and, in connection with that accident, is convicted of an offence referred to in subsection 55 (8) (b), (c) or (d) of the IVR or under subsection 24 (1) or (2) of the *Motor Vehicle Act*,

(B) is not the owner of the vehicle and, in connection with that accident, is convicted of

(I) an offence referred to in subsection 55 (8) (b) (i) of IVR other than an offence under subsection 259 (4) of the *Criminal Code*,

(II) an offence referred to in subsections 55 (8) (c) or (d) of IVR, or

(III) an offence under a provision of the law of another jurisdiction in Canada or the United States of America that is similar to a provision referred to in subsection 9.1(c)(v)(B)(I), or

(C) is not the owner of the vehicle and, in connection with that accident, is convicted of

(I) an offence referred to in subsection 55 (8) (b) (ii) of IVR,

(II) an offence under subsection 24 (1) or (2) of the *Motor Vehicle Act*,

(III) an offence under subsection 259 (4) of the *Criminal Code*, or

(IV) an offence under a provision of the law of another jurisdiction in Canada or the United States of America that is similar to a provision referred to in subsection 9.1(c)(v)(B)(I), (II) or (III),

and the owner of the vehicle knew that the person operating the vehicle was prohibited or disqualified from driving,

the renewal level is 6 levels higher than the adjusted previous level;

- (d) if more than one chargeable claim payment has been made in respect of the vehicle during the one-year scan period, the renewal level is that determined under subsection 9.2.

9.2 For the purposes of subsection 9.1 (d), for each chargeable claim payment made in the one-year scan period, starting with the oldest of those payments and ending with the most recent of those payments, a new level is to be determined for the vehicle under subsection 9.1(c) in respect to each chargeable claim payment and, for that purpose, a reference in subsection 9.1(c), as it applies for the purposes of this subsection, to "adjusted previous level" means

- (a) in respect to the level determined in relation to the first chargeable claim payment made in the one-year scan period, the adjusted previous level as defined in section 3, and
- (b) in respect to every other level determined under this subsection 9.2 in relation to a chargeable claim payment, the level determined under this subsection 9.2 in relation to the previous chargeable claim payment.

9.3 If, at the time that application is made for a renewal certificate for a vehicle in respect of which there is no change in principal operator, and the previous level has applied to the vehicle for less than one year, the vehicle's renewal level is to be determined as follows:

- (a) if no chargeable claim payment has been made in respect of the vehicle during the one-year scan period or if any chargeable claim payment made in respect of the vehicle within that period had been taken into account when determining a previous renewal level for the vehicle, the renewal level is to be the same level as the adjusted previous level;
- (b) if one or more chargeable claim payments have been made in respect of the vehicle during the one-year scan period, the renewal level is to be determined in accordance with subsection 9.1(c) if only one of those chargeable claim payments has not been previously taken into account in determining a renewal level for the vehicle;
- (c) if 2 or more chargeable claim payments have been made in respect of the vehicle during the one-year scan period, the renewal level is to be determined in accordance with subsection 9.2, if 2 or more of those chargeable claim payments have not been previously taken into account in determining a renewal level for the vehicle.

9.4 Despite subsections 9.1 to 9.3, if the level that applies to a transitioned vehicle as defined in Schedule P (Transitioned Vehicles) on January 1, 2001 is -2, -4, -6 or -8.

- (a) the lowest renewal level that can apply to that transitioned vehicle is level -8 unless

- (i) there has been a period of 8 consecutive years within which no chargeable claim payment was made in respect of the vehicle,
 - (ii) a chargeable claim payment has been made in respect of the vehicle, or
 - (iii) the vehicle's adjusted previous level is different than the vehicle's previous level, and
- (b) if, before the completion of the period referred to in subsection 9.4 (a) (i), one or more chargeable claim payments is made in respect of a transitioned vehicle or that vehicle's adjusted previous level is different than its previous level, the first renewal level to be determined after the first of those payments is made or the adjusted previous level is applied, is to be determined in accordance with this section 9.4 as if
- (i) the adjusted previous level for the vehicle, or
 - (ii) in a case to which subsection 9.2 applies, the adjusted previous level for the vehicle under subsection 9.2 (a)

were the "Corrected Level" referred to in Table 2 of Schedule P (Transitioned Vehicles) that is applicable to that vehicle.

9.5 Despite any other provision of this Schedule D, for the purposes of this Schedule D, if application is made for a renewal certificate for a vehicle and more than one year has elapsed since the expiry of the preceding certificate, the vehicle's renewal level is to be determined in accordance with section 8.

10. CRS Discounts and Surcharges

10.1 The annual premium payable by an applicant for a certificate for a vehicle is

- (a) if level 0 on Table 1 applies to the vehicle, the base rate premium,
- (b) if a level lower than level 0 applies to the vehicle, the base rate premium less a discount equal to the percentage of the base rate premium that relates to the level applicable to the vehicle, or
- (c) if a level higher than level 0 applies to the vehicle, the base rate premium plus a surcharge equal to the percentage of the base rate premium that relates to the level applicable to the vehicle.

10.2 The premium payable by an applicant for a short term certificate for a vehicle is the amount payable under subsection 10.1 prorated in accordance with Section 2.K.3 of this Basic Insurance Tariff, plus a surcharge in the amount determined in accordance with Schedule Q (Short Term Certificates).

11. Driver's Licence Requirements

11.1 For the purposes of sections 8, 9 and 10 of this Schedule, a vehicle is not eligible for application of the following levels and the applicant is not eligible to receive the corresponding discount unless,

- (a) for level -1, the principal operator of the vehicle has held a driver's licence for a period equivalent to the one-year scan period, and
- (b) for each succeeding lower level, the principal operator of the vehicle has held a driver's licence for a period equivalent to the one-year scan period plus one year for each level below level -1.

11.2 In this Section 11, "**driver's licence**" includes a driver's licence issued in another jurisdiction.

11.3 For the purpose of this section 11, ICBC may reduce the period for which a principal operator has held a driver's licence by the period of any suspension, cancellation or voluntary surrender of the principal operator's driver's licence or any period during which the principal operator was prohibited from driving.

12. Vehicle Previously Insured under Fleetplan or under a Garage Policy

Notwithstanding Section 2, the premium payable by an applicant for a certificate in respect of a vehicle that previously insured under Fleetplan or was insured under a garage policy must be determined in accordance with section 19 (2) of the IVR, but the claim payment record of the applicant must be determined as though the applicant had operated the vehicle as a vehicle that was not insured under Fleetplan or was not insured under a garage policy.

13. Omission of Chargeable Claim Payment

13.1 If ICBC determines the premium payable by an applicant for a renewal certificate for a vehicle without reference to one or more chargeable claim payments made in respect of the vehicle, ICBC may, when the applicant next applies to ICBC for a renewal of certificate for the vehicle, determine the premium payable for the vehicle by reference to any chargeable claim payments made within a 2-year scan period that were not referenced when the certificate was last renewed.

13.2 A chargeable claim payment referenced under subsection 13.1 is deemed to be a chargeable claim payment made during the one-year scan period for a loss or claim that occurred during the 4-year scan period.

TABLE 1: DISCOUNTS AND SURCHARGES APPLICABLE TO LEVELS

CRS Level	Discount or Surcharge
Above 11	see below
11	250% of base rate premium
10	205% of base rate premium
9	165% of base rate premium
8	130% of base rate premium
7	100% of base rate premium
6	75% of base rate premium
5	55% of base rate premium
4	40% of base rate premium
3	30% of base rate premium
2	20% of base rate premium
1	10% of base rate premium
0	0% of base rate premium
-1	-5% of base rate premium
-2	-10% of base rate premium
-3	-15% of base rate premium
-4	-20% of base rate premium
-5	-25% of base rate premium
-6	-30% of base rate premium
-7	-35% of base rate premium
-8	-40% of base rate premium
-9	-43% of base rate premium
below -9	see below

At each level above level 11, the percentage of base rate premium is to be 50% of base rate premium greater than the percentage of base rate premium in the next lower level (for example, the percentage of base rate premium that relates to level 12 is "300% of base rate premium").

The percentage of base rate premium that relates to each level below level -9 is "-43% of base rate premium".

SCHEDULE E
DRIVER PENALTY POINT PREMIUM

1. Definitions

In this Schedule, “**one-year scan period**”, in respect of a person, means the 12 month period starting 17 months before the anniversary of the person's birth date.

2. Penalty Point Premium

2.1 For the purpose of this section 2, the classes of drivers set out in Table 1 of this Schedule are established.

2.2 A person falls within a class of drivers established under subsection 2.1, if the total of the following equals the number of point penalties that in column A of Table 1 identifies that class:

- (a) the number of point penalties recorded by ICBC against the driving record of that person for offences committed during the one-year scan period; and
- (b) the number of point penalties recorded by ICBC, since the date of the last assessment, against the driving record of that person for offences committed before the one-year scan period.

2.3 The annual point penalty premium payable by a person for a driver's certificate is the amount shown in column B of Table 1 opposite the number of point penalties that, in column A of that Table, identifies the person's class.

TABLE 1 – Penalty Point Premium

Column A	Column B
Class of Drivers by Number of Point Penalties	Annual Premium (\$)
0-3	nil
4	175
5	230
6	300
7	415
8	520
9	640
10	905
11	1 080
12	1 260
13	1 680
14	1 920
15	2 160
16	2 480
17	2 800
18	3 120
19	3 440
20	3 760
21	4 160
22	4 560
23	4 960
24	5 360
25	5 760
26	6 240
27	6 720
28	7 200
29	7 680
30	8 160
31	8 720

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32		9 280
33		9 840
34		10 480
35		11 120
36		11 760
37		12 400
38		13 040
39		13 680
40		14 560
41		15 360
42		16 160
43		16 960
44		17 760
45		18 560
46		19 520
47		20 480
48		21 440
49		22 400
50 or more		24 000

3. Refunds

In the circumstances described in column A of Table 2 of this Schedule E and subject to the minimum time requirements set out in column B of Table 2 and the additional requirements set out in column C of Table 2, ICBC shall, on application, refund to a person named on a driver's certificate or his personal representative that part of the premium, calculated according to section 2.H of this Basic Insurance Tariff, paid for the period the driver's certificate is not in use or for the term of the driver's certificate remaining unexpired on the day it is surrendered.

TABLE 2 — Refund of Driver Penalty Point Premium

Column A Circumstances	Column B Minimum Time Requirements	Column C Additional Requirements
Suspension	60 days or more	Motor Vehicle Branch confirmation on suspensions before 1982.
Voluntary surrender	30 days or more	Motor Vehicle Branch confirmation
Out of province for part or whole period covered in billing	30 days or more	written confirmation of issue date, or photocopy of new drivers licence
Not in Canada or U.S.A. for part or whole period covered in billing	30 days or more	photocopies of passport date stamp confirming out of country dates
Incarceration	30 days or more	letter from prison authorities, confirming dates of incarceration and that there were no out privileges when driver's licence could have been used
Medical reason	30 days or more	physician's letter confirming that person is unable to drive no evidence of driving, e.g. points or claim on driving record
* Minimum time requirement refers to a continuous period of time.		

**SCHEDULE F
MULTIPLE CRASH PREMIUM**

1. Definition

In this Schedule,

- chargeable claim payment** means a payment made by ICBC in respect of death or injury to another person or loss or damage to property of another person, but does not include a payment
- (a) made in respect of
 - (i) a claim for a hit and run accident occurring on a highway,
 - (ii) a claim for accident benefits,
 - (iii) a claim under underinsured motorist protection,
 - (iv) a claim for an amount under \$10, or
 - (v) a claim for a temporary substitute motor vehicle,
 - (b) made in respect of an accident involving the contributory negligence of another person other than a person insured under the certificate if more than 50% of the payment is recoverable from that other person, or
 - (c) made in respect of a vehicle that
 - (i) is insured under Fleetplan,
 - (ii) is insured under a garage policy, or
 - (iii) is rated in a vehicle rate class other than vehicle rate classes 001, 002, 003, 004, 005, 021, 022, 023, 024, 051, 055, 310, 311, 312, 313, 314, 320, 321, 322, 323, 324, 701, 705, 710, 711, 712, 713, 714, 720, 721, 722, 723 or 724.
- claim payment record** in respect of a person, means a record of chargeable claim payments made in respect of a vehicle that was being driven by the person at the time of the accident that resulted in the chargeable claim payment.
- insured** means a resident named on a driver's certificate and, for the purpose of payment of insurance money, includes the personal representative of a deceased insured but does not include a person driving a vehicle exempted under section 43 or 44 of the IVA.

three-year scan period in respect of a person, means the 36 month period starting 41 months before the anniversary of the person's birth date.

2. Scope of Schedule

An annual multiple crash premium is payable under this section by a person if ICBC has recorded 3 or more chargeable claim payments on the person's claim payment record within the three-year scan period.

If more than one chargeable claim payment is made by ICBC in respect of one accident, those chargeable claim payments are to be recorded as of the date on which the first chargeable claim payment is made following the accident.

3. Multiple Crash Premium Payable Determination

Subject to subsection 4, the multiple crash premium payable by a person for a driver's certificate must be determined as follows:

(a) if 3 chargeable claim payments have been recorded by ICBC on the person's claim payment record within the three-year scan period, the multiple crash premium payable by the person is the lesser of

- (i) \$1 000, and
- (ii) the total amount paid by ICBC in respect of those 3 chargeable claim payments;

(b) if more than 3 chargeable claim payments have been recorded by ICBC on the person's claim payment record within the three-year scan period, the multiple crash premium payable by the person is the lesser of

- (i) \$1 000 plus \$500 for each of those chargeable claim payments in excess of 3, and
- (ii) the total amount paid by ICBC in respect of all of the chargeable claim payments recorded within that period.

4. Previous Multiple Crash Premium Payment

A person need not pay a multiple crash premium under subsection 3 in relation to a chargeable claim payment for which he or she has already paid a multiple crash premium.

5. Review of Chargeable Claim Payment

An insured will have the same review of chargeable claim payment procedure as under Section 4 of Schedule D (Claim-Rated Scale) of this Basic Insurance Tariff, as applicable.

SCHEDULE G
DISABILITY DISCOUNT

1. Scope of Schedule

This Schedule does not apply

(a) in respect of

- (i) a vehicle that is insured under Fleetplan or is insured under a garage policy,
- (ii) a special coverage, or
- (iii) a fee prescribed under the *Motor Vehicle Act*, or

(b) where it would result in a premium of less than \$5.

2. Eligibility for disability discount

2.1 The owner or lessee of a motor vehicle qualifies for the disability discount if

(a) the owner or lessee has been approved as qualified under section 23 of the *Motor Fuel Tax Act* as a person eligible to receive a motor fuel tax rebate, and

(b) the motor vehicle is rated in vehicle rate class 001, 002, 003, 004, 005, 007, 011, 012, 013, 014, 017, 021, 022, 023, 024, 027, 051, 055, 310, 311, 312, 313, 314, 320, 321, 322, 323 or 324.

2.2 Despite subsection 2.1 (a), an owner or lessee who on December 31, 1995 was receiving the disability discount for a motor vehicle, other than a motor vehicle rated in vehicle rate class 701, 705, 710, 711, 712, 713, 714, 720, 721, 722, 723 or 724, is deemed eligible to continue receiving the disability discount so long as there is no lapse in coverage.

2.3 A person qualifies for the disability discount on only one vehicle.

3. Amount of Discount

The amount of the disability discount is

- (a) 25% of the base rate premium for the vehicle rate classes stated in subsection 2.1 of this Schedule.
- (b) The amount of the disability discount shall be rounded to the nearest dollar and an amount ending in 50¢ shall be raised to the next higher dollar.

4. Combined programs

Where a person qualifies for the disability discount,

- (a) the disability discount shall be deducted from the premium payable in accordance with Section 2.C of the Basic Insurance Tariff by the applicant, and
- (b) the claim-rated scale shall be separately calculated against the applicable net premium obtained by deducting the disability discount from the base rate premium.

**SCHEDULE H
ICBC PAYMENT PLAN AGREEMENT**



Policy:
Effective Date:
Expiry Date:
Payment Frequency:

[Date]

Account Holder Financial Institution
Bank Key:
Bank Account
Financial Institution:

Finance Rate (%):
Insurance Premiums:
Finance Fee:
Total:

Payment Plan Schedule

Withdrawal Date Amount Due \$

Withdrawal Date Amount Due \$

Note: We will initiate a withdrawal on the dates indicated above. This is not a loan but an installment payment plan.

By signing here, you (the account holder):

- understand and accept that Insurance Premiums will include an enrollment fee for new payment plan participants.
- authorize ICBC to withdraw funds from your account in accordance with the "Payment Plan Schedule" described above (plus any necessary withdrawal and deposit adjustments) in payment of amounts due to ICBC.
- understand and agree the total amount collected will not exceed the total payment plan amount, however it is possible that small differences due to rounding may arise for payments.
- agree to accept this agreement or an amended document or receipt as pre-notification of the amounts and dates of withdrawals.
- understand and accept the attached terms and conditions of this Payment Plan Agreement.
- agree that your Financial Institution may process debits against your account in accordance with the rules of the Canadian Payments Association.

- agree to attach a specimen cheque marked "VOID" to this pre-authorized debit (PAD) Agreement for an enrollment or change of financial information.
- understand and accept that an additional \$18 fee may be applied to each payment withdrawal transacted that fails and becomes due, without notice to you.
- understand and agree that ICBC may provide to or request your credit information from any credit bureau or reporting agency in accordance with the Business Practices and Consumer Protection Act.
- certify that all the information shown on this agreement is true and correct.

Authorized Signature(s)

TERMS AND CONDITIONS

How We Apply Your Payments

- Past due payment amounts are in addition to the amounts identified on the “Payment Plan Schedule.”
- We will apply each payment first to pay any past due payment amount and unpaid additional fees incurred, followed by the current payment due amount which will reduce the Total Plan Amount
- Each payment amount includes a Finance fee. This amount is determined by applying the finance rate to your monthly or quarterly payment amount.

Failure to Pay and Default Charges

- Unpaid Total Plan Amount balance and/or additional fees, under a terminated Payment Plan Agreement, will become immediately due upon ICBC’s discretion. All legal costs and expenses incurred to collect the outstanding amount owed to ICBC must be paid by you.

Pre-notification Waiver – Fixed Pre-Authorization Debits (PADs)

- You will receive notification at point-of-sale if there is a change in the amount or payment date(s).

Canadian Payments Association

- All Canadian Financial Institutions are members of the Canadian Payments Association (CPA). CPA promotes the efficiency, safety and soundness of the clearing and settlement systems (including cheques, wire transfers, direct deposits, pre-authorized debits, bill payments and point-of-sale debits). CPA rules and related processes ensure that the system is safe and sound and that payments are exchanged efficiently.
- You may make a claim for a reimbursement where a PAD is erroneously charged to your account under one of the declared conditions as set out in 18(b) and (c) of Rule H1 of the Canadian Payments Association.

Increase in Total Plan Amount

- You may opt to increase the Total Plan Amount of your Payment Plan Agreement when you process a mid-term change to your vehicle, licence and insurance with your Autoplan broker.
- All, or a portion of the increased fees and premium amounts, will increase the remaining Total Plan Amount and result in the recalculation of payment and withdrawal amounts.
- Terms and conditions of the initial agreement will continue to apply to the increased agreement.
- A new Payment Plan Agreement (with a recalculated Payment Plan Schedule as of the change transaction effective date) will be issued to replace the original agreement.

Changes to Payment Plan Agreement

- Please see your nearest Autoplan broker to request any changes to this Agreement, which include the following:
 - a. Additional payments applied to the Total Plan Amount,
 - b. Account information changes,

- i. notify your Autoplan broker immediately if your bank account information changes, and,
 - ii. provide your Autoplan broker a specimen cheque marked "VOID" for financial information changes to comply with pre-authorized debit (PAD) as recommended by the Canadian Payments Association
- c. Payment day changes,
- i. changes to the payment day may result in two payment withdrawals in one month, if payment day falls on a weekend or statutory holiday
 - ii. it is your responsibility to ensure there are sufficient funds in the account to cover each payment withdrawal. And,
- d. Mid-term increases or decreases to the Total Plan Amount.

Decrease Refunds and/or Cancellation Refunds

- You authorize ICBC to apply an Autoplan refund amount due to you, to the remaining Total Plan Amount.
- We will send you a refund for any unused portion of premiums, after the refund has been applied to the remaining Plan Amount in full, and provided that there is no outstanding account balance with ICBC.

Termination/Cancellation of Insurance and Payment Plan Agreement

- Cancellation of both your Autoplan Policy and Payment Plan Agreement will require immediate full payment of any unpaid Withdrawal Amount(s) including any additional fees up to the Autoplan Policy's Termination Date. If a credit balance exists on the customer's account, it will be refunded providing there is no outstanding account balance with ICBC. Please see your nearest Autoplan broker to cancel your insurance and agreement.

To Contact Us

- Please call 604-661-2800 or toll free at 1-800-663-3051. A Customer Contact Service Representative will assist you.
- To contact us by mail, please use the following address:

ICBC
c/o Customer Contact L299152B
151 W Esplanade
North Vancouver, BC V7M 3H9

SCHEDULE I
FLEET DISCOUNTS AND FLEET SURCHARGES

1. Definitions

Loss ratio means the **loss experience** of a fleet during the applicable **scan period** expressed as a percentage of the gross premium payable to ICBC for insurance for the fleet during the same **scan period**.

The loss ratio will be calculated by comparing the fourth, third and second, but not the most recent, of the last four years **gross premium** earned against payments and reserves for claims which occurred during the same three year period.

Scan period means the number of **insurance years**, not exceeding 3, preceding but including the last designated expiry month of the owner's certificate for a fleet and during which the fleet was insured as a fleet.

Gross premium is the total amount of all premiums payable to ICBC in an **insurance year** for all vehicles in the fleet, without allowance for any discount or surcharge.

Insurance year is the 12 month period commencing with and including the month following the designated expiry month.

Where a fleet

- (a) does not commence to insure as a fleet at the beginning of an insurance year,
- (b) does not continuously insure as a fleet throughout an insurance year, or
- (c) ceases to insure as a fleet before the end of an insurance year,

the **gross premium** and **loss experience** recorded for the fleet for the part of the insurance year during which it was insured as a fleet shall be considered the **gross premium** and **loss experience** of the fleet for the full insurance year.

Loss experience means the total amount paid or payable by ICBC for all vehicles in the fleet to which the **loss experience** pertains as a result of accidents that occur during the **insurance year** for which the **loss experience** is calculated and, subject to the **maximum chargeable amounts** described in section 2(c) below, includes:

- (a) the **total claim amount** for each third party liability claim, not exceeding \$7 500 per claim,
- (b) the **total claim amount** for each claim under collision coverage, not exceeding \$7 500 per claim, and

(c) in the case of a garage fleet only,

- (i) the **total claim amount** for each claim under collision coverage resulting from each accident to a customer's vehicle while it is in the care, custody or control of the garage service operator, not exceeding \$7 500 per claim, and
- (ii) the **total claim amount** for each accident for which indemnity is provided to the garage service operator under comprehensive or specified perils coverage for loss or damage to a customer's vehicle while it is in the care, custody or control of the garage service operator, not exceeding \$7,500 per claim

but does not include an amount paid in respect of

- (d) a claim for accident benefits,
- (e) a claim for a hit and run accident occurring on a highway,
- (f) except as provided in paragraph (c) (ii), a claim under specified perils coverage or comprehensive coverage,
- (g) a claim under underinsured motorist protection,
- (h) a claim under loss of use coverage, or
- (i) a claim under RoadStar or Roadside Plus.

Actual loss ratio is the total amount paid or payable by ICBC for claims during the **scan period** expressed as a percentage of the **net premium** for the same **scan period**.

Net premium means the total amount of all premiums payable to ICBC in an **insurance year** for all vehicles in the fleet including allowance for any fleet discount or fleet surcharge.

Total claim amount means the total of all payments incurred and outstanding reserves in respect of a claim.

2. Calculation of Loss Ratio

a) Claims Taken Into Account

When determining the amount paid or payable for claims in the calculation of the loss ratio of a fleet:

- (i) Claims under Third Party Liability coverage and Collision coverage are taken into account in all cases;
- (ii) Legal Liability for Own Damage coverage to customers' vehicles including Comprehensive and Specified Perils is taken into account with respect to garage fleets;

- (iii) The total claim amount is considered regardless of the percentage of responsibility;
and
- (iv) Expenses such as legal fees are *not* taken into account in calculating the total claim amount.

b) Claims Not Taken Into Account

Claims under Comprehensive and Specified Perils except as described in section 2(a)(ii), Accident Benefits, Underinsured Motorist Protection, Hit and Run, Roadstar, Roadside Plus and Loss of Use coverage are *not* taken into account in determining the loss ratio of a fleet.

c) Maximum Amount per Claim for Actual Loss Ratios of 80% or Higher

Despite the definition of “loss experience” in this Schedule I, where the actual loss ratio of a fleet is 80% or higher, ICBC will substitute the corresponding amount from the table below for the amount of \$7,500 referred to in subparagraphs (a), (b) and (c)(i) and (ii) of the definition of loss experience when calculating the loss ratio for the purpose of determining the fleet discount or fleet surcharge.

Column 1 Actual Loss Ratio	Column 2 Maximum Amount Per Coverage	Column 3 Maximum Amount Per Claim
Less than 80 %	\$7,500	\$15,000
80% or more but less than 90%	\$10,000	\$20,000
90% or more but less than 100%	\$15,000	\$30,000
100% or more but less than 110%	\$20,000	\$40,000
110% or more but less than 115%	\$25,000	\$50,000
115% or more but less than 120%	\$30,000	\$60,000
120% or more but less than 130%	\$35,000	\$70,000

130 % or more but less than 140%	\$40,000	\$80,000
140% or more	\$50,000	\$100,000

3. Fleet Discounts and Fleet Surcharges for issue or renewal

3.1 Fleet Discounts and Fleet Surcharges for Issue of Insurance

- (1) Unless subsection (2) applies, ICBC may offer a fleet discount of 15% for two insurance years to a fleet that commences or recommences to insure as a fleet.
- (2) Where the operator of a fleet that
 - (a) is comprised of vehicles
 - (i) where a minimum of 3 motor vehicles were insured by the fleet operator for a minimum of 2 full insurance years but not as a fleet, or
 - (ii) had previously been operated as a fleet by the fleet operator but had ceased to be a fleet, and
 - (b) commences or recommences to be insured as a fleet and gives ICBC complete information, on form APV-84, on the loss experience of each vehicle in the fleet during the 2, 3 or 4 years preceding the date of commencing or recommencing to insure as a fleet,

the discount or surcharge for issue of insurance for the fleet must be determined by ICBC by reference to the Table set out in section 3.3 or 3.4 as though the fleet had been operating as a fleet and had established the loss experience with ICBC during the years to which the loss experience applies.

3.2 Date of application

Notwithstanding sections 3.1, 3.3 and 3.4, the maximum surcharge set out in section 3.4 applies to a fleet described in section 3.1 other than a fleet that has no previous loss experience, unless the fleet operator makes application to insure the vehicles as a fleet more than 30 days before the commencement of the insurance year applicable to the fleet.

3.3 Fleet Discounts for renewal of insurance

- (1) On renewal, if the fleet operator provides ICBC with a claims history letter from another insurer ICBC will take the loss experience into account as if it were part of the fleet's loss experience during the scan period for calculating the fleet discount or fleet surcharge for the renewal.

(2) The discount for renewal of insurance for a fleet that has a loss ratio set out in Column A of the following Table is the discount set out opposite that loss ratio in Column B:

Column A	Column B
<i>Loss Ratio</i>	<i>Discount</i>
0%	63% of premium
Over 0 to 1%	62% of premium
Over 1 to 2%	61% of premium
Over 2 to 3%	60% of premium
Over 3 to 4%	59% of premium
Over 4 to 5%	58% of premium
Over 5 to 6%	57% of premium
Over 6 to 7%	56% of premium
Over 7 to 8%	55% of premium
Over 8 to 9%	54% of premium
Over 9 to 10%	53% of premium
Over 10 to 11%	52% of premium
Over 11 to 12%	51% of premium
Over 12 to 13%	50% of premium
Over 13 to 14%	49% of premium
Over 14 to 15%	48% of premium
Over 15 to 16%	47% of premium
Over 16 to 17%	46% of premium
Over 17 to 18%	45% of premium
Over 18 to 19%	44% of premium
Over 19 to 20%	43% of premium
Over 20 to 21%	42% of premium
Over 21 to 22%	41% of premium
Over 22 to 23%	40% of premium
Over 23 to 24%	39% of premium
Over 24 to 25%	38% of premium
Over 25 to 26%	37% of premium
Over 26 to 27%	36% of premium
Over 27 to 28%	35% of premium

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Over 28 to 29%	34% of premium
Over 29 to 30%	33% of premium
Over 30 to 31%	32% of premium
Over 31 to 32%	31% of premium
Over 32 to 33%	30% of premium
Over 33 to 34%	29% of premium
Over 34 to 35%	28% of premium
Over 35 to 36%	27% of premium
Over 36 to 37%	26% of premium
Over 37 to 38%	25% of premium
Over 38 to 39%	24% of premium
Over 39 to 40%	23% of premium
Over 40 to 41%	22% of premium
Over 41 to 42%	21% of premium
Over 42 to 43%	20% of premium
Over 43 to 44%	19% of premium
Over 44 to 45%	18% of premium
Over 45 to 46%	17% of premium
Over 46 to 47%	16% of premium
Over 47 to 48%	15% of premium
Over 48 to 49%	14% of premium
Over 49 to 50%	13% of premium
Over 50 to 51%	12% of premium
Over 51 to 52%	11% of premium
Over 52 to 53%	10% of premium
Over 53 to 54%	9% of premium
Over 54 to 55%	8% of premium
Over 55 to 56%	7% of premium
Over 56 to 57%	6% of premium
Over 57 to 58%	5% of premium
Over 58 to 59%	4% of premium
Over 59 to 60%	3% of premium
Over 60 to 61%	2% of premium

Over 61 to 62%	1% of premium
Over 62 to 63%	0% of premium

3.4 Fleet Surcharges for renewal of insurance

The surcharge for renewal of insurance for a fleet that has the loss ratio set out in Column A of the following Table is the surcharge set out opposite that loss ratio in Column B:

Column A	Column B
<i>Loss Ratio</i>	<i>Surcharge</i>
Over 63 to 64%	1% of premium
Over 64 to 65%	2% of premium
Over 65 to 66%	3% of premium
Over 66 to 67%	4% of premium
Over 67 to 68%	5% of premium
Over 68 to 69%	6% of premium
Over 69 to 70%	7% of premium
Over 70 to 71%	8% of premium
Over 71 to 72%	9% of premium
Over 72 to 73%	10% of premium
Over 73 to 74%	11% of premium
Over 74 to 75%	12% of premium
Over 75 to 76%	13% of premium
Over 76 to 77%	14% of premium
Over 77 to 78%	15% of premium
Over 78 to 79%	16% of premium
Over 79 to 80%	17% of premium
Over 80 to 81%	18% of premium
Over 81 to 82%	19% of premium
Over 82 to 83%	20% of premium
Over 83 to 84%	21% of premium
Over 84 to 85%	22% of premium

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Over 85 to 86%	23% of premium
Over 86 to 87%	24% of premium
Over 87 to 88%	25% of premium
Over 88 to 89%	26% of premium
Over 89 to 90%	27% of premium
Over 90 to 91%	28% of premium
Over 91 to 92%	29% of premium
Over 92 to 93%	30% of premium
Over 93 to 94%	31% of premium
Over 94 to 95%	32% of premium
Over 95 to 96%	33% of premium
Over 96 to 97%	34% of premium
Over 97 to 98%	35% of premium
Over 98 to 99%	36% of premium
Over 99 to 100%	37% of premium
Over 100 to 102%	38% of premium
Over 102 to 104%	39% of premium
Over 104 to 106%	40% of premium
Over 106 to 108%	41% of premium
Over 108 to 110%	42% of premium
Over 110 to 113%	43% of premium
Over 113 to 116%	44% of premium
Over 116 to 119%	45% of premium
Over 119 to 122%	46% of premium
Over 122 to 125%	47% of premium
Over 125 to 130%	48% of premium
Over 130 to 135%	49% of premium
Over 135 to 140%	50% of premium
Over 140 to 145%	51% of premium
Over 145 to 150%	52% of premium
Over 150 to 157%	53% of premium
Over 157 to 164%	54% of premium
Over 164 to 171%	55% of premium

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Over 171 to 178%	56% of premium
Over 178 to 185%	57% of premium
Over 185 to 192%	58% of premium
Over 192 to 200%	59% of premium
Over 200%	60% of premium

SCHEDULE J

FLEET PREMIUM ADJUSTMENT AGREEMENT - PLAN A

In consideration of the **INSURANCE CORPORATION OF BRITISH COLUMBIA** (the Corporation) entering into this agreement, ____ (the Fleet Operator) agrees with the Corporation as follows:

1. DEFINITIONS

In this agreement:

FLEET means, collectively, Fleet Number(s) .

LOSS RATIO means the Loss Experience for the Fleet during the term of this agreement expressed as a percentage of the premium paid to the Corporation for insurance on the Fleet for the current insurance year.

LOSS EXPERIENCE means the total amount paid or payable by the Corporation in respect of all vehicles in the Fleet to which the Loss Experience pertains as a result of accidents occurring during the current insurance year but in respect of amounts paid or reserved for the payment of third party liability claims any amount over \$200,000 per accident will not form part of the Fleet's Loss Experience for the purposes of this agreement.

PREMIUM PAID means the total amount of all premium paid to the Corporation for all vehicles in the Fleet after allowance for any discount or surcharge.

RETURN PREMIUM means the percentage of the Premium Paid that is to be refunded by the Corporation, if any, after an adjustment of premium has been made under section 2 below.

2. CHOICE OF ADJUSTMENT PLAN

Subject to the terms and conditions of this agreement and subject to the provisions of the Insurance (Vehicle) Act and the Insurance (Vehicle) Regulation (the Regulation) the Fleet Operator agrees that the Premium Paid for the coverage provided to the Fleet Operator for the term set out in section 6 below or any subsequent term, as the case may be, shall be adjusted in accordance with PLAN "A" as set out in Schedule "A".

3. ADJUSTMENT OF PREMIUM

The Corporation shall at the times for adjustment examine the Loss Ratio of the Fleet and based on that Loss Ratio, using the Table in Schedule "A", calculate the amount of Return Premium, if any.

The Corporation will refund the Return Premium shown in Column II of Schedule "A" that corresponds to the Loss Ratio for the Fleet shown in Column I of Schedule "A".

Where as a result of adjustments made pursuant to sections 4B and 4C respectively of this agreement, premium becomes payable by the Fleet Operator, the Corporation will bill the Fleet Operator for the portion of any amount of premium as determined and that corresponds to the Loss Ratio and which had previously been refunded to the Fleet Operator as Return Premium.

4. TIME FOR ADJUSTMENT

Premium adjustments shall be made on three occasions during the term of this agreement as follows:

- A. first, six months from the designated expiry month of the fleet,
- B. secondly, 12 months from the date of the first adjustment, and
- C. finally, 12 months from the date of the second adjustment.

5. PREMIUM

Where it is determined that Premium is payable under this agreement, it shall be paid to the Corporation forthwith by the Fleet Operator and section 15.7(3) of the Regulation applies in respect of any Premium due under this agreement.

6. TERM OF AGREEMENT

The term of this agreement is from the day of , **20** to the day of , **20** .

7. RENEWAL

At the expiration of the term of this agreement, or any extension thereof, the term shall be deemed to be extended for a further period of one year, or for such other length of time as shall be agreed, upon the same terms and conditions as are contained in this agreement provided that if the fleet during the term of this agreement or during the term of any extension thereof is or becomes prior to or is at the time of such extension unable to meet the requirements of the Corporation's Basic Insurance Tariff filed with the British Columbia Utilities Commission for eligibility for such an extension, this agreement or then current extension as the case may be shall be deemed to be terminated and to be null and void as of the date ending the term of this agreement or such current extension or unless either party, at least one month prior to the expiration of such term or any extension thereof, shall have given to the other notice in writing of the intention of that party to terminate this agreement at the expiration of the current term.

8. PROHIBITION OF ASSIGNMENT

The Fleet Operator may not assign this agreement without the prior written consent of the Corporation. Such consent shall not be unreasonably withheld.

9. GENERAL

This agreement shall be governed by the laws of the province of British Columbia.

This agreement shall enure to the benefit of and be binding upon the parties hereto and their respective heirs, executors, administrators, successors and permitted assigns.

THE PARTIES HAVE EXECUTED THIS AGREEMENT AS OF THE _____ DAY OF _____, 20__.

EXECUTED BY THE FLEET OPERATOR)
)
_____)
AUTHORIZED SIGNATORY (Signature))
)
_____)
(Print Name))
_____)
(Print Title))
_____)
AUTHORIZED SIGNATORY (Signature))
)
_____)
(Print Name))
_____)
(Print Title))

EXECUTED BY THE INSURANCE)
CORPORATION OF BRITISH COLUMBIA)
)
Per _____))
)
Name _____))
)
Title: _____)

SCHEDULE "A"
PLAN A

COLUMN I

COLUMN II

LOSS RATIO

RETURN PREMIUM

25% OR LESS
OVER 25% TO 30%
OVER 30% TO 35%
OVER 35% TO 40%
OVER 40% TO 45%
OVER 45%

25%
20%
15%
10%
5%
0%

SCHEDULE K

FLEET PREMIUM ADJUSTMENT AGREEMENT – PLAN B

In consideration of the **INSURANCE CORPORATION OF BRITISH COLUMBIA** (the Corporation) entering into this agreement, _____ (the Fleet Operator) agrees with the Corporation as follows:

1. DEFINITIONS

In this agreement:

FLEET means, collectively, Fleet Numbers(s).

LOSS RATIO means the Loss Experience for the Fleet during the term of this agreement expressed as a percentage of the premium paid to the Corporation for insurance on the Fleet for the current insurance year.

LOSS EXPERIENCE means the total amount paid or payable by the Corporation in respect of all vehicles in the Fleet to which the Loss Experience pertains as a result of accidents occurring during the current insurance year but in respect of amounts paid or reserved for the payment of third party liability claims any amount over \$200,000 per accident will not form part of the Fleet's Loss Experience for the purposes of this agreement.

PREMIUM PAID means the total amount of all premium paid to the Corporation for all vehicles in the Fleet after allowance for any discount or surcharge.

RETURN PREMIUM means the percentage of the Premium Paid that is to be refunded by the Corporation, if any, after an adjustment of premium has been made under section 2 below.

ADDITIONAL PREMIUM means the percentage of the Premium Paid that will be paid to the Corporation by the Fleet Operator over and above the Premium Paid after an adjustment of premium has been made under section 2 below.

2. CHOICE OF ADJUSTMENT PLAN

Subject to the terms and conditions of this agreement and subject to the provisions of the Insurance (Vehicle) Act and the Insurance (Vehicle) Regulations (the Regulation), the Fleet Operator agrees that the Premium Paid for the coverage provided to the Fleet Operator for the term set out in section 6 below or any subsequent term, as the case may be, shall be adjusted in accordance with PLAN "B" as set out in Schedule "A".

3. ADJUSTMENT OF PREMIUM

The Corporation shall at the time of adjustment examine the Loss Ratio of the Fleet and based on that Loss Ratio using the Table in Schedule "A", shall calculate the amount of any Return Premium or Additional Premium owing.

The Corporation shall refund the Return Premium or the Fleet Operator shall pay the Additional Premium shown in Column II of Schedule "A", as the case may be, that corresponds to the Loss Ratio for the Fleet shown in Column I of Schedule "A".

Where as a result of adjustments made pursuant to sections 4B and 4C respectively of this agreement, premium becomes payable by the Fleet Operator, the Corporation will bill the Fleet Operator for the portion of any amount of premium as determined and that corresponds to the Loss Ratio and which had previously been refunded to the Fleet Operator as Return Premium.

4. TIME FOR ADJUSTMENT

Premium adjustments shall be made on three occasions during the term of this agreement as follows:

- A. first, six months from the designated expiry month of the fleet,
- B. secondly, 12 months from the date of the first adjustment, and
- C. finally, 12 months from the date of the second adjustment.

5. PREMIUM

Where it is determined that Premium or Additional Premium is payable under this agreement, it shall be paid to the Corporation forthwith by the Fleet Operator, and section 15.7(3) of the Regulation applies in respect of any such Premium or Additional Premium due.

6. TERM OF AGREEMENT

The term of this agreement is from the day of , **20** to the day of , **20** .

7. RENEWAL

At the expiration of the term of this agreement, or any extension thereof, the term shall be deemed to be extended for a further period of one year, or for such other length of time as shall be agreed, upon the same terms and conditions as are contained in this agreement provided that if the fleet during the term of this agreement or during the term of any extension thereof is or becomes prior to or is at the time of such extension unable to meet the requirements of the Corporation's Basic Insurance Tariff filed with the British Columbia Utilities Commission for eligibility for such an extension, this agreement or then current extension as the case may be shall be deemed to be terminated and to be null and void as of the date ending the term of this agreement or such current

extension or unless either party, at least one month prior to the expiration of such term or any extension thereof, shall have given to the other notice in writing of the intention of that party to terminate this agreement at the expiration of the current term.

8. PROHIBITION OF ASSIGNMENT

The Fleet Operator may not assign this agreement without the prior written consent of the Corporation. Such consent shall not be unreasonably withheld.

9. GENERAL

This agreement shall be governed by the laws of the province of British Columbia.

This agreement shall enure to the benefit of and be binding upon the parties hereto and their respective heirs, executors, administrators, successors and permitted assigns.

THE PARTIES HAVE EXECUTED THIS AGREEMENT AS OF THE _____ DAY OF
,20__.

EXECUTED BY THE FLEET OPERATOR)
)
)
_____)
AUTHORIZED SIGNATORY (Signature))
)
)
_____)
(Print Name))
)
_____)
(Print Title))
)
_____)
AUTHORIZED SIGNATORY (Signature))
)
)
_____)
(Print Name))
)
_____)
(Print Title))

EXECUTED BY THE INSURANCE)
CORPORATION OF BRITISH COLUMBIA)
)
Per: _____))
)
Name: _____))
)
Title: _____)

SCHEDULE "A"

PLAN B

COLUMN I

COLUMN II

LOSS RATIO

RETURN PREMIUM

25% OR LESS	35%
OVER 25% TO 30%	30%
OVER 30% TO 35%	25%
OVER 35% TO 40%	20%
OVER 40% TO 45%	15%
OVER 45% TO 50%	10%
OVER 50% TO 55%	5%
OVER 55% TO 60%	0%

ADDITIONAL PREMIUM

OVER 60% TO 65%	5%
OVER 65%	10%

SCHEDULE L

GARAGE POLICY PREMIUMS

**THIRD PARTY LIABILITY, ACCIDENT BENEFITS, UNDERINSURED MOTORIST
 PROTECTION – INCLUDING OWNED VEHICLES**

SECTION 1, SUBSECTION A

TABLE 1A-1 – (Dealers) - Business Codes: 300, 301, 302, 303, 310, 500, 501, 510, 600, 601, 602, 603, 604, 606, 608, 610, 800, 801, & 810

THIRD PARTY COVERAGE	D,F	W	X,Y	E,H	G,L,N	P,R,S,V
\$200,000	1,026	801	943	815	835	916
\$1,000,000	1,254	977	1,149	994	1,019	1,119

Premiums shown are for 100 points.

TABLE 1A-2 – (All Other Operations) - Business Codes: 200, 210, 400, 401, 402, 403, 410, 700, 701, 702, 710, 900, 902, 903, & 910

THIRD PARTY COVERAGE	D,F	W	X,Y	E,H	G,L,N	P,R,S,V
\$200,000	882	710	815	710	743	796
\$1,000,000	1,141	923	1,066	923	967	1,035

Premiums shown are for 100 points.

GARAGE POLICY PREMIUMS

**THIRD PARTY LIABILITY, ACCIDENT BENEFITS, UNDERINSURED MOTORIST
 PROTECTION – CUSTOMERS’ VEHICLES**

SECTION 1, SUBSECTION B

TABLE 1B-1 – (All Other Operations) - Business Codes: 300, 301, 302, 303, 310, 400, 401, 402, 403, 410, 500, 501, 510, 600, 601, 602, 603, 604, 606, 608, 610, 700, 701, 702, 710, 800, 801, 810, 900, 902, 903, & 910

THIRD PARTY COVERAGE	D,F	W	X,Y	E,H	G,L,N	P,R,S,V
\$200,000	112	87	87	103	91	104
\$1,000,000	149	116	116	137	122	138

Premiums shown are for 100 points.

TABLE 1B-2 – (Towing) - Business Codes: 200, & 210

THIRD PARTY COVERAGE	D,F	W	X,Y	E,H	G,L,N	P,R,S,V
\$200,000	11	9	9	10	9	10
\$1,000,000	15	12	12	14	12	14

Premiums shown are for 100 points.

GARAGE POLICY PREMIUMS

LEGAL LIABILITY FOR OWN DAMAGE COVERAGE TO CUSTOMERS' VEHICLES

**SECTION 3, SUBSECTION A
 COLLISION**

TABLE 3A-1 – (All Operations Other Than Towing) - Business Codes: 300, 301, 302, 303, 310, 400, 401, 402, 403, 410, 500, 501, 510, 600, 601, 602, 603, 604, 606, 608, 610, 700, 701, 702, 710, 800, 801, 810, 900, 902, 903, & 910

DEDUCTIBLE	D,F	W	X,Y	E,H	G,L,N	P,R,S,V
\$1,000	27	19	27	27	27	30

Premiums shown are for 100 points.

TABLE 3A-2 – (Towing) - Business Codes: 200, & 210

DEDUCTIBLE	D,F	W	X,Y	E,H	G,L,N	P,R,S,V
\$1,000	189	133	189	189	189	210

Premiums shown are for 100 points.

TABLE 3A-3 – (Transporters) - Business Codes: 902, 910, 200, & 210

DEDUCTIBLE	D,F	W	X,Y	E,H	G,L,N	P,R,S,V
\$1,000	217	160	235	235	217	279

Premiums shown are for 100 points.

GARAGE POLICY PREMIUMS

LEGAL LIABILITY FOR OWN DAMAGE COVERAGE TO CUSTOMERS' VEHICLES

**SECTION 3, SUBSECTION C
 SPECIFIED PERILS**

TABLE 3C – ALL TERRITORIES/ALL BUSINESS CODES

LIMIT CUSTOMERS' VEHICLES	PREMIUM PAYABLE	LIMIT CUSTOMERS' VEHICLES	PREMIUM PAYABLE
\$15,000	94	\$100,000	341
25,000	160	150,000	393
30,000	183	200,000	429
40,000	219	250,000	460
50,000	249	300,000	484
60,000	274	400,000	520
70,000	293	500,000	552
80,000	311	750,000	602
90,000	325	1,000,000	638

For values above \$1,000,000 the Premium Payable is increased by \$14 for each additional \$100,000 of value.

SCHEDULE M

GARAGE POLICY - PLATE POINTS

Plate Type	Points Per Plate
Demonstration plate (excluding Motorcycle and Trailer Demonstration plate)	100
Repair person/Repairer plate	50
Transporter plate	200
Private Passenger plate	100
Commercial plate (5,000 kg GVW or less)	100
Commercial plate (over 5,000 kg GVW)	150
Trailer plate (including Trailer Demonstration plate)	10
Motorcycle plate (including Motorcycle Demonstration plate)	50

SCHEDULE N

GARAGE POLICY - EMPLOYEE POINTS

Class	Description	Points Per Employee
A	<ul style="list-style-type: none"> • all proprietors, partners and officers - all must be included, silent or otherwise • salespersons and managers - this group also includes parts truck drivers, travelling parts salespersons and employees who spend more than 50% of their time driving vehicles - all other employees whose duties consist principally of the operation of vehicles 	100
B	<ul style="list-style-type: none"> • all clerical office employees - includes telephone operators, office clerks, bookkeepers, stenographers, accountants, self serve cashiers, etc., who do not drive customers' vehicles 	20
C	<ul style="list-style-type: none"> • all other employees not included in Class A or Class B, including mechanics, body shop and parts people - although these employees drive vehicles as part of their duties, their duties consist principally of repairing vehicles and issuing parts 	60

SCHEDULE O
GARAGE POLICY - BUSINESS CODES

Types of Business

Principal Business	Business Code	Definition	Incidental Operations that Are Included
Auto towing	200	Operation of wreckers (tow cars).	Service station, repair garage.
Auto towing & “_____”	210	Used where the insured has an additional business that is not incidental, for example, “ <i>Auto towing & Transportation of Trailers</i> ”, or has a business description not otherwise provided	None.
New and used auto dealer	300	Has a franchise from a manufacturer to sell new vehicles.	Repair garage, service station.
Motorcycle dealer	301	Sale of motorcycles (new and/or used).	Repair garage, service station, and occasional sale of off-road vehicles, cars and/or trucks.
Auto wholesaler	302	Sale of new vehicles to auto dealers only. No retail sales.	None.
Truck dealer	303	Has a franchise from a manufacturer to sell new trucks.	Repair garage, service station.
New and used auto dealer & “_____”	310	Used where the insured has an additional business that is not incidental, for example, “ <i>New and used auto dealer & Auto towing</i> ”, or has a business description not otherwise provided	None.
Repair garage	400	Vehicle repairs, which include repairs to mufflers, brakes, shocks, transmissions, upholstery, custom painting, undercoating, radiators, air conditioning	Service station, incidental sale of used vehicles, towing.

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		units, engines. Also includes autobody shops, machine shops, etc.	
Auto conversion	401	Manufactures motor vehicles or trailers or converts vans into motor homes, constructs truck bodies, campers, canopies, or similar operations.	Service station, incidental sale of new and/or used vehicles.
School vocational auto shop	402	Vehicle repairs and service as part of an auto mechanic course.	None.
Private repair garage	403	Firm that repairs owned vehicles only.	None.
Repair Garage & “_____”	410	Used where the insured has an additional business that is not incidental, or has a business description not otherwise provided, for example, “ <i>Air Care Facility</i> ”	None.
Implement dealer	500	Sale of implements of husbandry.	Repair garage, service station, and incidental sale of cars and/or trucks.
Equipment dealer	501	Sale of heavy equipment such as graders, cranes, construction and logging equipment.	Repair garage, service station, and incidental sale of cars and/or trucks.
Implement Dealer & “_____”	510	Used where the insured has an additional business that is not incidental, for example, “ <i>Implement dealer & Auto towing</i> ”, or has a business description not otherwise provided	None.
Used auto dealer	600	Sale of used vehicles (does not have a new car franchise).	Service station, repair garage.
Used auto wholesaler	601	Sale of used vehicles to auto dealers only. No retail sales.	None.
“_____” and	602, 603,	These are risks that are primarily other	None.

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used auto dealer	604, 606	businesses but are rated as dealers because they have a Dealer's Licence, Demonstration plate(s), and sell vehicles. These businesses are: 602 - Repair garage 603 - Auto conversion 604 - Service station 606 – Bailiff	
Used truck dealer	608	Sale of used trucks (does not have a new truck franchise).	Service station, repair garage.
Used auto dealer & "_____"	610	Used where the insured has an additional business that is not incidental, for example, " <i>Used auto dealer & Auto towing</i> ", or has a business description not otherwise provided	None.
Service station	700	Sale of gas and oil, tune-up shops, tire shops, car wash facilities, radio installations and repairs, auto electrical shops, minor repairs, etc.	Towing.
Auto cleaning	701	Car wash, auto detailing (vehicle pickup), etc.	None.
Auto glass installation	702	Automobile glass installation.	None.
Service station & "_____"	710	Used where the insured has an additional business that is not incidental, or needs a business description not otherwise provided, for example, " <i>Auto Locksmith</i> "	None.
Recreational vehicle dealer	800	Sale of motor homes, recreational trailers, boat trailers, snowmobiles, off-highway motorcycles.	Occasional sale of cars and/or trucks and motorcycles.
Boat trailer dealer	801	Sale of new or used boat trailers only.	Trailer service and repair.
Recreational vehicle dealer &	810	Used where the insured has an additional business that is not incidental, for example, " <i>Recreational vehicle dealer &</i>	None.

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“_____”		<i>Repair garage</i> ”, or has a business description not otherwise provided	
Auto parking	900	Parking lots, hotel parking, restaurant valet service, etc.	None.
Auto transporter	902	A transporter as defined under the <i>Motor Vehicle Act</i> .	None.
Bailiff	903	Repossess vehicles.	Occasional vehicle sale. Refer to <u>Business Code 606</u> above.
Auto transporter & “_____”	910	Used where the insured has an additional business that is not incidental, or needs a business description not otherwise provided, for example, “ <i>Transporting of Trailers Only</i> ”	None.

SCHEDULE P TRANSITIONED VEHICLES

1. Definitions

In this Schedule:

- current level** means, in relation to a vehicle referred to in Table 2 of this Schedule P, the level that was applicable to the vehicle at the time of the making of the first application following the chargeable claim payment referred to in subsection 5.4 (b) of Schedule D of this Basic Insurance Tariff for a renewal certificate for the vehicle.
- new Table 4** means Table 1 in Schedule D of this Basic Insurance Tariff.
- old Table 4** means Table 4 of Schedule 1, entitled "Discounts and Surcharges", which table was enacted by *Insurance (Motor Vehicle) Act Regulation* which was in force before January 1, 2001, which is reproduced as Table A in this Schedule P to this Basic Insurance Tariff.
- transitioned vehicle** means a vehicle to which a step under old Table 4 applied immediately before January 1, 2001.

2. Levels Applicable to Transitioned Vehicles

Subject to this Schedule P, on January 1, 2001, the level under new Table 4 that applies to a transitioned vehicle is the level shown, in Table 1 of this Schedule P, opposite the step that, under old Table 4, applied to the vehicle immediately before January 1, 2001.

3. Interpretation

3.1 If, under this Schedule P, reference is made to the level applicable to a vehicle in relation to a time when old Table 4 applied, the reference is deemed to be a reference to the level under new Table 4 that, under section 2, corresponds to the step under old Table 4 that applied to that vehicle at that time.

3.2 If, under this Schedule P, reference is made to the step under old Table 4 applicable to a vehicle, the reference is deemed to be a reference to the level under new Table 4 that, under section 2, corresponds to that step.

Table 1 — Levels for Transitioned Vehicles

Step under old Table 4 that applied to vehicle	Level under new Table 4 that applies to vehicle
above 550	see below
550	11
475	10
400	9
350	8
300	7
260	6
230	5
200	4
170	3
145	2
120	1
100	0
90	-2
80	-4
70	-6
60	see below

The level under new Table 4 that is applicable to a step above step 550 under old Table 4 is the level obtained by adding 11 to the number of steps that the step in question is above step 550. (For example, the level under new Table 4 applicable to step 700 is level 13.)

The level under new Table 4 that is applicable to a vehicle that, on January 1, 2001, has been at step 60 for less than 5 full years is level -8 and the level under new Table 4 that is applicable to a vehicle that, on January 1, 2001, has been at step 60 under old Table 4 for 5 full years or more is the level obtained by subtracting from -4 the number of consecutive full years immediately preceding that date during which the vehicle has been at step 60. (For example, the level under new Table 4 applicable to a vehicle that, on January 1, 2001, has been at step 60 for 5 ½ years is -9.)

**Table 2 — Levels Applicable to Transitioned
 Vehicles after Chargeable Claim Payment**

Step under old Table 4 that applied to vehicle	Level under new Table 4 that applied to vehicle under section 2 of this Schedule	Corrected Level
Step 90	-2	current level plus 1
Step 80	-4	current level plus 2
Step 70	-6	current level plus 3
Step 60 for less than 1 full year	-8	current level plus 4
Step 60 for at least 1 full year but less than 2 full years	-8	current level plus 3
Step 60 for at least 2 full years but less than 3 full years	-8	current level plus 2
Step 60 for at least 3 full years but less than 4 full years	-8	current level plus 1
Step 60 for 4 full years or more	-8	current level

**Table A — Old Table 4
 Discounts and Surcharges**

STEP	PREMIUM
Step 1800	1800% of base rate premium
Step 1750	1750% of base rate premium
Step 1700	1700% of base rate premium
Step 1600	1600% of base rate premium
Step 1550	1550% of base rate premium
Step 1500	1500% of base rate premium
Step 1400	1400% of base rate premium
Step 1350	1350% of base rate premium
Step 1300	1300% of base rate premium
Step 1200	1200% of base rate premium
Step 1150	1150% of base rate premium

Step 1100	1100% of base rate premium
Step 1000	1000% of base rate premium
Step 950	950% of base rate premium
Step 900	900% of base rate premium
Step 800	800% of base rate premium
Step 750	750% of base rate premium
Step 700	700% of base rate premium
Step 600	600% of base rate premium
Step 550	550% of base rate premium
Step 475	475% of base rate premium
Step 400	400% of base rate premium
Step 350	350% of base rate premium
Step 300	300% of base rate premium
Step 260	260% of base rate premium
Step 230	230% of base rate premium
Step 200	200% of base rate premium
Step 170	170% of base rate premium
Step 145	145% of base rate premium
Step 120	120% of base rate premium
Step 100	Base rate premium
Step 90	90% of base rate premium
Step 80	80% of base rate premium
Step 70	70% of base rate premium
Step 60	60% of base rate premium

After step 1800 on the table, each item in the column entitled "PREMIUM" shall increase in a step that is 200% greater than the step that is 3 steps below and each step shall be identified under the column entitled "STEP" by the number of the step that is equivalent to the percentage of surcharge applicable to that step.

**SCHEDULE Q
SHORT TERM CERTIFICATES**

1. Definition

In this Schedule, “**premium**” does not include interest or service charge.

2. Payable Surcharge

2.1 The surcharge payable by an applicant for the issue or renewal of a short term certificate is as follows:

- (a) For a certificate of not less than 3 months duration and not more than 7 months duration, the surcharge is 2.5% of the annual net premium; and
- (b) For a certificate of more than 7 months duration and not more than 11 months duration, the surcharge is 2% of the annual net premium.

2.2 Section 15.4(2) of the IVR applies in respect of a surcharge referred to in subsection 2.1.

3. No Entitlement

No person is entitled to a refund of a surcharge referred to in subsection 2.1 of this Schedule.

4. Maximum Surcharge

The maximum surcharge payable by an applicant for the issue or renewal of a short term certificate is \$100.

Table 1 — Short Term Certificates: Special Coverage Certificates

The following special coverage certificates are eligible for short term status where indicated by an "X", in accordance with paragraph (c) of the definition of "short term certificate" in Section 1 (Definitions) of the Basic Insurance Tariff.

Special Coverage Certificate Form	Issued in Conjunction with a Fleet	Not Issued in Conjunction with a Fleet	
		With Plate	No Plate
APV44			X
APV116A	X		X

**SCHEDULE R
TEMPORARY OPERATION PERMIT AND OWNER'S
CERTIFICATE OF INSURANCE PREMIUMS**

In this Schedule, the following vehicle rate classes for Temporary Operation Permit and Owner's Certificate of Insurance (TOP) shall apply:

Rate Class	Type of Vehicle
850	Private Passenger (Type 1), including Golf Cart, Wheeled ATV, Snowmobile, Motor Home (Type 5)
851	Motorcycle (Type 3), Trailer (Type 4)
852	Commercial Trailer (Type 6)
853	Unladen Commercial Vehicle (5000 kg GVW or less) (Type 2), including Snow Vehicles, Trucksters
854	Unladen Commercial Vehicles (5001 - 9000 kg GVW) (Type 2), including Snow Vehicles
855	Unladen Commercial Vehicles (9001 kg GVW and over) (Type 2), including Snow Vehicles
856	Laden Commercial Vehicle (5000 kg or less) (Type 2), including Snow Vehicles, Trucksters
857	Laden Commercial Vehicles (5000 kg GVW or less) (Type 2); Passenger Transportation Licence required, including Snow Vehicles, Trucksters
858	Laden Commercial Vehicles (5001 – 9000 kg GVW) (Type 2)
859	Laden Commercial Vehicles (9001 kg GVW and over) (Type 2), including Snow Vehicles
860	Industrial Machine (Fixed Load) (Type 2) including Riding Lawnmower, Garden Tractor
861	Parade Use or Construction Machinery

TABLE 1: TOP PREMIUMS

The TOP premiums for the TOP vehicle rate classes described in 2.F.1.1 of this Basic Insurance Tariff for the number of days of the TOP duration is set out below.

Number of Days	TOP Vehicle Rate Class		
	850 to 855; 861	856	857 to 860
1	\$14	\$19	\$32
2	\$27	\$37	\$62
3	\$39	\$54	\$89
4	\$51	\$69	\$116
5	\$62	\$84	\$140
6	\$72	\$97	\$161
7	\$82	\$109	\$181
8	\$91	\$119	\$199
9	\$99	\$129	\$214
10	\$107	\$137	\$228
11	\$113	\$144	\$240
12	\$119	\$150	\$249
13	\$125	\$154	\$257
14	\$129	\$158	\$263
15	\$133	\$160	\$266

TABLE 2: ADDITIONAL TOP PREMIUMS

The additional TOP premiums for the TOP vehicle rate classes described in 2.F.1.2 of this Basic Insurance Tariff for the number of days of the TOP duration is set out below.

Number of Days	TOP Vehicle Rate Class	
	852, 861	858, 859, 860
1	\$4	\$7
2	\$5	\$11
3	\$6	\$13
4	\$7	\$15
5	\$8	\$17
6	\$8	\$18
7	\$9	\$20
8	\$9	\$21
9	\$10	\$22
10	\$10	\$23
11	\$10	\$24
12	\$11	\$24
13	\$11	\$25
14	\$11	\$25
15	\$12	\$26

**SCHEDULE S
MINIMUM AND RETAINED PREMIUMS**

Subject to Section 2.I.1.1 of this Basic Insurance Tariff, the minimum amount payable for an owner's certificate for a vehicle described in column A is the amount set out opposite that vehicle in column B.

COLUMN A	COLUMN B
Vehicle Type	Minimum Premium
Passenger (Vehicle Type 1)	\$15
Commercial (Vehicle Type 2)	\$15
Motorcycle (Vehicle Type 3)	\$5
Utility Trailer (Vehicle Type 4)	\$5
Motor Home (Vehicle Type 5)	\$15
Commercial Trailer (Vehicle Type 6)	\$5

Despite any other provision of this Basic Insurance Tariff, the minimum premium payable for a TOP (APV 16) referred to in section 2.F.1 of this Basic Insurance Tariff is \$14.

SCHEDULE T PER DIEM CALCULATIONS

A. Premium Prorate Instructions for Month End Expiries

New Plate and Renew Plate Transactions

1. Determine the annual net premium for the transaction.
2. Refer to the *current* month in Table A1: Premium Prorate Percentages for Month End Expiries per Month.
3. Find the effective day and the appropriate expiry month for the transaction.
4. Find the place where the effective day and the expiry month intersect to obtain the correct prorate percentage.
5. Multiply the annual net premium by the prorate percentage to calculate the prorated annual net premium.

Change Transactions

1. Determine the annual net premium for the transaction.
2. Calculate the difference, if any, between the current and previous annual net premium to obtain the premium subtotal.
3. Refer to the *current* month in Table A1: Premium Prorate Percentages for Month End Expiries per Month.
4. Determine the appropriate expiry month for the transaction.
5. Find the place where the effective day and the expiry month intersect to obtain the correct prorate percentage.
6. Multiply the premium subtotal by the prorate percentage to calculate the prorated premium.

Cancellations

1. Determine the annual net premium for the transaction.
2. Refer to the *current* month in Table A1: Premium Prorate Percentages for Month End Expiries per Month.
3. Determine the appropriate expiry month for the transaction.
4. Determine the cancellation day by adding 1 to the current day.
5. Find the place where the cancellation day and the expiry month intersect to obtain the correct prorate percentage.
6. Multiply the annual net premium by the prorate percentage to calculate the insurance premium cancellation refund (not including the cancellation charge).

Table A1: Premium Prorate Percentages for Month End Expiries per Month

January

Effective Date of Transaction in January	EXPIRY MONTH											
	1 mo. term	2 mo. term	3 mo. term	4 mo. term	5 mo. term	6 mo. term	7 mo. term	8 mo. term	9 mo. term	10 mo. term	11 mo. term	12 mo. term
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1	8%	16%	25%	33%	41%	50%	58%	67%	75%	83%	92%	100%
2	8	16	24	33	41	49	58	66	75	83	91	100
3	8	16	24	32	41	49	58	66	74	83	91	99
4	8	15	24	32	41	49	57	66	74	82	91	99
5	7	15	24	32	40	48	57	65	74	82	90	99
6	7	15	23	32	40	48	57	65	73	82	90	99
7	7	15	23	31	40	48	56	65	73	82	90	98
8	7	14	23	31	39	48	56	65	73	81	90	98
9	6	14	22	31	39	47	56	64	73	81	89	98
10	6	14	22	30	39	47	56	64	72	81	89	98
11	6	13	22	30	39	47	55	64	72	81	89	97
12	5	13	22	30	38	47	55	64	72	80	88	97
13	5	13	21	30	38	46	55	63	72	80	88	97
14	5	13	21	29	38	46	55	63	71	80	88	96
15	5	12	21	29	38	46	54	63	71	79	88	96
16	4	12	21	29	37	45	54	62	71	79	87	96
17	4	12	20	28	37	45	54	62	70	79	87	96
18	4	12	20	28	37	45	53	62	70	79	87	95
19	4	11	20	28	36	45	53	62	70	78	87	95
20	3	11	19	28	36	44	53	61	70	78	86	95
21	3	11	19	27	36	44	53	61	69	78	86	95
22	3	10	19	27	36	44	52	61	69	78	86	94
23	2	10	19	27	35	44	52	61	69	77	85	94
24	2	10	18	27	35	43	52	60	68	77	85	94
25	2	10	18	26	35	43	52	60	68	77	85	93
26	2	9	18	26	35	43	51	60	68	76	85	93
27	1	9	18	26	34	42	51	59	68	76	84	93
28	1	9	17	25	34	42	51	59	67	76	84	93
29	1	8	17	25	34	42	50	59	67	76	84	92
30	1	8	17	25	33	42	50	59	67	75	84	92
31	0	8	16	25	33	41	50	58	67	75	83	92

Use December column for transactions which expire December 31.

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February

Effective Date of Transaction in February	EXPIRY MONTH											
	12 mo. term	1 mo. term	2 mo. term	3 mo. term	4 mo. term	5 mo. term	6 mo. term	7 mo. term	8 mo. term	9 mo. term	10 mo. term	11 mo. term
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1	100%	8%	16%	24%	33%	41%	50%	58%	66%	75%	83%	92%
2	100	7	16	24	33	41	49	58	66	75	83	91
3	99	7	16	24	32	41	49	58	66	74	82	91
4	99	7	15	24	32	40	49	57	65	74	82	91
5	99	7	15	23	32	40	48	57	65	74	82	90
6	99	6	15	23	32	40	48	57	65	73	82	90
7	98	6	15	23	31	39	48	56	65	73	81	90
8	98	6	14	22	31	39	48	56	64	73	81	90
9	98	5	14	22	31	39	47	56	64	73	81	89
10	98	5	14	22	30	39	47	56	64	72	81	89
11	97	5	13	22	30	38	47	55	64	72	80	89
12	97	5	13	21	30	38	47	55	63	72	80	88
13	97	4	13	21	30	38	46	55	63	72	80	88
14	96	4	13	21	29	38	46	55	63	71	79	88
15	96	4	12	21	29	37	46	54	62	71	79	88
16	96	4	12	20	29	37	45	54	62	71	79	87
17	96	3	12	20	28	37	45	54	62	70	79	87
18	95	3	12	20	28	36	45	53	62	70	78	87
19	95	3	11	19	28	36	45	53	61	70	78	87
20	95	2	11	19	28	36	44	53	61	70	78	86
21	95	2	11	19	27	36	44	53	61	69	78	86
22	94	2	10	19	27	35	44	52	61	69	77	86
23	94	2	10	18	27	35	44	52	60	69	77	85
24	94	1	10	18	27	35	43	52	60	68	77	85
25	93	1	10	18	26	35	43	52	60	68	76	85
26	93	1	9	18	26	34	43	51	59	68	76	85
27	93	1	9	17	26	34	42	51	59	68	76	84
28	93	0	9	17	25	34	42	51	59	67	76	84
29	93	0	9	17	25	34	42	51	59	67	76	84

Use January column for transactions which expire January 31.

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March

Effective Date of Transaction in March	EXPIRY MONTH											
	11 mo. term	12 mo. term	1 mo. term	2 mo. term	3 mo. term	4 mo. term	5 mo. term	6 mo. term	7 mo. term	8 mo. term	9 mo. term	10 mo. term
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1	92%	100%	8%	17%	25%	33%	42%	50%	59%	67%	75%	84%
2	92	100	8	16	25	33	42	50	58	67	75	84
3	92	99	8	16	25	33	41	50	58	67	75	83
4	92	99	8	16	24	33	41	50	58	66	75	83
5	91	99	7	16	24	32	41	49	58	66	74	83
6	91	99	7	15	24	32	41	49	57	66	74	82
7	91	98	7	15	24	32	40	49	57	65	74	82
8	90	98	7	15	23	32	40	48	57	65	73	82
9	90	98	6	15	23	31	40	48	56	65	73	82
10	90	98	6	14	23	31	39	48	56	65	73	81
11	90	97	6	14	22	31	39	48	56	64	73	81
12	89	97	5	14	22	30	39	47	56	64	72	81
13	89	97	5	13	22	30	39	47	55	64	72	81
14	89	96	5	13	22	30	38	47	55	64	72	80
15	88	96	5	13	21	30	38	47	55	63	72	80
16	88	96	4	13	21	29	38	46	55	63	71	80
17	88	96	4	12	21	29	38	46	54	63	71	79
18	88	95	4	12	21	29	37	46	54	62	71	79
19	87	95	4	12	20	28	37	45	54	62	70	79
20	87	95	3	12	20	28	37	45	53	62	70	79
21	87	95	3	11	20	28	36	45	53	62	70	78
22	87	94	3	11	19	28	36	45	53	61	70	78
23	86	94	2	11	19	27	36	44	53	61	69	78
24	86	94	2	10	19	27	36	44	52	61	69	78
25	86	93	2	10	19	27	35	44	52	61	69	77
26	85	93	2	10	18	27	35	44	52	60	68	77
27	85	93	1	10	18	26	35	43	52	60	68	77
28	85	93	1	9	18	26	35	43	51	60	68	76
29	85	92	1	9	18	26	34	43	51	59	68	76
30	84	92	1	9	17	25	34	42	51	59	67	76
31	84	92	0	8	17	25	34	42	50	59	67	76

Use February column for transactions which expire February 28.

April

Effective Date of Transaction in April	EXPIRY MONTH											
	10 mo. term	11 mo. term	12 mo. term	1 mo. term	2 mo. term	3 mo. term	4 mo. term	5 mo. term	6 mo. term	7 mo. term	8 mo. term	9 mo. term
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1	84%	92%	100%	8%	17%	25%	33%	42%	50%	59%	67%	75%
2	84	91	100	8	16	25	33	42	50	58	67	75
3	83	91	99	8	16	24	33	41	50	58	66	75
4	83	91	99	7	16	24	33	41	49	58	66	75
5	83	90	99	7	16	24	32	41	49	58	66	74
6	82	90	99	7	15	24	32	41	49	57	65	74
7	82	90	98	7	15	23	32	40	48	57	65	74
8	82	90	98	6	15	23	32	40	48	57	65	73
9	82	89	98	6	15	23	31	40	48	56	65	73
10	81	89	98	6	14	22	31	39	48	56	64	73
11	81	89	97	5	14	22	31	39	47	56	64	73
12	81	88	97	5	14	22	30	39	47	56	64	72
13	81	88	97	5	13	22	30	39	47	55	64	72
14	80	88	96	5	13	21	30	38	47	55	63	72
15	80	88	96	4	13	21	30	38	46	55	63	72
16	80	87	96	4	13	21	29	38	46	55	63	71
17	79	87	96	4	12	21	29	38	46	54	62	71
18	79	87	95	4	12	20	29	37	45	54	62	71
19	79	87	95	3	12	20	28	37	45	54	62	70
20	79	86	95	3	12	20	28	37	45	53	62	70
21	78	86	95	3	11	19	28	36	45	53	61	70
22	78	86	94	2	11	19	28	36	44	53	61	70
23	78	85	94	2	11	19	27	36	44	53	61	69
24	78	85	94	2	10	19	27	36	44	52	61	69
25	77	85	93	2	10	18	27	35	44	52	60	69
26	77	85	93	1	10	18	27	35	43	52	60	68
27	77	84	93	1	10	18	26	35	43	52	60	68
28	76	84	93	1	9	18	26	35	43	51	59	68
29	76	84	92	1	9	17	26	34	42	51	59	68
30	76	84	92	0	9	17	25	34	42	51	59	67
Use March column for transactions which expire March 31.												

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May

Effective Date of Transaction in May	EXPIRY MONTH											
	9 mo. term	10 mo. term	11 mo. term	12 mo. term	1 mo. term	2 mo. term	3 mo. term	4 mo. term	5 mo. term	6 mo. term	7 mo. term	8 mo. term
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1	76%	83%	92%	100%	8%	17%	25%	34%	42%	50%	59%	67%
2	75	83	92	100	8	16	25	33	42	50	58	67
3	75	83	91	99	8	16	25	33	41	50	58	67
4	75	82	91	99	8	16	24	33	41	50	58	66
5	75	82	91	99	7	16	24	33	41	49	58	66
6	74	82	90	99	7	15	24	32	41	49	57	66
7	74	82	90	98	7	15	24	32	40	49	57	65
8	74	81	90	98	7	15	23	32	40	48	57	65
9	73	81	90	98	6	15	23	32	40	48	56	65
10	73	81	89	98	6	14	23	31	39	48	56	65
11	73	81	89	97	6	14	22	31	39	48	56	64
12	73	80	89	97	5	14	22	31	39	47	56	64
13	72	80	88	97	5	13	22	30	39	47	55	64
14	72	80	88	96	5	13	22	30	38	47	55	64
15	72	79	88	96	5	13	21	30	38	47	55	63
16	72	79	88	96	4	13	21	30	38	46	55	63
17	71	79	87	96	4	12	21	29	38	46	54	63
18	71	79	87	95	4	12	21	29	37	46	54	62
19	71	78	87	95	4	12	20	29	37	45	54	62
20	70	78	87	95	3	12	20	28	37	45	53	62
21	70	78	86	95	3	11	20	28	36	45	53	62
22	70	78	86	94	3	11	19	28	36	45	53	61
23	70	77	86	94	2	11	19	28	36	44	53	61
24	69	77	85	94	2	10	19	27	36	44	52	61
25	69	77	85	93	2	10	19	27	35	44	52	61
26	69	76	85	93	2	10	18	27	35	44	52	60
27	68	76	85	93	1	10	18	27	35	43	52	60
28	68	76	84	93	1	9	18	26	35	43	51	60
29	68	76	84	92	1	9	18	26	34	43	51	59
30	68	75	84	92	1	9	17	26	34	42	51	59
31	67	75	84	92	0	8	17	25	34	42	50	59

Use April column for transactions which expire April 30.

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June

Effective Date of Transaction in June	EXPIRY MONTH											
	8 mo. term	9 mo. term	10 mo. term	11 mo. term	12 mo. term	1 mo. term	2 mo. term	3 mo. term	4 mo. term	5 mo. term	6 mo. term	7 mo. term
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1	67%	75%	83%	92%	100%	8%	17%	25%	33%	42%	50%	59%
2	67	75	83	91	100	8	16	25	33	42	50	58
3	67	74	83	91	99	8	16	25	33	41	50	58
4	66	74	82	91	99	7	16	24	33	41	49	58
5	66	74	82	90	99	7	16	24	32	41	49	58
6	66	73	82	90	99	7	15	24	32	41	49	57
7	65	73	82	90	98	7	15	24	32	40	48	57
8	65	73	81	90	98	6	15	23	32	40	48	57
9	65	73	81	89	98	6	15	23	31	40	48	56
10	65	72	81	89	98	6	14	23	31	39	48	56
11	64	72	81	89	97	5	14	22	31	39	47	56
12	64	72	80	88	97	5	14	22	30	39	47	56
13	64	72	80	88	97	5	13	22	30	39	47	55
14	64	71	80	88	96	5	13	22	30	38	47	55
15	63	71	79	88	96	4	13	21	30	38	46	55
16	63	71	79	87	96	4	13	21	29	38	46	55
17	63	70	79	87	96	4	12	21	29	38	46	54
18	62	70	79	87	95	4	12	21	29	37	45	54
19	62	70	78	87	95	3	12	20	28	37	45	54
20	62	70	78	86	95	3	12	20	28	37	45	53
21	62	69	78	86	95	3	11	20	28	36	45	53
22	61	69	78	86	94	2	11	19	28	36	44	53
23	61	69	77	85	94	2	11	19	27	36	44	53
24	61	68	77	85	94	2	10	19	27	36	44	52
25	61	68	77	85	93	2	10	19	27	35	44	52
26	60	68	76	85	93	1	10	18	27	35	43	52
27	60	68	76	84	93	1	10	18	26	35	43	52
28	60	67	76	84	93	1	9	18	26	35	43	51
29	59	67	76	84	92	1	9	18	26	34	42	51
30	59	67	75	84	92	0	9	17	25	34	42	51

Use May column for transactions which expire May 31.

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July

Effective Date of Transaction in July	EXPIRY MONTH											
	7 mo. term	8 mo. term	9 mo. term	10 mo. term	11 mo. term	12 mo. term	1 mo. term	2 mo. term	3 mo. term	4 mo. term	5 mo. term	6 mo. term
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1	59%	67%	75%	83%	92%	100%	8%	17%	25%	34%	42%	50%
2	59	66	75	83	92	100	8	17	25	33	42	50
3	58	66	75	83	91	99	8	16	25	33	41	50
4	58	66	74	82	91	99	8	16	24	33	41	50
5	58	65	74	82	91	99	7	16	24	33	41	49
6	58	65	74	82	90	99	7	16	24	32	41	49
7	57	65	73	82	90	98	7	15	24	32	40	49
8	57	65	73	81	90	98	7	15	23	32	40	48
9	57	64	73	81	90	98	6	15	23	32	40	48
10	56	64	73	81	89	98	6	15	23	31	39	48
11	56	64	72	81	89	97	6	14	22	31	39	48
12	56	64	72	80	89	97	5	14	22	31	39	47
13	56	63	72	80	88	97	5	14	22	30	39	47
14	55	63	72	80	88	96	5	13	22	30	38	47
15	55	63	71	79	88	96	5	13	21	30	38	47
16	55	62	71	79	88	96	4	13	21	30	38	46
17	55	62	71	79	87	96	4	13	21	29	38	46
18	54	62	70	79	87	95	4	12	21	29	37	46
19	54	62	70	78	87	95	4	12	20	29	37	45
20	54	61	70	78	87	95	3	12	20	28	37	45
21	53	61	70	78	86	95	3	12	20	28	36	45
22	53	61	69	78	86	94	3	11	19	28	36	45
23	53	61	69	77	86	94	2	11	19	28	36	44
24	53	60	69	77	85	94	2	11	19	27	36	44
25	52	60	68	77	85	93	2	10	19	27	35	44
26	52	60	68	76	85	93	2	10	18	27	35	44
27	52	59	68	76	85	93	1	10	18	27	35	43
28	52	59	68	76	84	93	1	10	18	26	35	43
29	51	59	67	76	84	92	1	9	18	26	34	43
30	51	59	67	75	84	92	1	9	17	26	34	42
31	51	58	67	75	84	92	0	9	17	25	34	42

Use June column for transactions which expire June 30.

August

Effective Date of Transaction in August	EXPIRY MONTH											
	6 mo. term	7 mo. term	8 mo. term	9 mo. term	10 mo. term	11 mo. term	12 mo. term	1 mo. term	2 mo. term	3 mo. term	4 mo. term	5 mo. term
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1	50%	58%	67%	75%	83%	92%	100%	8%	17%	25%	33%	42%
2	50	58	66	75	83	91	100	8	16	25	33	42
3	50	58	66	74	83	91	99	8	16	25	33	41
4	50	57	66	74	82	91	99	8	16	24	33	41
5	49	57	65	74	82	90	99	7	16	24	32	41
6	49	57	65	73	82	90	99	7	15	24	32	41
7	49	56	65	73	82	90	98	7	15	24	32	40
8	48	56	65	73	81	90	98	7	15	23	32	40
9	48	56	64	73	81	89	98	6	15	23	31	40
10	48	56	64	72	81	89	98	6	14	23	31	39
11	48	55	64	72	81	89	97	6	14	22	31	39
12	47	55	64	72	80	88	97	5	14	22	30	39
13	47	55	63	72	80	88	97	5	13	22	30	39
14	47	55	63	71	80	88	96	5	13	22	30	38
15	47	54	63	71	79	88	96	5	13	21	30	38
16	46	54	62	71	79	87	96	4	13	21	29	38
17	46	54	62	70	79	87	96	4	12	21	29	38
18	46	53	62	70	79	87	95	4	12	21	29	37
19	45	53	62	70	78	87	95	4	12	20	28	37
20	45	53	61	70	78	86	95	3	12	20	28	37
21	45	53	61	69	78	86	95	3	11	20	28	36
22	45	52	61	69	78	86	94	3	11	19	28	36
23	44	52	61	69	77	85	94	2	11	19	27	36
24	44	52	60	68	77	85	94	2	10	19	27	36
25	44	52	60	68	77	85	93	2	10	19	27	35
26	44	51	60	68	76	85	93	2	10	18	27	35
27	43	51	59	68	76	84	93	1	10	18	26	35
28	43	51	59	67	76	84	93	1	9	18	26	35
29	43	50	59	67	76	84	92	1	9	18	26	34
30	42	50	59	67	75	84	92	1	9	17	25	34
31	42	50	58	67	75	83	92	0	8	17	25	34

Use July column for transactions which expire July 31.

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September

Effective Date of Transaction in September	EXPIRY MONTH											
	5 mo. term	6 mo. term	7 mo. term	8 mo. term	9 mo. term	10 mo. term	11 mo. term	12 mo. term	1 mo. term	2 mo. term	3 mo. term	4 mo. term
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1	42%	50%	58%	66%	75%	83%	92%	100%	8%	17%	25%	33%
2	42	49	58	66	75	83	91	100	8	16	25	33
3	41	49	58	66	74	82	91	99	8	16	24	33
4	41	49	57	65	74	82	91	99	7	16	24	33
5	41	48	57	65	74	82	90	99	7	16	24	32
6	41	48	57	65	73	82	90	99	7	15	24	32
7	40	48	56	65	73	81	90	98	7	15	23	32
8	40	48	56	64	73	81	90	98	6	15	23	32
9	40	47	56	64	73	81	89	98	6	15	23	31
10	39	47	56	64	72	81	89	98	6	14	22	31
11	39	47	55	64	72	80	89	97	5	14	22	31
12	39	47	55	63	72	80	88	97	5	14	22	30
13	39	46	55	63	72	80	88	97	5	13	22	30
14	38	46	55	63	71	79	88	96	5	13	21	30
15	38	46	54	62	71	79	88	96	4	13	21	30
16	38	45	54	62	71	79	87	96	4	13	21	29
17	38	45	54	62	70	79	87	96	4	12	21	29
18	37	45	53	62	70	78	87	95	4	12	20	29
19	37	45	53	61	70	78	87	95	3	12	20	28
20	37	44	53	61	70	78	86	95	3	12	20	28
21	36	44	53	61	69	78	86	95	3	11	19	28
22	36	44	52	61	69	77	86	94	2	11	19	28
23	36	44	52	60	69	77	85	94	2	11	19	27
24	36	43	52	60	68	77	85	94	2	10	19	27
25	35	43	52	60	68	76	85	93	2	10	18	27
26	35	43	51	59	68	76	85	93	1	10	18	27
27	35	42	51	59	68	76	84	93	1	10	18	26
28	35	42	51	59	67	76	84	93	1	9	18	26
29	34	42	50	59	67	75	84	92	1	9	17	26
30	34	42	50	58	67	75	84	92	0	9	17	25

Use August column for transactions which expire August 31.

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October

Effective Date of Transaction in October	EXPIRY MONTH											
	4 mo. term	5 mo. term	6 mo. term	7 mo. term	8 mo. term	9 mo. term	10 mo. term	11 mo. term	12 mo. term	1 mo. term	2 mo. term	3 mo. term
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1	34%	41%	50%	58%	67%	75%	83%	92%	100%	8%	17%	25%
2	33	41	50	58	66	75	83	92	100	8	16	25
3	33	41	49	58	66	74	83	91	99	8	16	25
4	33	41	49	57	66	74	82	91	99	8	16	24
5	33	40	49	57	65	74	82	91	99	7	16	24
6	32	40	48	57	65	73	82	90	99	7	15	24
7	32	40	48	56	65	73	82	90	98	7	15	24
8	32	39	48	56	65	73	81	90	98	7	15	23
9	32	39	48	56	64	73	81	90	98	6	15	23
10	31	39	47	56	64	72	81	89	98	6	14	23
11	31	39	47	55	64	72	81	89	97	6	14	22
12	31	38	47	55	64	72	80	89	97	5	14	22
13	30	38	47	55	63	72	80	88	97	5	13	22
14	30	38	46	55	63	71	80	88	96	5	13	22
15	30	38	46	54	63	71	79	88	96	5	13	21
16	30	37	46	54	62	71	79	88	96	4	13	21
17	29	37	45	54	62	70	79	87	96	4	12	21
18	29	37	45	53	62	70	79	87	95	4	12	21
19	29	36	45	53	62	70	78	87	95	4	12	20
20	28	36	45	53	61	70	78	87	95	3	12	20
21	28	36	44	53	61	69	78	86	95	3	11	20
22	28	36	44	52	61	69	78	86	94	3	11	19
23	28	35	44	52	61	69	77	86	94	2	11	19
24	27	35	44	52	60	68	77	85	94	2	10	19
25	27	35	43	52	60	68	77	85	93	2	10	19
26	27	35	43	51	60	68	76	85	93	2	10	18
27	27	34	43	51	59	68	76	85	93	1	10	18
28	26	34	42	51	59	67	76	84	93	1	9	18
29	26	34	42	50	59	67	76	84	92	1	9	18
30	26	33	42	50	59	67	75	84	92	1	9	17
31	25	33	42	50	58	67	75	84	92	0	8	17

Use September column for transactions which expire September 30.

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November

Effective Date of Transaction in November	EXPIRY MONTH											
	3 mo. term	4 mo. term	5 mo. term	6 mo. term	7 mo. term	8 mo. term	9 mo. term	10 mo. term	11 mo. term	12 mo. term	1 mo. term	2 mo. term
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1	25%	33%	41%	50%	58%	66%	75%	83%	92%	100%	8%	17%
2	25	33	41	49	58	66	75	83	91	100	8	16
3	25	32	41	49	58	66	74	83	91	99	8	16
4	24	32	41	49	57	65	74	82	91	99	7	16
5	24	32	40	48	57	65	74	82	90	99	7	16
6	24	32	40	48	57	65	73	82	90	99	7	15
7	24	31	40	48	56	65	73	82	90	98	7	15
8	23	31	39	48	56	64	73	81	90	98	6	15
9	23	31	39	47	56	64	73	81	89	98	6	15
10	23	30	39	47	56	64	72	81	89	98	6	14
11	22	30	39	47	55	64	72	81	89	97	5	14
12	22	30	38	47	55	63	72	80	88	97	5	14
13	22	30	38	46	55	63	72	80	88	97	5	13
14	22	29	38	46	55	63	71	80	88	96	5	13
15	21	29	38	46	54	62	71	79	88	96	4	13
16	21	29	37	45	54	62	71	79	87	96	4	13
17	21	28	37	45	54	62	70	79	87	96	4	12
18	21	28	37	45	53	62	70	79	87	95	4	12
19	20	28	36	45	53	61	70	78	87	95	3	12
20	20	28	36	44	53	61	70	78	86	95	3	12
21	20	27	36	44	53	61	69	78	86	95	3	11
22	19	27	36	44	52	61	69	78	86	94	2	11
23	19	27	35	44	52	60	69	77	85	94	2	11
24	19	27	35	43	52	60	68	77	85	94	2	10
25	19	26	35	43	52	60	68	77	85	93	2	10
26	18	26	35	43	51	59	68	76	85	93	1	10
27	18	26	34	42	51	59	68	76	84	93	1	10
28	18	25	34	42	51	59	67	76	84	93	1	9
29	18	25	34	42	50	59	67	76	84	92	1	9
30	17	25	33	42	50	58	67	75	84	92	0	9

Use October column for transactions which expire October 31.

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December

Effective Date of Transaction in December	EXPIRY MONTH											
	2 mo. term	3 mo. term	4 mo. term	5 mo. term	6 mo. term	7 mo. term	8 mo. term	9 mo. term	10 mo. term	11 mo. term	12 mo. term	1 mo. term
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1	17%	25%	33%	41%	50%	58%	67%	75%	83%	92%	100%	8%
2	17	24	33	41	50	58	66	75	83	92	100	8
3	16	24	33	41	49	58	66	75	83	91	99	8
4	16	24	32	41	49	57	66	74	82	91	99	8
5	16	24	32	40	49	57	65	74	82	91	99	7
6	16	23	32	40	48	57	65	74	82	90	99	7
7	15	23	32	40	48	56	65	73	82	90	98	7
8	15	23	31	39	48	56	65	73	81	90	98	7
9	15	22	31	39	48	56	64	73	81	90	98	6
10	15	22	31	39	47	56	64	73	81	89	98	6
11	14	22	30	39	47	55	64	72	81	89	97	6
12	14	22	30	38	47	55	64	72	80	89	97	5
13	14	21	30	38	47	55	63	72	80	88	97	5
14	13	21	30	38	46	55	63	72	80	88	96	5
15	13	21	29	38	46	54	63	71	79	88	96	5
16	13	21	29	37	46	54	62	71	79	88	96	4
17	13	20	29	37	45	54	62	71	79	87	96	4
18	12	20	28	37	45	53	62	70	79	87	95	4
19	12	20	28	36	45	53	62	70	78	87	95	4
20	12	19	28	36	45	53	61	70	78	87	95	3
21	12	19	28	36	44	53	61	70	78	86	95	3
22	11	19	27	36	44	52	61	69	78	86	94	3
23	11	19	27	35	44	52	61	69	77	86	94	2
24	11	18	27	35	44	52	60	69	77	85	94	2
25	10	18	27	35	43	52	60	68	77	85	93	2
26	10	18	26	35	43	51	60	68	76	85	93	2
27	10	18	26	34	43	51	59	68	76	85	93	1
28	10	17	26	34	42	51	59	68	76	84	93	1
29	9	17	25	34	42	50	59	67	76	84	92	1
30	9	17	25	33	42	50	59	67	75	84	92	1
31	9	16	25	33	42	50	58	67	75	84	92	0

Use November column for transactions which expire November 30.

B. Premium Prorate Instructions for NonMonth End Expiries

New Plate and Renew Plate Transactions

To find the correct percentage for prorating insurance premiums for New Plate and Renew Plate transactions, do the following:

1. Determine the annual net premium for the transaction.
2. Using Table B2: Numeric Equivalents for Year 2, find the number corresponding to the expiry date of the transaction.
3. If the effective date of the transaction is in the same calendar year as the expiry date, then use Table B2 again to find the number corresponding to the effective date.
4. If the effective date of the transaction is in the year *before* the expiry date, then use Table B1: Numeric Equivalents for Year 1, to find the number corresponding to the effective date.
5. Subtract the number of the effective date from the number of the expiry date.
6. Add 1 to the result. This gives the number of days for which to charge premium.
7. Use Table B3: Prorate Percentage, to find the applicable prorate percentage.
8. Multiply the annual net premium by this prorate percentage to calculate the prorated premium.

Change Transactions

To apply the correct prorate percentage to insurance premium for a Change transaction, do the following:

1. Determine the annual net premium for the transaction.
2. Calculate the difference, if any, between the annual net premium and previous annual net premium to arrive at the premium subtotal.
3. Using Table B2: Numeric Equivalents for Year 2, find the number corresponding to the expiry date of the transaction.
4. If the effective date of the transaction is in the same calendar year as the expiry date, then use Table B2 again to find the number corresponding to the effective date.
5. If the effective date of the transaction is in the year *before* the expiry date, then use Table B1: Numeric Equivalents for Year 1, to find the number corresponding to the effective date.
6. Subtract the number of the effective date from the number of the expiry date.
7. Add 1 to the result. This gives the number of days for which to charge premium.
8. Use Table B3: Prorate Percentage, to find the applicable prorate percentage.
9. Multiply the premium subtotal by this prorate percentage to calculate the prorated premium.

Cancellations

To find the correct percentage for prorating insurance premiums for Cancellation transactions, do the following:

1. Determine the annual net premium for the transaction.

2. Using Table B2: Numeric Equivalents for Year 2, find the number corresponding to the expiry date of the transaction.
3. If the effective date of the transaction is in the same calendar year as the expiry date, then use Table B2 again to find the number corresponding to the effective date.
4. If the effective date of the transaction is in the year *before* the expiry date, then use Table B1: Numeric Equivalents for Year 1, to find the number corresponding to the effective date.
5. Subtract the number of the effective date from the number of the expiry date.
6. Use Table B3: Prorate Percentage, to find the applicable prorate percentage.
7. Multiply the annual net premium by this prorate percentage to calculate the insurance premium cancellation refund (not including the cancellation charge).

Table B1: Numeric Equivalents for Year 1

January		February		March		April	
Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.
JAN 01	001	FEB 01	032	MAR 01	060	APR 01	091
JAN 02	002	FEB 02	033	MAR 02	061	APR 02	092
JAN 03	003	FEB 03	034	MAR 03	062	APR 03	093
JAN 04	004	FEB 04	035	MAR 04	063	APR 04	094
JAN 05	005	FEB 05	036	MAR 05	064	APR 05	095
JAN 06	006	FEB 06	037	MAR 06	065	APR 06	096
JAN 07	007	FEB 07	038	MAR 07	066	APR 07	097
JAN 08	008	FEB 08	039	MAR 08	067	APR 08	098
JAN 09	009	FEB 09	040	MAR 09	068	APR 09	099
JAN 10	010	FEB 10	041	MAR 10	069	APR 10	100
JAN 11	011	FEB 11	042	MAR 11	070	APR 11	101
JAN 12	012	FEB 12	043	MAR 12	071	APR 12	102
JAN 13	013	FEB 13	044	MAR 13	072	APR 13	103
JAN 14	014	FEB 14	045	MAR 14	073	APR 14	104
JAN 15	015	FEB 15	046	MAR 15	074	APR 15	105
JAN 16	016	FEB 16	047	MAR 16	075	APR 16	106
JAN 17	017	FEB 17	048	MAR 17	076	APR 17	107
JAN 18	018	FEB 18	049	MAR 18	077	APR 18	108
JAN 19	019	FEB 19	050	MAR 19	078	APR 19	109
JAN 20	020	FEB 20	051	MAR 20	079	APR 20	110
JAN 21	021	FEB 21	052	MAR 21	080	APR 21	111
JAN 22	022	FEB 22	053	MAR 22	081	APR 22	112
JAN 23	023	FEB 23	054	MAR 23	082	APR 23	113
JAN 24	024	FEB 24	055	MAR 24	083	APR 24	114
JAN 25	025	FEB 25	056	MAR 25	084	APR 25	115
JAN 26	026	FEB 26	057	MAR 26	085	APR 26	116
JAN 27	027	FEB 27	058	MAR 27	086	APR 27	117
JAN 28	028	FEB 28	059	MAR 28	087	APR 28	118
JAN 29	029	FEB 29	059	MAR 29	088	APR 29	119
JAN 30	030			MAR 30	089	APR 30	120
JAN 31	031			MAR 31	090		

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May		June		July		August	
Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.
MAY 01	121	JUN 01	152	JUL 01	182	AUG 01	213
MAY 02	122	JUN 02	153	JUL 02	183	AUG 02	214
MAY 03	123	JUN 03	154	JUL 03	184	AUG 03	215
MAY 04	124	JUN 04	155	JUL 04	185	AUG 04	216
MAY 05	125	JUN 05	156	JUL 05	186	AUG 05	217
MAY 06	126	JUN 06	157	JUL 06	187	AUG 06	218
MAY 07	127	JUN 07	158	JUL 07	188	AUG 07	219
MAY 08	128	JUN 08	159	JUL 08	189	AUG 08	220
MAY 09	129	JUN 09	160	JUL 09	190	AUG 09	221
MAY 10	130	JUN 10	161	JUL 10	191	AUG 10	222
MAY 11	131	JUN 11	162	JUL 11	192	AUG 11	223
MAY 12	132	JUN 12	163	JUL 12	193	AUG 12	224
MAY 13	133	JUN 13	164	JUL 13	194	AUG 13	225
MAY 14	134	JUN 14	165	JUL 14	195	AUG 14	226
MAY 15	135	JUN 15	166	JUL 15	196	AUG 15	227
MAY 16	136	JUN 16	167	JUL 16	197	AUG 16	228
MAY 17	137	JUN 17	168	JUL 17	198	AUG 17	229
MAY 18	138	JUN 18	169	JUL 18	199	AUG 18	230
MAY 19	139	JUN 19	170	JUL 19	200	AUG 19	231
MAY 20	140	JUN 20	171	JUL 20	201	AUG 20	232
MAY 21	141	JUN 21	172	JUL 21	202	AUG 21	233
MAY 22	142	JUN 22	173	JUL 22	203	AUG 22	234
MAY 23	143	JUN 23	174	JUL 23	204	AUG 23	235
MAY 24	144	JUN 24	175	JUL 24	205	AUG 24	236
MAY 25	145	JUN 25	176	JUL 25	206	AUG 25	237
MAY 26	146	JUN 26	177	JUL 26	207	AUG 26	238
MAY 27	147	JUN 27	178	JUL 27	208	AUG 27	239
MAY 28	148	JUN 28	179	JUL 28	209	AUG 28	240
MAY 29	149	JUN 29	180	JUL 29	210	AUG 29	241
MAY 30	150	JUN 30	181	JUL 30	211	AUG 30	242
MAY 31	151			JUL 31	212	AUG 31	243

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September		October		November		December	
Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.
SEP 01	244	OCT 01	274	NOV 01	305	DEC 01	335
SEP 02	245	OCT 02	275	NOV 02	306	DEC 02	336
SEP 03	246	OCT 03	276	NOV 03	307	DEC 03	337
SEP 04	247	OCT 04	277	NOV 04	308	DEC 04	338
SEP 05	248	OCT 05	278	NOV 05	309	DEC 05	339
SEP 06	249	OCT 06	279	NOV 06	310	DEC 06	340
SEP 07	250	OCT 07	280	NOV 07	311	DEC 07	341
SEP 08	251	OCT 08	281	NOV 08	312	DEC 08	342
SEP 09	252	OCT 09	282	NOV 09	313	DEC 09	343
SEP 10	253	OCT 10	283	NOV 10	314	DEC 10	344
SEP 11	254	OCT 11	284	NOV 11	315	DEC 11	345
SEP 12	255	OCT 12	285	NOV 12	316	DEC 12	346
SEP 13	256	OCT 13	286	NOV 13	317	DEC 13	347
SEP 14	257	OCT 14	287	NOV 14	318	DEC 14	348
SEP 15	258	OCT 15	288	NOV 15	319	DEC 15	349
SEP 16	259	OCT 16	289	NOV 16	320	DEC 16	350
SEP 17	260	OCT 17	290	NOV 17	321	DEC 17	351
SEP 18	261	OCT 18	291	NOV 18	322	DEC 18	352
SEP 19	262	OCT 19	292	NOV 19	323	DEC 19	353
SEP 20	263	OCT 20	293	NOV 20	324	DEC 20	354
SEP 21	264	OCT 21	294	NOV 21	325	DEC 21	355
SEP 22	265	OCT 22	295	NOV 22	326	DEC 22	356
SEP 23	266	OCT 23	296	NOV 23	327	DEC 23	357
SEP 24	267	OCT 24	297	NOV 24	328	DEC 24	358
SEP 25	268	OCT 25	298	NOV 25	329	DEC 25	359
SEP 26	269	OCT 26	299	NOV 26	330	DEC 26	360
SEP 27	270	OCT 27	300	NOV 27	331	DEC 27	361
SEP 28	271	OCT 28	301	NOV 28	332	DEC 28	362
SEP 29	272	OCT 29	302	NOV 29	333	DEC 29	363
SEP 30	273	OCT 30	303	NOV 30	334	DEC 30	364
		OCT 31	304			DEC 31	365

Table B2: Numeric Equivalent for Year 2

January		February		March		April	
Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.
JAN 01	366	FEB 01	397	MAR 01	425	APR 01	456
JAN 02	367	FEB 02	398	MAR 02	426	APR 02	457
JAN 03	368	FEB 03	399	MAR 03	427	APR 03	458
JAN 04	369	FEB 04	400	MAR 04	428	APR 04	459
JAN 05	370	FEB 05	401	MAR 05	429	APR 05	460
JAN 06	371	FEB 06	402	MAR 06	430	APR 06	461
JAN 07	372	FEB 07	403	MAR 07	431	APR 07	462
JAN 08	373	FEB 08	404	MAR 08	432	APR 08	463
JAN 09	374	FEB 09	405	MAR 09	433	APR 09	464
JAN 10	375	FEB 10	406	MAR 10	434	APR 10	465
JAN 11	376	FEB 11	407	MAR 11	435	APR 11	466
JAN 12	377	FEB 12	408	MAR 12	436	APR 12	467
JAN 13	378	FEB 13	409	MAR 13	437	APR 13	468
JAN 14	379	FEB 14	410	MAR 14	438	APR 14	469
JAN 15	380	FEB 15	411	MAR 15	439	APR 15	470
JAN 16	381	FEB 16	412	MAR 16	440	APR 16	471
JAN 17	382	FEB 17	413	MAR 17	441	APR 17	472
JAN 18	383	FEB 18	414	MAR 18	442	APR 18	473
JAN 19	384	FEB 19	415	MAR 19	443	APR 19	474
JAN 20	385	FEB 20	416	MAR 20	444	APR 20	475
JAN 21	386	FEB 21	417	MAR 21	445	APR 21	476
JAN 22	387	FEB 22	418	MAR 22	446	APR 22	477
JAN 23	388	FEB 23	419	MAR 23	447	APR 23	478
JAN 24	389	FEB 24	420	MAR 24	448	APR 24	479
JAN 25	390	FEB 25	421	MAR 25	449	APR 25	480
JAN 26	391	FEB 26	422	MAR 26	450	APR 26	481
JAN 27	392	FEB 27	423	MAR 27	451	APR 27	482
JAN 28	393	FEB 28	424	MAR 28	452	APR 28	483
JAN 29	394	FEB 29	424	MAR 29	453	APR 29	484
JAN 30	395			MAR 30	454	APR 30	485
JAN 31	396			MAR 31	455		

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May		June		July		August	
Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.
MAY 01	486	JUN 01	517	JUL 01	547	AUG 01	578
MAY 02	487	JUN 02	518	JUL 02	548	AUG 02	579
MAY 03	488	JUN 03	519	JUL 03	549	AUG 03	580
MAY 04	489	JUN 04	520	JUL 04	550	AUG 04	581
MAY 05	490	JUN 05	521	JUL 05	551	AUG 05	582
MAY 06	491	JUN 06	522	JUL 06	552	AUG 06	583
MAY 07	492	JUN 07	523	JUL 07	553	AUG 07	584
MAY 08	493	JUN 08	524	JUL 08	554	AUG 08	585
MAY 09	494	JUN 09	525	JUL 09	555	AUG 09	586
MAY 10	495	JUN 10	526	JUL 10	556	AUG 10	587
MAY 11	496	JUN 11	527	JUL 11	557	AUG 11	588
MAY 12	497	JUN 12	528	JUL 12	558	AUG 12	589
MAY 13	498	JUN 13	529	JUL 13	559	AUG 13	590
MAY 14	499	JUN 14	530	JUL 14	560	AUG 14	591
MAY 15	500	JUN 15	531	JUL 15	561	AUG 15	592
MAY 16	501	JUN 16	532	JUL 16	562	AUG 16	593
MAY 17	502	JUN 17	533	JUL 17	563	AUG 17	594
MAY 18	503	JUN 18	534	JUL 18	564	AUG 18	595
MAY 19	504	JUN 19	535	JUL 19	565	AUG 19	596
MAY 20	505	JUN 20	536	JUL 20	566	AUG 20	597
MAY 21	506	JUN 21	537	JUL 21	567	AUG 21	598
MAY 22	507	JUN 22	538	JUL 22	568	AUG 22	599
MAY 23	508	JUN 23	539	JUL 23	569	AUG 23	600
MAY 24	509	JUN 24	540	JUL 24	570	AUG 24	601
MAY 25	510	JUN 25	541	JUL 25	571	AUG 25	602
MAY 26	511	JUN 26	542	JUL 26	572	AUG 26	603
MAY 27	512	JUN 27	543	JUL 27	573	AUG 27	604
MAY 28	513	JUN 28	544	JUL 28	574	AUG 28	605
MAY 29	514	JUN 29	545	JUL 29	575	AUG 29	606
MAY 30	515	JUN 30	546	JUL 30	576	AUG 30	607
MAY 31	516			JUL 31	577	AUG 31	608
September		October		November		December	

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 Effective: June 1, 2007

Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.
SEP 01	609	OCT 01	639	NOV 01	670	DEC 01	700
SEP 02	610	OCT 02	640	NOV 02	671	DEC 02	701
SEP 03	611	OCT 03	641	NOV 03	672	DEC 03	702
SEP 04	612	OCT 04	642	NOV 04	673	DEC 04	703
SEP 05	613	OCT 05	643	NOV 05	674	DEC 05	704
SEP 06	614	OCT 06	644	NOV 06	675	DEC 06	705
SEP 07	615	OCT 07	645	NOV 07	676	DEC 07	706
SEP 08	616	OCT 08	646	NOV 08	677	DEC 08	707
SEP 09	617	OCT 09	647	NOV 09	678	DEC 09	708
SEP 10	618	OCT 10	648	NOV 10	679	DEC 10	709
SEP 11	619	OCT 11	649	NOV 11	680	DEC 11	710
SEP 12	620	OCT 12	650	NOV 12	681	DEC 12	711
SEP 13	621	OCT 13	651	NOV 13	682	DEC 13	712
SEP 14	622	OCT 14	652	NOV 14	683	DEC 14	713
SEP 15	623	OCT 15	653	NOV 15	684	DEC 15	714
SEP 16	624	OCT 16	654	NOV 16	685	DEC 16	715
SEP 17	625	OCT 17	655	NOV 17	686	DEC 17	716
SEP 18	626	OCT 18	656	NOV 18	687	DEC 18	717
SEP 19	627	OCT 19	657	NOV 19	688	DEC 19	718
SEP 20	628	OCT 20	658	NOV 20	689	DEC 20	719
SEP 21	629	OCT 21	659	NOV 21	690	DEC 21	720
SEP 22	630	OCT 22	660	NOV 22	691	DEC 22	721
SEP 23	631	OCT 23	661	NOV 23	692	DEC 23	722
SEP 24	632	OCT 24	662	NOV 24	693	DEC 24	723
SEP 25	633	OCT 25	663	NOV 25	694	DEC 25	724
SEP 26	634	OCT 26	664	NOV 26	695	DEC 26	725
SEP 27	635	OCT 27	665	NOV 27	696	DEC 27	726
SEP 28	636	OCT 28	666	NOV 28	697	DEC 28	727
SEP 29	637	OCT 29	667	NOV 29	698	DEC 29	728
SEP 30	638	OCT 30	668	NOV 30	699	DEC 30	729
		OCT 31	669			DEC 31	730

Table B3: Prorate Percentage

No. of Days	%	No. of Days	%	No. of Days	%	No. of Days	%	No. of Days	%	No. of Days	%	No. of Days	%
1	0	35	10	69	19	103	28	137	38	171	47	205	56
2	1	36	10	70	19	104	28	138	38	172	47	206	56
3	1	37	10	71	19	105	29	139	38	173	47	207	57
4	1	38	10	72	20	106	29	140	38	174	48	208	57
5	1	39	11	73	20	107	29	141	39	175	48	209	57
6	2	40	11	74	20	108	30	142	39	176	48	210	58
7	2	41	11	75	21	109	30	143	39	177	48	211	58
8	2	42	12	76	21	110	30	144	39	178	49	212	58
9	2	43	12	77	21	111	30	145	40	179	49	213	58
10	3	44	12	78	21	112	31	146	40	180	49	214	59
11	3	45	12	79	22	113	31	147	40	181	50	215	59
12	3	46	13	80	22	114	31	148	41	182	50	216	59
13	4	47	13	81	22	115	32	149	41	183	50	217	59
14	4	48	13	82	22	116	32	150	41	184	50	218	60
15	4	49	13	83	23	117	32	151	41	185	51	219	60
16	4	50	14	84	23	118	32	152	42	186	51	220	60
17	5	51	14	85	23	119	33	153	42	187	51	221	61
18	5	52	14	86	24	120	33	154	42	188	52	222	61
19	5	53	15	87	24	121	33	155	42	189	52	223	61
20	5	54	15	88	24	122	33	156	43	190	52	224	61
21	6	55	15	89	24	123	34	157	43	191	52	225	62
22	6	56	15	90	25	124	34	158	43	192	53	226	62
23	6	57	16	91	25	125	34	159	44	193	53	227	62
24	7	58	16	92	25	126	35	160	44	194	53	228	62
25	7	59	16	93	25	127	35	161	44	195	53	229	63
26	7	60	16	94	26	128	35	162	44	196	54	230	63
27	7	61	17	95	26	129	35	163	45	197	54	231	63
28	8	62	17	96	26	130	36	164	45	198	54	232	64
29	8	63	17	97	27	131	36	165	45	199	55	233	64
30	8	64	18	98	27	132	36	166	45	200	55	234	64
31	8	65	18	99	27	133	36	167	46	201	55	235	64
32	9	66	18	100	27	134	37	168	46	202	55	236	65

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33	9	67	18	101	28	135	37	169	46	203	56	237	65
34	9	68	19	102	28	136	37	170	47	204	56	238	65

Table 3B (Continued): Prorate Percentage

No. of Days	%	No. of Days	%	No. of Days	%	No. of Days	%	No. of Days	%	No. of Days	%	No. of Days	%
239	65	258	71	277	76	296	81	315	86	334	92	353	97
240	66	259	71	278	76	297	81	316	87	335	92	354	97
241	66	260	71	279	76	298	82	317	87	336	92	355	97
242	66	261	72	280	77	299	82	318	87	337	92	356	98
243	67	262	72	281	77	300	82	319	87	338	93	357	98
244	67	263	72	282	77	301	82	320	88	339	93	358	98
245	67	264	72	283	78	302	83	321	88	340	93	359	98
246	67	265	73	284	78	303	83	322	88	341	93	360	99
247	68	266	73	285	78	304	83	323	88	342	94	361	99
248	68	267	73	286	78	305	84	324	89	343	94	362	99
249	68	268	73	287	79	306	84	325	89	344	94	363	99
250	68	269	74	288	79	307	84	326	89	345	95	364	100
251	69	270	74	289	79	308	84	327	90	346	95	365	100
252	69	271	74	290	79	309	85	328	90	347	95		
253	69	272	75	291	80	310	85	329	90	348	95		
254	70	273	75	292	80	311	85	330	90	349	96		
255	70	274	75	293	80	312	85	331	91	350	96		
256	70	275	75	294	81	313	86	332	91	351	96		
257	70	276	76	295	81	314	86	333	91	352	96		

**SCHEDULE U
 OWNER'S INTERIM CERTIFICATE OF INSURANCE (APV38) PREMIUMS**

To determine the premiums for Owner's Interim Certificate of Insurance (APV38), refer to the fee set out in Table 1 and add the fee for extended Third Party Legal Liability in Table 2.

Table 1: Basic Third Party Legal Liability, Accident Benefits, Underinsured Motorist Protection

Declared Value	No. of Days Coverage			Applicable Coverage
	Up To 10 Days	11 — 20 Days	21 — 31 Days	
Up to \$5000	28	43	56	Basic Third Party Legal Liability \$200,000 Accident Benefits Underinsured Motorist Protection
\$5,001 to \$10,000	28	43	56	Basic Third Party Legal Liability \$200,000 Accident Benefits Underinsured Motorist Protection
\$10,001 to \$20,000	28	43	56	Basic Third Party Legal Liability \$200,000 Accident Benefits Underinsured Motorist Protection
\$20,001 to \$35,000	34	56	70	Basic Third Party Legal Liability \$200,000 Accident Benefits Underinsured Motorist Protection
\$35,001 to \$50,000	43	70	84	Basic Third Party Legal Liability \$200,000 Accident Benefits Underinsured Motorist Protection
\$50,001 to \$100,000	56	91	113	Basic Third Party Legal Liability \$200,000 Accident Benefits Underinsured Motorist Protection
Over \$100,000	84	141	168	Basic Third Party Legal Liability \$200,000 Accident Benefits Underinsured Motorist Protection

Table 2: Extended Third Party Legal Liability (Add to the Basic Third Party Legal Liability Premium from Table 1)

Up To 10 Days	11 — 20 Days	21 — 31 Days	Additional Third Party Legal Liability Coverage
\$ 7	\$12	\$14	to increase to \$1,000,000 inclusive.
14	23	29	to increase to \$5,000,000 inclusive.

Expiry Date of Policy:

Any period up to 31 days maximum.

Short Term Surcharge:

Short term surcharges do not apply to premiums for Owner's Interim Certificate of Insurance (APV38).

**SCHEDULE V
MINIMUM AND RETAINED PREMIUMS FOR SPECIAL COVERAGES**

a) **APV 96 / MV4001 Combined Non-Resident Commercial Vehicle Permit and Insurance Certificate**

All premiums charged are minimum retained.

b) **APV 97 / MV1804 Combined Certificate of Registration of a Non-Resident Motor Vehicle and Insurance Certificate**

All premiums charged are minimum retained.
Minimum premium is \$16.

c) **APV 37 / MV1805 Owners Certificate of Insurance for Highway Crossing Permit**

All premiums charged are minimum and retained.

d) **APV 38 Binder for Owner's Interim Certificate of Insurance**

All premiums charged are minimum and retained.

e) **APV 44 Vintage Motor Vehicle Policy**

Minimum and retained premium is \$20.

f) **APV 49 Unlicensed Farm Tractor Policy**

Minimum and retained premium is \$15.

g) **MV1915 Licence and Certificate of Insurance (Manufacturer, Trailer Floater)**

Minimum and retained premium is \$15.

h) APV 317 / MV1919 Collector Multi Vehicle Licence and Certificate of Insurance.

Minimum and retained premium is \$25.

i) APV 116A / MV1911 Special Agreement Vehicle Licence and Certificate of Insurance

Minimum and retained premium is \$15.

j) APV 272 Overseas Tourist Policy

All premiums charged are retained.
Minimum premium is \$15.