



May 11, 2007

British Columbia Utilities Commission  
Sixth Floor  
900 Howe Street  
Vancouver, BC V6Z 2N3

Attention: Robert J. Pellatt, Commission Secretary

**Re: Excel Files for ICBC's Rate Design Application - Errata**

Dear Mr. Pellatt:

Attached are the revised excel files of the figures included in Appendix 18 D Actuarial Analysis: Plate Owner Basic Insurance Indicated Base Rate Adjustments and Appendix 18 E Actuarial Analysis: Proposed Year 1 Base Rate, filed with BCUC as part of ICBC's Rate Design Application - Errata.

These excel files are also being posted on [www.icbc.com](http://www.icbc.com).

Yours truly,

A handwritten signature in black ink, appearing to read 'Donnie Wing', with a long horizontal stroke extending to the right.

Donnie Wing  
Senior VP, Insurance, Marketing and Underwriting  
Attachments (2)

Cc: Registered Intervenors

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Sixth Floor  
900 Howe Street  
Vancouver, BC V6Z 2N3

Attention: Robert J. Pellatt, Commission Secretary

**Re: ICBC's Rate Design Application - Errata**

Dear Mr. Pellatt:

In preparing responses to the Information Requests received on ICBC's Rate Design Application, ICBC actuaries identified that there are certain aspects of the rate adjustments calculation performed in Appendix 18 D and in Appendix 18 E that require revision. The revised calculation impacts formulas, numbers and/or charts appearing throughout Chapter 17.3, Appendix 18 C, Appendix 18 D and Appendix 18 E.

As a result of the revisions, private passenger rate class customers, in aggregate, will see their portion of ICBC's total Basic insurance premium increase by an additional \$5 million as compared to the Rate Design Application as filed March 29, 2007, while the commercial rate class customers, in aggregate, will see their portion of total Basic insurance premium decrease by an equivalent amount.

A corrected version of the pages and appendices is enclosed. Also enclosed is Attachment 1 – List of Changes which describes the line by line changes and Attachment 2 – Actuarial Discussion of Revision Appearing in the Errata which provides details of the impact of the corrections.

When reviewing the revisions discussed in Attachment 2, it is important to keep in mind the following:

- The impact to overall revenue is zero dollars.
- All customer groups are impacted, even where a revision was made with respect to one customer group. This is due to the revenue neutrality of the rate adjustments, which requires that rate adjustments made to certain customer groups must be offset by rate adjustments to all other customer groups.

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

Yours truly,

A handwritten signature in black ink, appearing to read "Donnie Wing", with a long horizontal stroke extending to the right.

Donnie Wing  
Senior VP, Insurance, Marketing and Underwriting  
Attachments

Cc: Registered Intervenors



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# **ATTACHMENT 1**

# **LIST OF CHANGES**

## A CHANGES TO VOLUME I, CHAPTER 17.3

p. 17.3-8, par. 27	Replacing “69%” with “80%”
p. 17.3-8, par. 27	Replacing “The remaining 31% of personal rate class customers will require an additional rate adjustment in Year 2” with “After two years of capped rate adjustments, an additional 19% of customers will be at their indicated base rate. The remaining 1% of personal rate class customers will require an additional rate adjustment in Year 3”
p. 17.3-8, par. 28	Replacing “58%” with “72%”
p. 17.3-8, par. 28	Replacing “38%” with “24%”
p. 17.3-8, par. 28	Replacing “1%” with “0.4%”
p. 17.3-8, par. 30, first bullet	Replacing “\$14 million” with “\$9 million”
p. 17.3-9, par. 30, third bullet	Replacing “six” with “three”
p. 17.3-10, Figure 17.3.1	Graph revised
p. 17.3-10, Figure 17.3.2	Graph revised
p. 17.3-11, Figure 17.3.3	Graph revised
p. 17.3-11, Figure 17.3.4	Graph revised
p. 17.3-12, Figure 17.3.5	Graph revised
p. 17.3-12, Figure 17.3.6	Graph revised
p. 17.3-13, Figure 17.3.7	Graph revised
p. 17.3-13, Figure 17.3.8	Graph revised
p. 17.3-14, par. 37	Replacing “All groups, but one, ” with “Most groups”
p. 17.3-14, Figure 17.3.9	Graph revised
p. 17.3-14, Figure 17.3.10	Graph revised
p. 17.3-15, par. 38	Replacing “All” with “The majority of”
p. 17.3-15, Figure 17.3.11	Graph revised
p. 17.3-15, Figure 17.3.12	Graph revised

## B CHANGES TO VOLUME II, APPENDIX 18 C

p. 18 C-6, par. 17	Numerator of "Exper. rate": Revising "Loss Cost x (1 + ULAE%) x (1 – Invest. Credit) + Per-Policy Exp. – Misc.Revenue" with "Loss Cost x (1 + ULAE%) + Per-Policy Exp. – Inv.Credit x Loss Cost – Misc.Revenues"
p. 18 C-6, par. 17	Capital Provision formula revising "...lines 1 & 2.." with "...lines a & b..."

## C CHANGES TO VOLUME II, APPENDIX 18 D

p. 18 D-2, Figure 18.D.1	Graph revised
p. 18 D-2, Figure 18.D.2	Graph revised
p. 18 D-3, Figure 18 D.3	Graph revised
p. 18 D-3, Figure 18 D.4	Graph revised
p. 18 D-4, Figure 18.D.5	Graph revised
p. 18 D-4, Figure 18.D.6	Graph revised
pp. 18.D-5 to 18.D-158	Footnote (a) numerator: Revising "Loss Cost x (1 + ULAE%) x (1 – Investment Credit) + Per-Policy Exp. – Misc.Revenues" with "Loss Cost x (1 + ULAE%) + Per-Policy Exp. – Inv.Credit x Loss Cost – Misc.Revenues"
pp. 18.D-5 to 18.D-158	Row 7 revised: "(1+-21.4%)" to "(1 - 21.4%)"
pp. 18.D-5 to 18.D-158	Row 8 revised: "0.969351" to "0.969340"
pp. 18.D-5 to 18.D-158	Row 9 revised: "0.969351" to "0.969340"
pp. 18.D-5 to 18.D-158	Row 11, Trended Ultimate Inc. Loss revised
pp. 18.D-5 to 18.D-158	Row 13, Per-policy expense amounts revised: "82.97" to "82.43" or "17.40" to "16.85"

pp. 18.D-5 to 18.D-8 and 18.D-10	Row 15, Avg Discount /Surcharge factor revised
pp. 18.D-5 to 18.D-158	Row 16 recalculated with revised formula and with revised values from Rows 13 and 15
pp. 18.D-5 to 18.D-158	Row 19 recalculated with revised values from Row 16
pp. 18.D-5 to 18.D-158	Row 20 recalculated with revised values from Row 19
pp. 18.D-5 to 18.D-158	Row 22, Trended Ultimate Inc. Loss revised
pp. 18.D-5 to 18.D-158	Row 24, Per-policy expense amounts revised: "6.57" to "6.51" or "2.01" to "1.95"
pp. 18.D-5 to 18.D-8 and 18.D-10	Row 26, Avg Discount /Surcharge factor revised
pp. 18.D-5 to 18.D-158	Row 27 recalculated with revised formula and with revised values from Row 24 and 26
pp. 18.D-5 to 18.D-158	Row 30 recalculated with revised values from Row 27
pp. 18.D-5 to 18.D-158	Row 31 recalculated with revised values from Row 30
pp. 18.D-5 to 18.D-158	Row 33 numeric values revised
pp. 18.D-5 to 18.D-158	Row 34 numeric values revised

## **D CHANGES TO VOLUME II, APPENDIX 18 E**

p. 18 E-2, Figure 18.E.1	Graph revised
p. 18 E-2, Figure 18.E.2	Graph revised
p. 18 E-3, Figure 18 E.3	Graph revised
p. 18 E-3, Figure 18 E.4	Graph revised
p. 18 E-4, Figure 18.E.5	Graph revised
p. 18 E-4, Figure 18.E.6	Graph revised
pp. 18.E-5 to 18.E-43	Row 2 numeric values revised
pp. 18.E-5 to 18.E-43	Row 3 numeric values revised
pp. 18.E-5 to 18.E-43	Row 4 numeric values revised
pp. 18.E-5 to 18.E-43	Row 5 numeric values revised



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## **ATTACHMENT 2**

# **ACTUARIAL DISCUSSION OF REVISIONS APPEARING IN THE ERRATA**



## **A INTRODUCTION**

In preparing responses to the Information Requests received on ICBC's Rate Design Application, ICBC actuaries identified that there are certain aspects of the rate adjustments calculation performed in Appendix 18 D and in Appendix 18 E that require revision.

When reviewing the discussions in this Attachment, it is important to keep in mind the following:

- The impact to overall revenue is zero dollars.
- All customer groups are impacted, even where a revision is made with respect to one customer group. This is due to the revenue neutrality of the rate adjustments, which requires that a rate adjustment made to certain customer groups must be offset by rate adjustments to all other customer groups.

As a result of the revisions, private passenger rate class customers, in aggregate, will see their portion of ICBC's total Basic insurance premium increase by an additional \$5 million as compared to the Rate Design Application as filed March 29, 2007, while the commercial rate class customers, in aggregate, will see their portion of total Basic insurance premium decrease by an equivalent amount.

## **B DISCUSSION OF INDIVIDUAL REVISIONS**

There were five actuarial issues identified in the Rate Design Application requiring revisions in the rate adjustment calculations. The issues are discussed individually in this Attachment, and are as follows:

1. Recalculation of the Average Discount/Surcharge Factors for five private passenger rate classes
2. Revision of IBNR Factors
3. Revision of Per-Policy Expenses
4. Revision to the Adjusted Experience Rate formula
5. Revision to the process to cap Indicated Rate Adjustments at +/-6%

The “Avg Discount/Surcharge Factors” appearing in Rows 15 and 26 of pp. 18.D-5 to 18.D-8 and 18.D-10 were recalculated. This revision accounts for most of the \$5 million dollar shift in Basic premium from the commercial rate classes to personal rate classes. The recalculation was performed only for the five private passenger rate classes of 001/021, 002/022, 003/033, 004/024 and 007/027. It was intended that the calculation of the average discount/surcharge factors be based on the combined data within each of the five rate classes, but instead the calculation was inadvertently performed on the two subgroups of each the five rate classes and then averaged together using five years of exposures. While this alternative calculation would work well under certain circumstances, in this case there was unequal growth of exposures of the subgroups within each of the rate classes, and therefore the previous calculation was inaccurate. Although the recalculation focused on private passenger rate classes, other customer groups were significantly impacted due to the off-balancing step that preserves the revenue neutrality of the rate adjustments.

The remaining four Revisions had relatively a minor impact on the indicated rate adjustments.

- The “5 yrs Trended Ultimate Inc. Loss” amounts appearing in Rows 11 and 22 of pp. 18.D-5 to 18.D-158 were revised to reflect recalculated IBNR factors. The earned premium used in the determination of the original IBNR factors included earned premium attributable to garage and fleet reporting policies. Because such policies are not included in the rate adjustments proposed in the Rate Design Application, the IBNR factors were re-calculated to exclude these premiums. The portion of earned premium removed was 0.01% of the total. This caused the IBNR factors to change very slightly, which created a barely perceptible change to the indicated base rates.
- The “Per-policy Expenses” appearing in Rows 13 and 24 of pp. 18.D-5 to 18.D-158 were revised to remove broker fees for temporary operation permits (TOP) from the aggregate of expenses that are shared by policyholders. TOP rate classes are not included in the Plate Owner indicated base rate adjustments in the Rate Design Application. The impact of revising the per-policy expense is \$0 for a majority of policyholders.
- The “Adjusted Experience Rate” formula appearing in the footnote of pp. 18.D-5 to 18.D-158 was revised so that the investment credit is applied to loss and ALAE, but not to ULAE, in order to be consistent with the derivation of the investment credit percentage. This revision to the formula has a modest impact on the rate adjustments.

- The process to cap the indicated rate adjustments at plus or minus six percent was modified. The previous capping process resulted in the proposed year 1 rate adjustments for non-senior rate classes to be in the range of -4.7% to +6%, while the proposed year 1 rate adjustments for senior rate classes spanned the range of -6% to +6%,. The revised process achieves proposed year 1 rate adjustments of -6% (or as close as possible due to rounding premium to the nearest dollar) in all cases where indicated rate adjustments exceed a decrease of more than 6%. This revised process to cap the indicated rate adjustments has no impact on the indicated rate adjustments and permits slightly more recognition of the indicated rate decreases in the year 1.



24. ICBC has selected the six percent cap on these rate adjustments with consideration of the following three factors: i) future potential rate changes from revenue requirements applications; ii) feedback from stakeholders; and iii) ICBC rate design principles. Selection of a cap on rate adjustments of the type described in this Chapter must consider that a future revenue requirements rate change could add an additional impact (perhaps two to four percent) on individual customers' rates. The additional potential impact of two to four percent allows for inflationary increases and for potential volatility in claims costs, although it should be emphasized that future annual cost increases cannot be known with certainty. Stakeholders who attended ICBC's workshops in October 2006 expressed general agreement with a cap of ten percent on annual rate changes. With respect to ICBC principles, there is a trade-off in establishing a rate cap between the principle that rates be fair with the principle that rates be stable and predictable. For example, a very low cap on annual rate adjustments would be in accord with the principle of rate stability and predictability, but the phase-in process might extend far into the future until the implementation of the actuarially indicated rate adjustments can be concluded in its entirety. Conversely, a cap on rate adjustments higher than six percent would move rates more quickly towards their actuarially indicated levels, but would likely also result in short-term rate volatility that, combined with a revenue requirements rate change, could potentially exceed ten percent.

25. In the case of Plate Owner Basic, the six percent cap applies to the total of the three coverage rates for each rate class/territory customer group. For Manual Basic, the six percent cap applies to each of the coverage rates. The rate adjustment for a single customer may exceed the six percent cap if the customer's Claim-Rated Scale (CRS) discount or surcharge (or fleet discount or surcharge) changes upon renewal, or if that customer's rate changes for other reasons (e.g., a change in the customer's rate class).

## **E SUMMARY OF IMPACT ON CUSTOMERS**

26. This Section gives a summary of the impact on customers from the implementation of the actuarially indicated base rate adjustments, including 12 graphical summaries. These summaries do not include any impact from a potential 2007 Revenue Requirements rate change different from the 2007 interim rate change or any additional revenue requirements rate change during 2008, as they are unknown at this time. This summary examines the personal rate classes separately from the commercial rate classes. The personal rate classes displayed include personal use, business use, motorcycles, motor homes, and collector vehicles rate classes. The commercial rate



classes are comprised of taxis and limousines, buses, long and short haul trucks, heavy commercial, light commercial, and other miscellaneous rate classes.

27. To achieve the actuarially indicated base rate adjustments, 80% of personal rate class customers require a rate adjustment equal to or less than six percent to have the base rate in Schedule C of the Basic Insurance Tariff reflect their actuarially indicated base rate. After two years of capped rate adjustments, an additional 19% of customers will be at their indicated base rate. The remaining 1% of personal rate class customers will require an additional rate adjustment in Year 3 to bring their base rate to the indicated base rate level.

28. With respect to the commercial rate classes, excluding trailer rate classes, 72% of customers require a rate adjustment equal to or less than six percent to have the base rate in Schedule C of the Basic Insurance Tariff reflect their actuarially indicated base rate. After two years of capped rate adjustments, an additional 24% of customers will be at their indicated base rate, and after three years, an additional 3% of customers will be at their indicated base rate. For 0.4% of commercial customers, it will take more than three years of capped rate adjustments to achieve the full indicated base rate adjustment.

29. The foregoing should not suggest that after three years most of the rate adjustments will be completed and that no other future rate adjustments of a rate design nature will need to be made. To the contrary, the process of reviewing the claims experience of customer groups and seeking Commission approval to make appropriate revisions to the rates is a part of the ordinary, on-going course of ICBC's business.

30. Approval of the actuarially indicated base rate adjustments will have the following effects:

- Commercial rate class customers will, in aggregate, see their portion of ICBC's total Basic insurance premium increase, while personal rate class customers, in aggregate, will see their portion decrease. Figures 17.3.5, 17.3.6, 17.3.7 and 17.3.8 list personal rate class groups and commercial rate class groups. The reallocation of premium to commercial rate class customers from personal rate class customers is approximately \$9 million.
- Customers who drive more than 15 kilometres to and from work will pay a larger portion of the personal rate classes' premium.



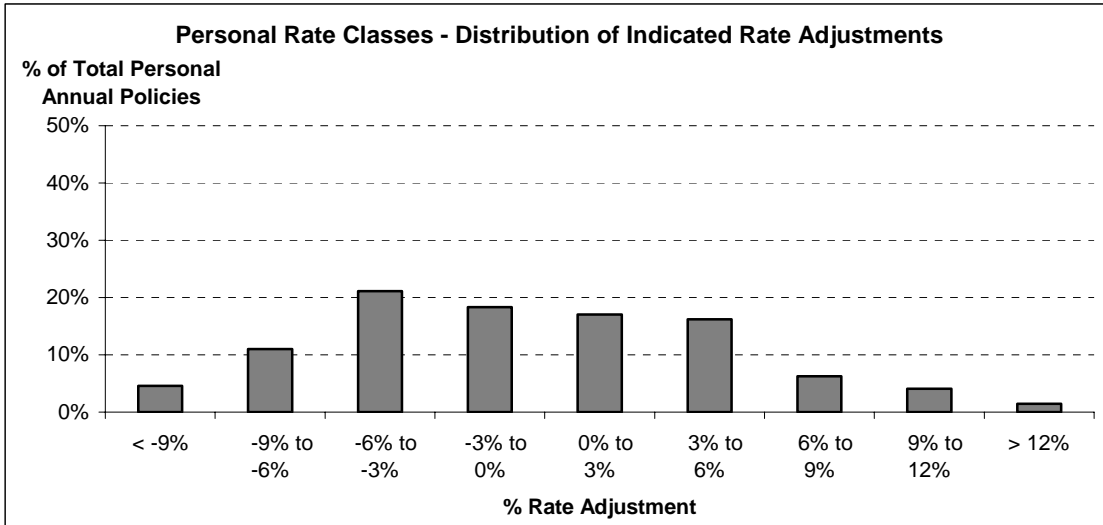
- Lower Mainland (Territory D) and three other territories will see their portion of the personal rate classes' premium increase.

31. To illustrate the effect of the first year of capping, the graphical summaries are shown in pairs, with the actuarially indicated base rate adjustments set above the proposed year 1 base rate adjustments. The graphical summaries depict i) the distribution of the rate adjustments, ii) average rate adjustments across rate class groups, and iii) average rate adjustments across territories.

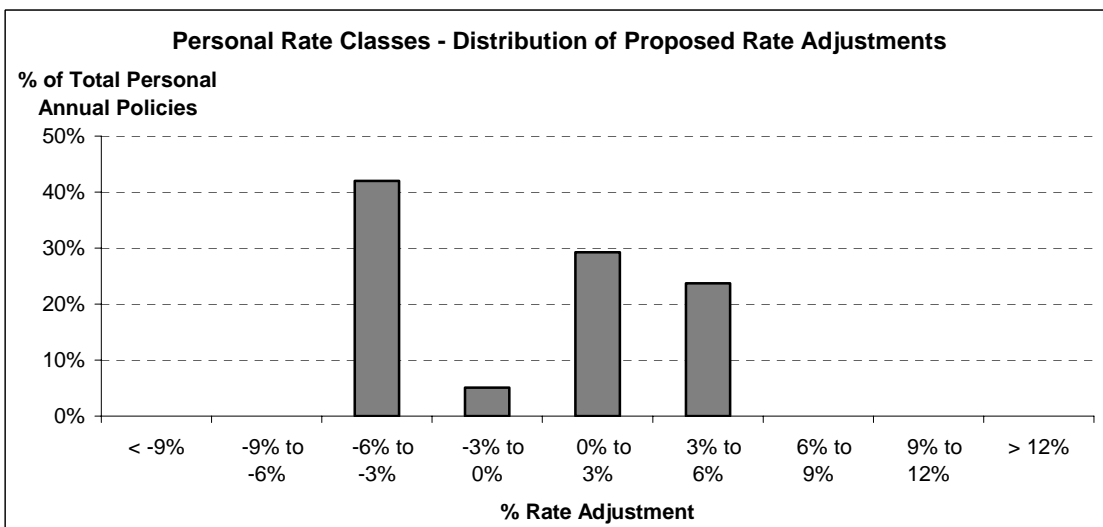
32. In viewing the graphical summaries of the average rate adjustments of the groups by rate class and territory, it is helpful to keep in mind that the average increase or decrease in the first year will be less than six percent even if a group has an average indicated rate adjustment of more than six percent, because not all customers of that group will have an indicated rate adjustment of six percent or more. The rate adjustments are also affected by the application of the six percent cap, because the premium dollars lost must be made up by other customer groups.

33. Figures 17.3.1 and 17.3.2 below show that roughly as many personal rate class customers indicate an upward rate adjustment as indicate a downward rate adjustment, with the downward adjustments being larger on average.

**Figure 17.3.1 – Personal Rate Classes – Distribution of Indicated Base Rate Adjustments**

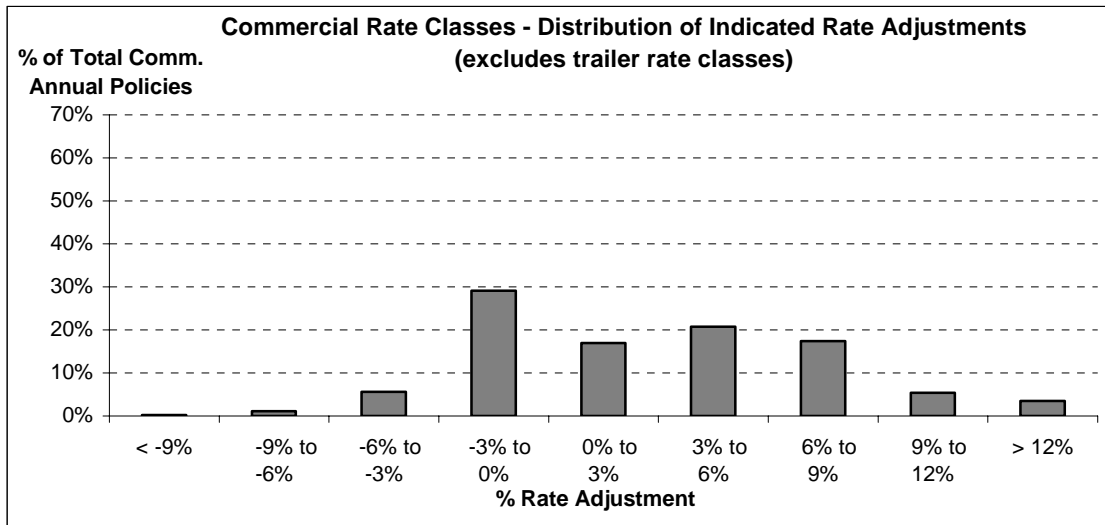


**Figure 17.3.2 – Personal Rate Classes – Distribution of Proposed Year 1 Base Rate Adjustments (reflecting the six percent cap)**

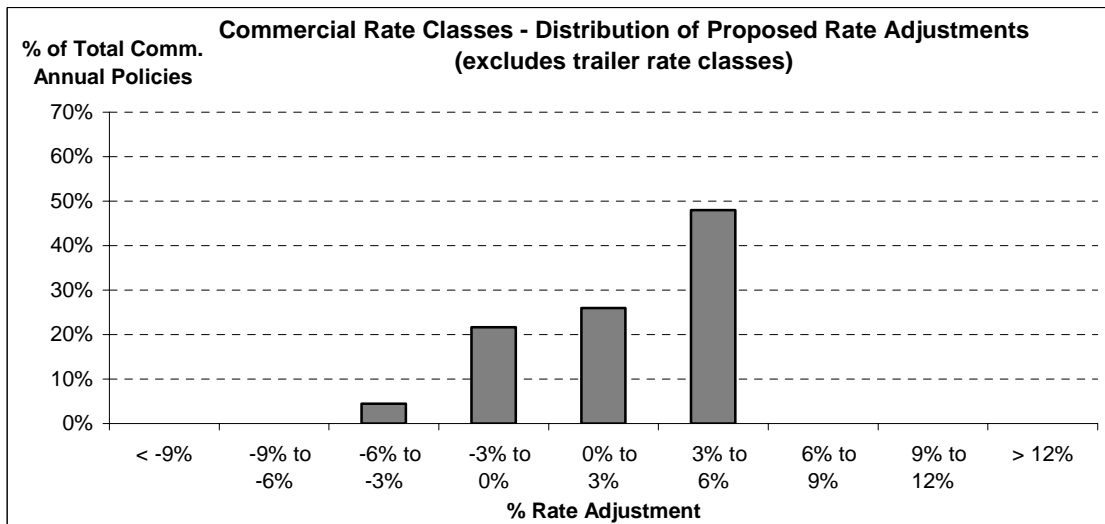


34. Figures 17.3.3 and 17.3.4 below show that most commercial rate class customers indicate an upward rate adjustment.<sup>2</sup>

**Figure 17.3.3 – Commercial Rate Classes – Distribution of Indicated Base Rate Adjustments**



**Figure 17.3.4 – Commercial Rate Classes – Distribution of Proposed Year 1 Base Rate Adjustments (reflecting the six percent cap)**

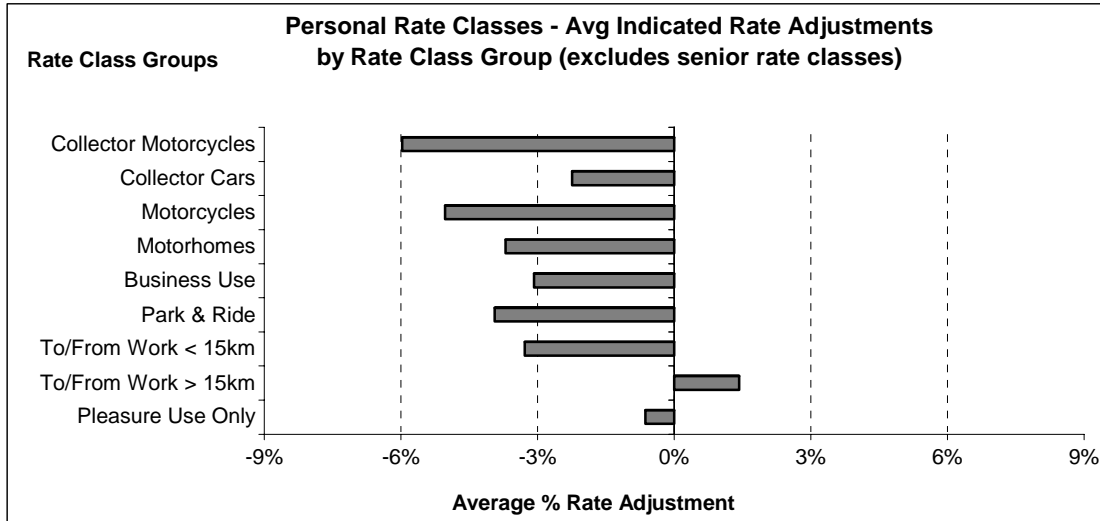


<sup>2</sup> Trailer rate classes (510-552) are excluded from all figures depicting commercial rate classes, because trailer rate classes contribute only 5% to the total annual revenue of commercial rate classes, yet comprise 62% of all commercial policies, and so the presence of trailer rate classes would cause distortions in the distributions.

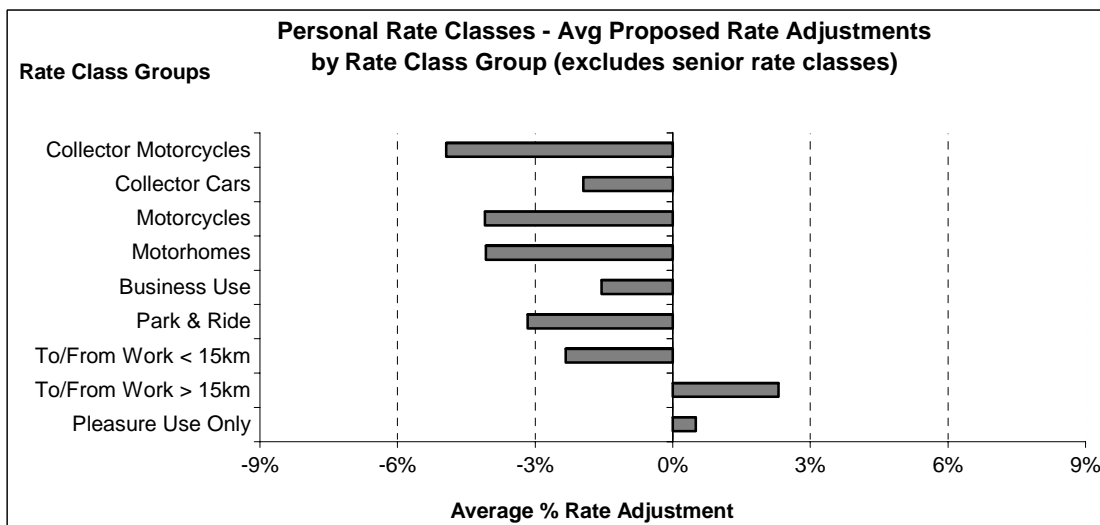


35. Figures 17.3.5 and 17.3.6 below show the average adjustment by personal rate class group. Each group consists of similar personal rate classes.<sup>3</sup>

**Figure 17.3.5 – Personal Rate Classes – Average Indicated Base Rate Adjustments by Rate Class Group**



**Figure 17.3.6 – Personal Rate Classes – Average Proposed Year 1 Base Rate Adjustments by Rate Class Group (reflecting the six percent cap)**

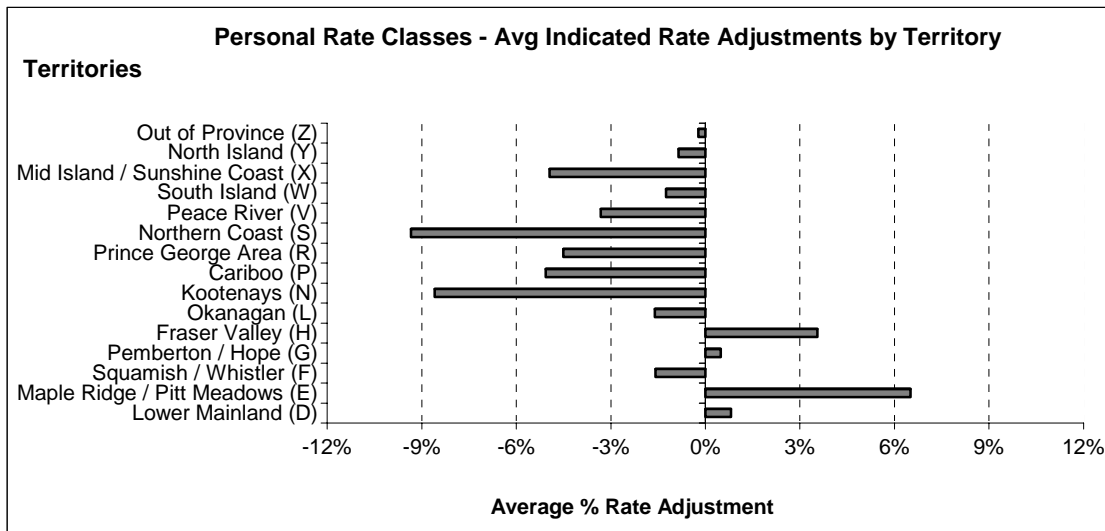


<sup>3</sup> Senior rate classes (005, 055, 320-324, 705, 720-724) are excluded from Figures 17.3.5 and 17.3.6, because their rates are constrained by a seniors discount of 25% (described in Section D.1).

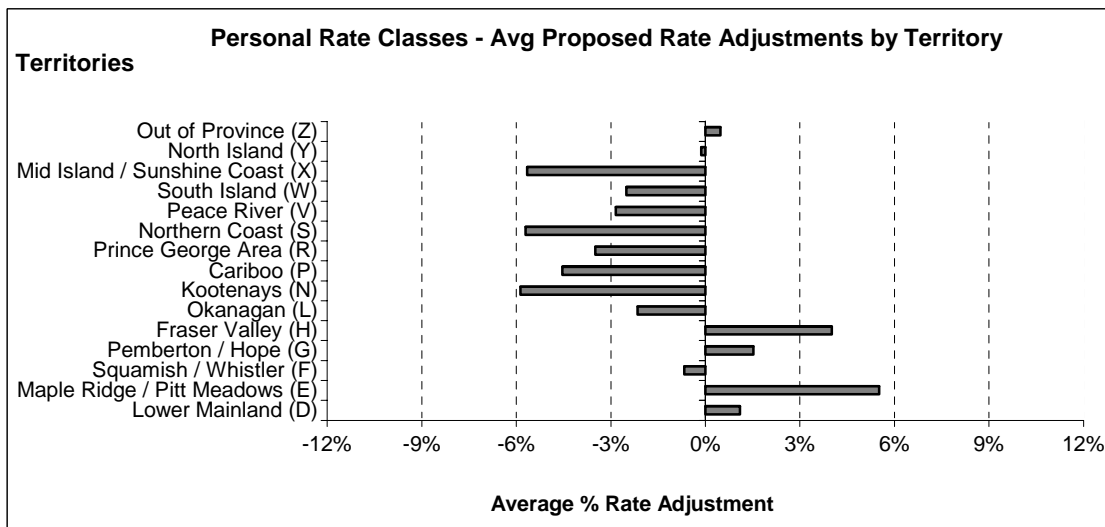


36. The Figures 17.3.7 and 17.3.8 show the average rate adjustments by territory, for personal rate classes. Generally, the rural territories (e.g., Northern Coast) indicate downward rate adjustments, while the more urban/suburban territories (e.g., Maple Ridge/Pitt Meadows) tend to indicate upward rate adjustments.

**Figure 17.3.7 – Personal Rate Classes – Average Indicated Base Rate Adjustments by Territory**

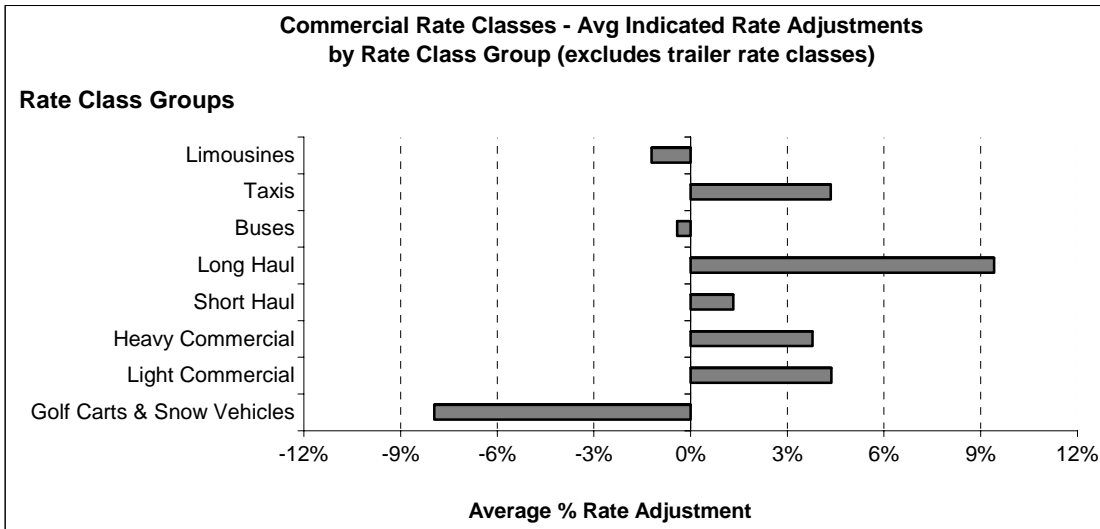


**Figure 17.3.8 – Personal Rate Classes – Average Proposed Year 1 Base Rate Adjustments by Territory (reflecting the six percent cap)**

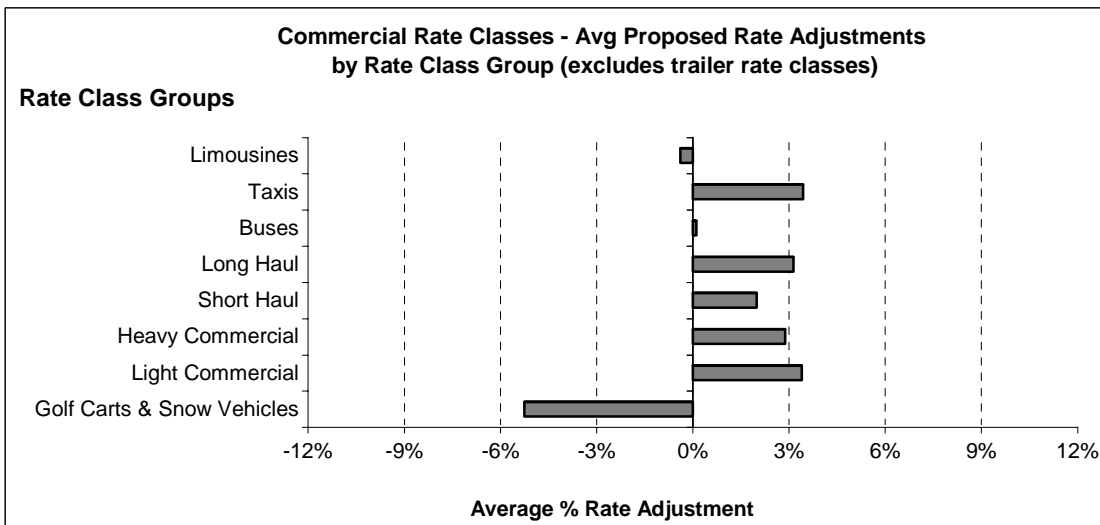


37. The Figures 17.3.9 and 17.3.10 below show the average adjustment for commercial rate class groups. Each group consists of similar commercial rate classes. Most groups indicate an upward adjustment.

**Figure 17.3.9 – Commercial Rate Classes – Average Indicated Base Rate Adjustments by Rate Class Group**

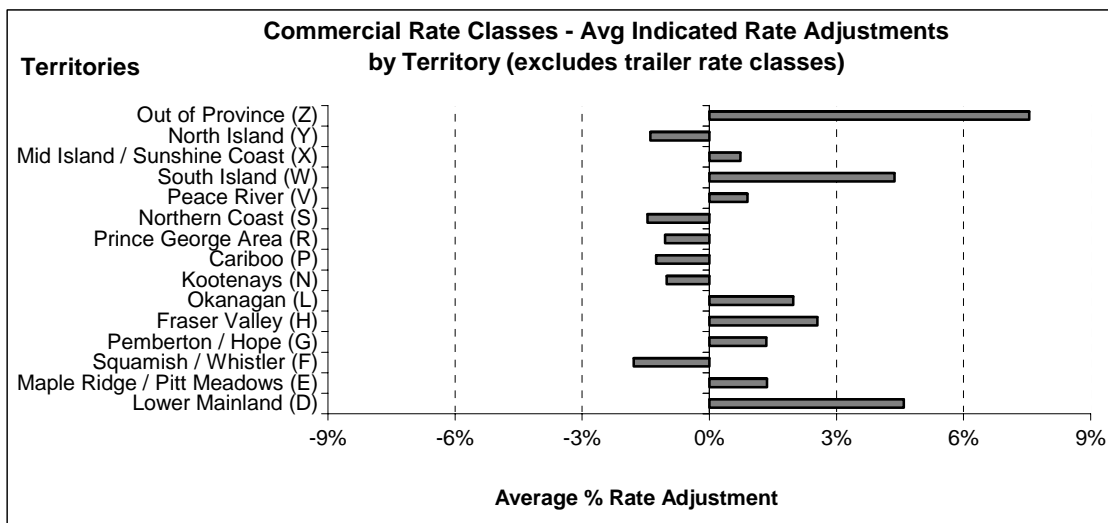


**Figure 17.3.10 – Commercial Rate Classes – Average Proposed Year 1 Base Rate Adjustments by Rate Class Group (reflecting the six percent cap)**



38. Figures 17.3.11 and 17.3.12 below show the average adjustment by territory for commercial rate classes. The majority of territories indicate an upward rate adjustment on average. Territory D, which makes up 34% of all commercial customers, would receive the largest upward rate adjustment in year 1.

**Figure 17.3.11 – Commercial Rate Classes – Average Indicated Base Rate Adjustments by Territory**



**Figure 17.3.12 – Commercial Rate Classes – Average Proposed Year 1 Base Rate Adjustments by Territory (reflecting the six percent cap)**





calculated using projected claims costs, expenses, investment income and miscellaneous revenues recorded by ICBC. The experience rate is then modified by the average discount/surcharge for each rate class. Further details of the average discount/surcharge factor calculation can be found under Section B.2.3. The formula for the experience rate is as follows:

$$\text{Exper. Rate} = \frac{\text{Loss Cost} \times (1 + \text{ULAE}\%) + \text{Per-Policy Exp.} - \text{Inv. Credit} \times \text{Loss Cost} - \text{Misc. Revenues}}{1 - \text{Premium Tax} - \text{Capital Provision}}$$

Where:

$$\text{Loss Cost} = \frac{\text{5 years of developed and trended losses}}{\text{5 years of exposures}}$$

$$\text{ULAE \%} = \frac{\text{Column 6 of Appendix 18 C.1}}{\text{Sum of columns 4 \& 5 of Appendix 18 C.1}}$$

$$\text{Investment credit} = \frac{\text{Sum of absolute values of columns 3, 10 \& 12 of Appendix 18 C.1}}{\text{Sum of columns 4 \& 5 of Appendix 18 C.1}}$$

$$\text{Premium Tax} = \frac{\text{Column 9 of Appendix 18 C.1}}{\text{Column 1 of Appendix 18 C.1}}$$

$$\text{Capital Provision} = \frac{\text{Sum of lines a \& b in column 12 of Appendix 18 C.1}}{\text{Sum of lines a \& b in column 1 of Appendix 18 C.1}}$$

18. In most cases, the loss cost represents the claims experience for each cell in the base rate table (discussed in Section B.2.3). However, exceptions exist for certain commercial cells that are grouped according to the following: Territories D through H, Territories L through V, Territories W through Y, and Territory Z. These groupings (referred to as blended rates) are used for commercially rated vehicles that travel throughout the territory group.

19. All elements of the experience rate other than loss cost are calculated with the results of the actuarial analysis in the 2007 Revenue Requirements Application. The calculation of per-policy expenses is more involved than the other elements, and so it is discussed separately in Section B.2.2. The calculation of miscellaneous revenues follows logic similar to the calculation of per-policy expenses so it will also be discussed in Section B.2.2. Every other number used for



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## **APPENDIX 18 D**

# **ACTUARIAL ANALYSIS: PLATE OWNER BASIC INSURANCE INDICATED BASE RATE ADJUSTMENTS**



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## A INTRODUCTION

1. This Appendix contains the following information for the indicated base rate adjustments for Plate Owner Basic insurance:

- Six figures displaying the indicated base rate adjustments, of which three figures are for personal rate classes and three figures are for commercial rate classes (commentary on the figures appears in Chapter 17.3, and rate class groupings are included in Figures 18 D.3 and 18 D.5 of this Appendix).
- The calculation of indicated base rate adjustments — one page for each rate class (the calculations are discussed in Appendix 18 C).



### Indicated Base Rate Adjustments

Figure 18.D.1 - Personal Rate Classes

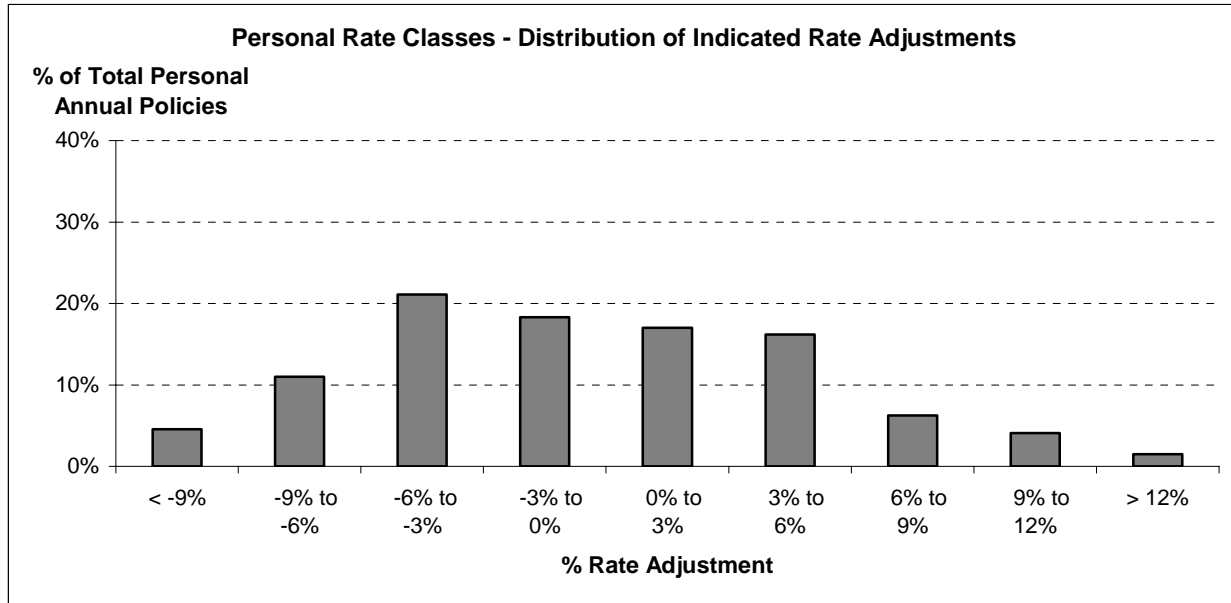
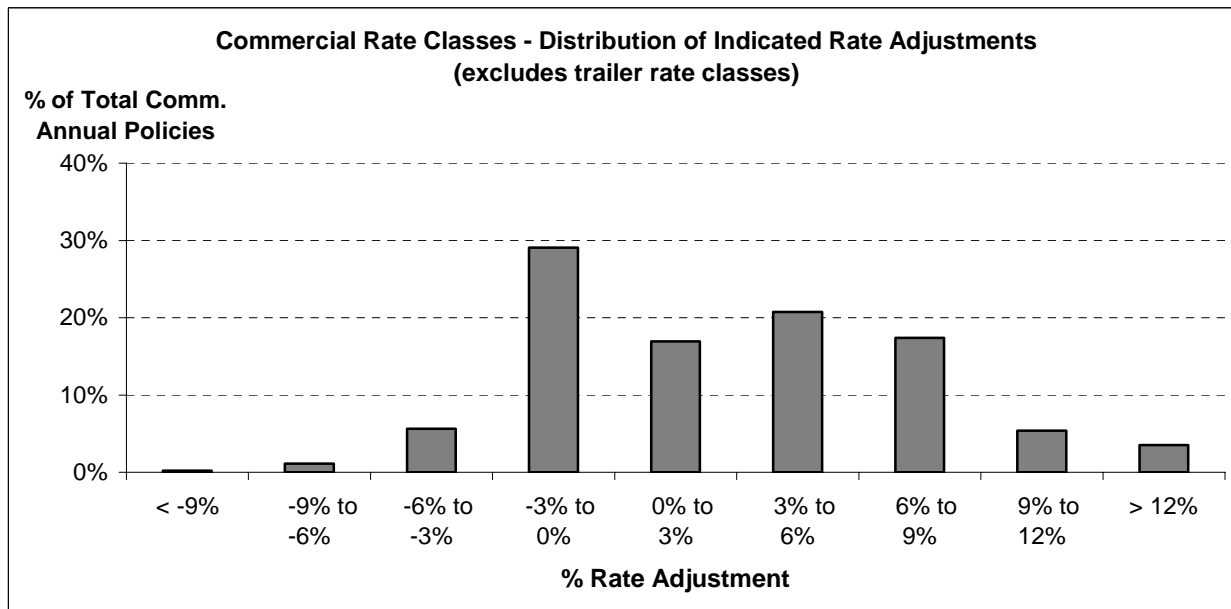


Figure 18.D.2 – Commercial Rate Classes<sup>1</sup>

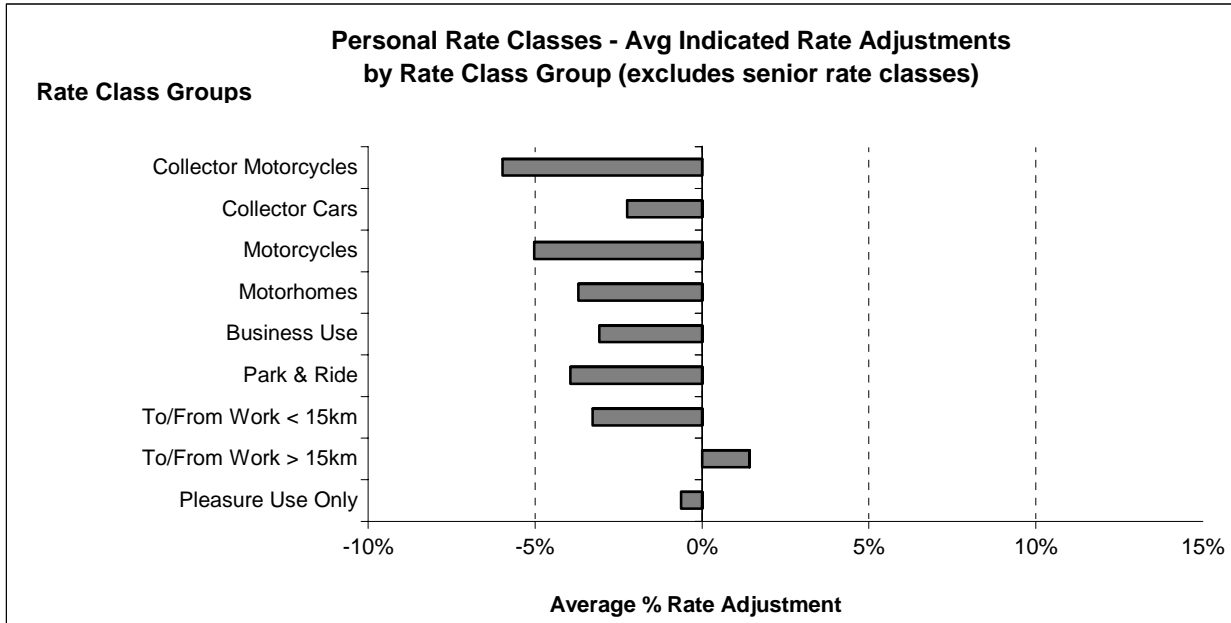


<sup>1</sup> Trailer rate classes (510-552) are excluded from all figures depicting commercial rate classes because trailer rate classes contribute only 5% to the total annual revenue of commercial rate classes, yet comprise 62% of all commercial policies, and so the presence of trailer rate classes would cause distortions in the distributions.

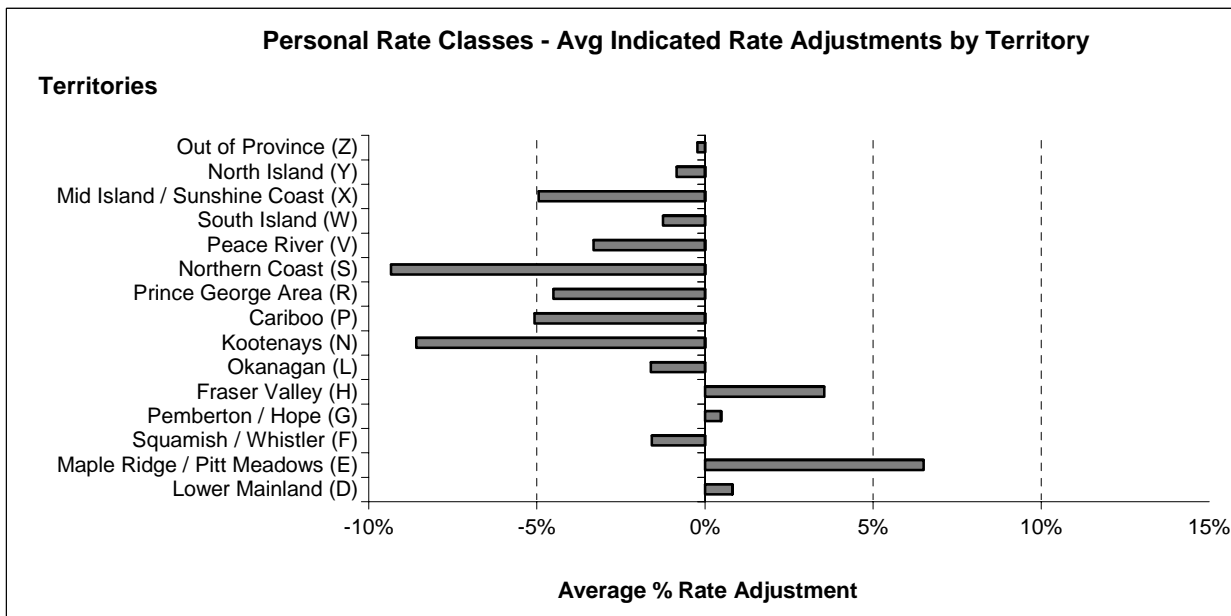
**Personal Rate Classes**

**Average Indicated Base Rate Adjustments**

**Figure 18.D.3 – Personal Rate Classes by Rate Class Group<sup>2</sup>**



**Figure 18.D.4 – Personal Rate Classes by Territory**



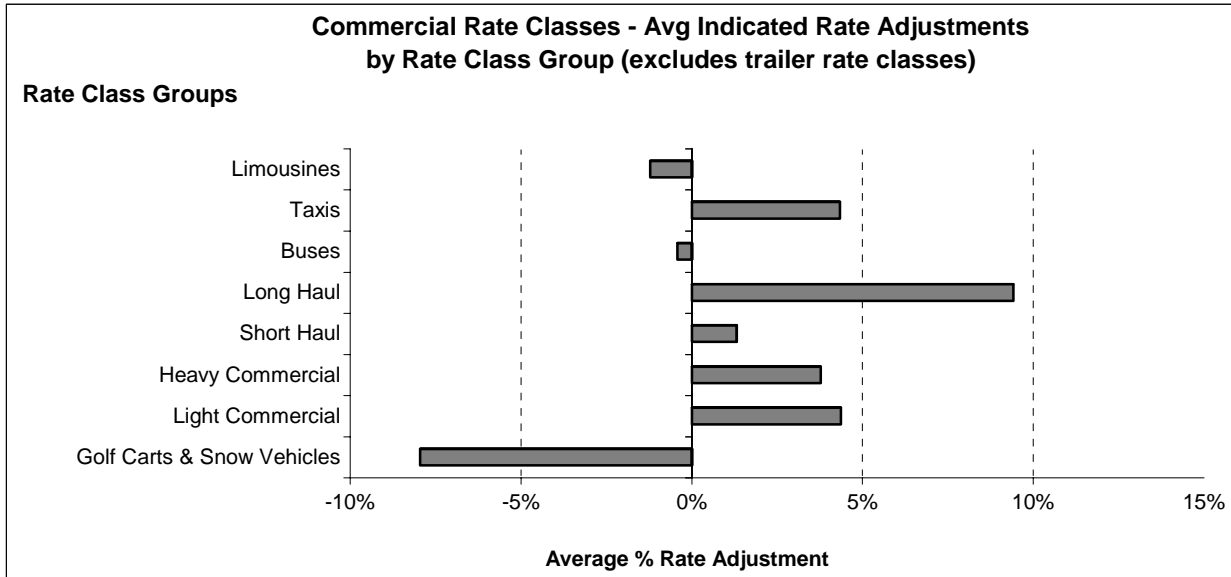
<sup>2</sup> Senior rate classes (005, 055, 320-324, 705, 720-724) are excluded because their rates are constrained by a seniors discount of 25%.



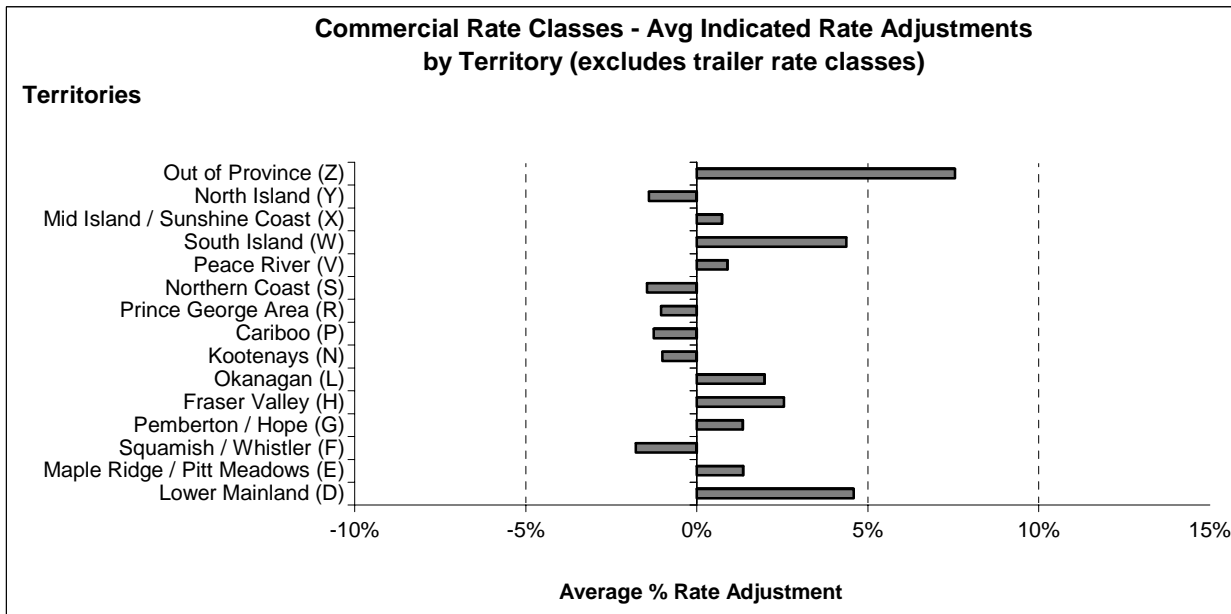
**Commercial Rate Classes<sup>3</sup>**

**Average Indicated Base Rate Adjustments**

**Figure 18.D.5 – Commercial Rate Classes by Rate Class Group**



**Figure 18.D.6 – Commercial Rate Classes by Territory**



<sup>3</sup> See footnote 1.

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RATE CLASS 001 & 021 - Pleasure Use Only

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	295,649	14,334	5,207	2,824	40,472	94,166	38,646	10,613	16,934	7,671	8,351	71,826	73,010	10,355	2,330
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,287</b>	<b>1,181</b>	<b>1,215</b>	<b>1,056</b>	<b>1,161</b>	<b>961</b>	<b>851</b>	<b>1,063</b>	<b>952</b>	<b>886</b>	<b>947</b>	<b>831</b>	<b>938</b>	<b>1,002</b>	<b>1,401</b>
(3)	TPB Base Rate (\$)	1,123	1,004	1,035	907	994	813	715	903	804	737	798	703	793	835	1,212
(4)	Part 7 Base Rate (\$)	127	140	143	112	130	111	99	123	111	112	113	91	108	130	150
(5)	UMP Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	1,192	1,065	1,098	962	1,055	863	759	958	853	782	847	746	841	886	1,286
(7)	2007 Part 7 x (1- 21.4%) (\$)	100	110	112	88	102	87	78	97	87	88	89	72	85	102	118
(8)	TPB off-balanced: (6) x 0.969340 (\$)	1,155	1,032	1,064	933	1,023	837	736	929	827	758	821	723	815	859	1,247
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	97	107	109	85	99	84	76	94	84	85	86	70	82	99	114
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	1,307,464	63,038	25,950	15,088	181,333	440,537	178,357	50,110	93,240	42,497	44,626	328,835	333,614	47,261	13,021
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	874,369	42,187	15,536	8,094	106,124	187,170	54,194	21,561	34,391	12,871	15,604	116,610	133,184	23,266	9,267
(12)	Loss Cost: (11) / (10) (\$)	669	669	599	536	585	425	304	430	369	303	350	355	399	492	712
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%
(16)	Adjusted Experience Rate (a) (\$)	1,199	1,199	1,084	983	1,062	801	604	810	710	602	679	687	759	911	1,269
(17)	5 yrs Ultimate Claim Count (#)	111,221	4,317	1,663	797	11,118	18,463	5,805	1,738	3,605	1,452	1,677	14,388	13,335	1,965	810
(18)	Credibility: sqrt [(17) / 11,000]	100%	63%	39%	27%	100%	73%	40%	57%	36%	39%	100%	100%	42%	27%	27%
(19)	Indicated Rate (b) (\$)	1,199	1,137	1,072	946	1,062	801	640	882	760	701	766	687	759	881	1,253
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	1,191	1,129	1,065	940	1,055	796	636	876	755	697	761	682	754	875	1,245
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	1,307,464	63,038	25,950	15,088	181,333	440,537	178,357	50,110	93,240	42,497	44,626	328,835	333,614	47,261	13,021
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	71,297	4,627	1,211	650	10,021	19,308	7,430	2,267	3,643	1,596	2,012	11,253	12,472	2,814	1,107
(23)	Loss Cost: (22) / (21) (\$)	55	73	47	43	55	44	42	45	39	38	45	34	37	60	85
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%
(27)	Adjusted Experience Rate (a) (\$)	99	130	86	80	100	81	77	83	73	70	83	65	70	107	150
(28)	5 yrs Ultimate Claim Count (#)	30,202	1,596	334	199	3,799	5,771	1,439	532	1,067	351	362	3,775	4,219	571	214
(29)	Credibility: sqrt [(28) / 11,000]	100%	38%	17%	13%	59%	72%	36%	22%	31%	18%	18%	59%	62%	23%	14%
(30)	Indicated Rate (b) (\$)	99	116	105	84	100	82	76	92	81	82	85	67	75	101	119
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	100	116	106	85	100	82	77	92	81	83	86	67	75	101	120
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,328</b>	<b>1,282</b>	<b>1,208</b>	<b>1,062</b>	<b>1,192</b>	<b>915</b>	<b>750</b>	<b>1,005</b>	<b>873</b>	<b>817</b>	<b>883</b>	<b>786</b>	<b>866</b>	<b>1,013</b>	<b>1,404</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>3.2%</b>	<b>8.6%</b>	<b>-0.6%</b>	<b>0.6%</b>	<b>2.7%</b>	<b>-4.8%</b>	<b>-11.9%</b>	<b>-5.5%</b>	<b>-8.3%</b>	<b>-7.8%</b>	<b>-6.8%</b>	<b>-5.4%</b>	<b>-7.7%</b>	<b>1.1%</b>	<b>0.2%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 002 & 022 - Pleasure Use - To & From Work >15 km

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	281,223	14,036	2,225	1,930	32,366	34,003	9,614	3,265	8,596	1,677	3,524	17,675	24,512	2,263	1,678
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,427</b>	<b>1,373</b>	<b>1,403</b>	<b>1,030</b>	<b>1,308</b>	<b>1,004</b>	<b>1,048</b>	<b>1,181</b>	<b>1,039</b>	<b>945</b>	<b>931</b>	<b>931</b>	<b>1,011</b>	<b>1,091</b>	<b>1,526</b>
(3)	TPB Base Rate (\$)	1,248	1,185	1,198	873	1,131	854	902	1,010	888	793	790	794	860	923	1,311
(4)	Part 7 Base Rate (\$)	142	151	168	120	140	113	109	134	114	115	105	100	114	131	176
(5)	UMP Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	1,324	1,257	1,271	926	1,200	906	957	1,072	942	841	838	842	912	979	1,391
(7)	2007 Part 7 x (1- 21.4%) (\$)	112	119	132	94	110	89	86	105	90	90	83	79	90	103	138
(8)	TPB off-balanced: (6) x 0.969340 (\$)	1,283	1,218	1,232	898	1,163	878	928	1,039	913	815	812	816	884	949	1,348
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	109	115	128	91	107	86	83	102	87	87	80	77	87	100	134
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	1,034,075	62,217	10,133	8,420	144,423	144,133	44,620	15,231	39,616	7,921	14,307	78,721	106,972	10,283	7,728
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	786,222	49,452	8,222	4,893	101,619	72,032	15,951	7,013	15,334	2,528	5,491	32,472	47,289	4,816	7,819
(12)	Loss Cost: (11) / (10) (\$)	760	795	811	581	704	500	357	460	387	319	384	412	442	468	1,012
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%
(16)	Adjusted Experience Rate (a) (\$)	1,308	1,362	1,388	1,024	1,218	896	671	834	718	610	712	758	805	846	1,705
(17)	5 yrs Ultimate Claim Count (#)	95,338	4,795	662	452	10,185	6,784	1,502	519	1,551	279	598	3,658	4,486	425	542
(18)	Credibility: sqrt [(17) / 11,000]	100%	66%	25%	20%	96%	79%	37%	22%	38%	16%	23%	58%	64%	20%	22%
(19)	Indicated Rate (b) (\$)	1,308	1,313	1,270	924	1,216	892	833	994	840	782	789	783	834	929	1,427
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	1,299	1,304	1,262	917	1,208	886	828	988	834	777	783	777	828	923	1,418
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	1,034,075	62,217	10,133	8,420	144,423	144,133	44,620	15,231	39,616	7,921	14,307	78,721	106,972	10,283	7,728
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	71,187	4,764	1,361	583	11,330	8,927	2,809	830	2,017	303	1,248	3,313	6,208	1,163	522
(23)	Loss Cost: (22) / (21) (\$)	69	77	134	69	78	62	63	55	51	38	87	42	58	113	68
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%
(27)	Adjusted Experience Rate (a) (\$)	119	132	226	120	135	108	110	96	90	69	149	76	102	191	117
(28)	5 yrs Ultimate Claim Count (#)	33,551	2,041	206	156	4,266	2,398	420	183	486	70	141	1,221	1,614	131	134
(29)	Credibility: sqrt [(28) / 11,000]	100%	43%	14%	12%	62%	47%	20%	13%	21%	8%	11%	33%	38%	11%	11%
(30)	Indicated Rate (b) (\$)	119	122	141	94	124	96	88	101	88	86	88	77	93	110	132
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	120	123	142	95	125	97	89	102	88	86	88	77	93	111	133
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,456</b>	<b>1,464</b>	<b>1,441</b>	<b>1,049</b>	<b>1,370</b>	<b>1,020</b>	<b>954</b>	<b>1,127</b>	<b>959</b>	<b>900</b>	<b>907</b>	<b>891</b>	<b>958</b>	<b>1,071</b>	<b>1,590</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>2.0%</b>	<b>6.6%</b>	<b>2.7%</b>	<b>1.8%</b>	<b>4.7%</b>	<b>1.6%</b>	<b>-9.0%</b>	<b>-4.6%</b>	<b>-7.7%</b>	<b>-4.8%</b>	<b>-2.6%</b>	<b>-4.3%</b>	<b>-5.2%</b>	<b>-1.8%</b>	<b>4.2%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE } \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 003 & 023 - Pleasure Use - To & From Work <15 km, Not Park & Ride

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	209,648	11,215	6,325	1,940	43,040	104,269	25,337	8,095	46,258	14,928	18,065	76,700	63,264	10,089	2,062
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,426</b>	<b>1,339</b>	<b>1,203</b>	<b>968</b>	<b>1,273</b>	<b>1,001</b>	<b>956</b>	<b>1,085</b>	<b>878</b>	<b>887</b>	<b>863</b>	<b>870</b>	<b>1,005</b>	<b>1,091</b>	<b>1,507</b>
(3)	TPB Base Rate (\$)	1,248	1,152	1,028	822	1,098	854	820	920	740	738	723	733	854	923	1,311
(4)	Part 7 Base Rate (\$)	141	150	138	109	138	110	99	128	101	112	104	100	114	131	157
(5)	UMP Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	1,324	1,222	1,091	872	1,165	906	870	976	785	783	767	778	906	979	1,391
(7)	2007 Part 7 x (1- 21.4%) (\$)	111	118	108	86	108	86	78	101	79	88	82	79	90	103	123
(8)	TPB off-balanced: (6) x 0.969340 (\$)	1,283	1,185	1,058	845	1,129	878	843	946	761	759	743	754	878	949	1,348
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	108	114	105	83	105	83	76	98	77	85	79	77	87	100	119
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	1,332,349	55,193	29,704	8,383	200,075	476,189	122,554	38,848	202,767	69,337	72,145	373,410	302,208	49,225	14,226
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	930,195	41,575	15,358	4,084	135,026	228,355	48,637	17,317	82,064	19,336	28,530	153,191	134,521	25,288	11,342
(12)	Loss Cost: (11) / (10) (\$)	698	753	517	487	675	480	397	446	405	279	395	410	445	514	797
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	62.9%	62.9%	62.9%	62.9%	62.9%	62.9%	62.9%	62.9%	62.9%	62.9%	62.9%	62.9%	62.9%	62.9%	62.9%
(16)	Adjusted Experience Rate (a) (\$)	1,217	1,304	929	881	1,180	869	737	815	750	550	735	759	814	923	1,374
(17)	5 yrs Ultimate Claim Count (#)	119,058	4,297	1,716	392	14,788	24,126	4,457	1,489	9,176	2,409	3,380	19,206	13,917	2,143	893
(18)	Credibility: sqrt [(17) / 11,000]	100%	63%	39%	19%	100%	64%	37%	47%	91%	55%	100%	100%	44%	28%	
(19)	Indicated Rate (b) (\$)	1,217	1,259	1,007	852	1,180	869	776	898	751	661	739	759	814	938	1,355
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	1,209	1,251	1,000	846	1,172	863	770	892	746	657	734	754	809	931	1,346
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	1,332,349	55,193	29,704	8,383	200,075	476,189	122,554	38,848	202,767	69,337	72,145	373,410	302,208	49,225	14,226
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	74,226	4,581	3,648	723	13,771	26,476	6,539	2,479	8,996	1,534	4,670	15,947	15,869	3,249	953
(23)	Loss Cost: (22) / (21) (\$)	56	83	123	86	69	56	53	64	44	22	65	43	53	66	67
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	62.9%	62.9%	62.9%	62.9%	62.9%	62.9%	62.9%	62.9%	62.9%	62.9%	62.9%	62.9%	62.9%	62.9%	62.9%
(27)	Adjusted Experience Rate (a) (\$)	98	143	208	148	120	98	94	112	80	43	113	77	93	115	117
(28)	5 yrs Ultimate Claim Count (#)	37,230	1,684	395	102	5,410	8,241	1,175	474	2,636	550	669	5,966	4,773	676	262
(29)	Credibility: sqrt [(28) / 11,000]	100%	39%	19%	10%	70%	87%	33%	21%	49%	22%	25%	74%	66%	25%	15%
(30)	Indicated Rate (b) (\$)	98	125	125	89	116	96	82	101	78	76	87	77	91	104	119
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	99	126	125	90	116	97	82	101	79	76	88	77	91	104	119
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,345</b>	<b>1,414</b>	<b>1,162</b>	<b>973</b>	<b>1,325</b>	<b>997</b>	<b>889</b>	<b>1,030</b>	<b>862</b>	<b>770</b>	<b>858</b>	<b>868</b>	<b>937</b>	<b>1,072</b>	<b>1,504</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-5.7%</b>	<b>5.6%</b>	<b>-3.4%</b>	<b>0.5%</b>	<b>4.1%</b>	<b>-0.4%</b>	<b>-7.0%</b>	<b>-5.1%</b>	<b>-1.8%</b>	<b>-13.2%</b>	<b>-0.6%</b>	<b>-0.2%</b>	<b>-6.8%</b>	<b>-1.7%</b>	<b>-0.2%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 004 & 024 - Pleasure Use - To & From Work, Park & Ride

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	4,017	537	4	2	283	11	20	8	7	1	2	247	115	6	5	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,292</b>	<b>1,234</b>	<b>1,227</b>	<b>1,059</b>	<b>1,185</b>	<b>964</b>	<b>905</b>	<b>1,079</b>	<b>952</b>	<b>931</b>	<b>949</b>	<b>886</b>	<b>940</b>	<b>1,010</b>	<b>1,402</b>	
(3)	TPB Base Rate (\$)	1,125	1,056	1,047	909	1,017	815	769	915	804	780	800	755	794	843	1,212	
(4)	Part 7 Base Rate (\$)	130	141	143	113	131	112	99	127	111	114	113	94	109	130	151	
(5)	UMP Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	1,194	1,120	1,111	964	1,079	865	816	971	853	828	849	801	842	894	1,286	
(7)	2007 Part 7 x (1- 21.4%) (\$)	102	111	112	89	103	88	78	100	87	90	89	74	86	102	119	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	1,157	1,086	1,077	934	1,046	838	791	941	827	803	823	776	816	867	1,247	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	99	108	109	86	100	85	76	97	84	87	86	72	83	99	115	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	17,085	1,965	42	3	1,113	43	57	14	49	11	4	1,166	501	41	31	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	9,222	1,097	6	0	721	12	8	2	6	1	0	323	96	23	4	
(12)	Loss Cost: (11) / (10) (\$)	540	558	139	139	648	276	135	154	113	50	103	277	192	547	130	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	
(16)	Adjusted Experience Rate (a) (\$)	988	1,018	335	335	1,165	559	329	360	293	191	276	560	421	1,000	321	
(17)	5 yrs Ultimate Claim Count (#)	1,036	117	1	0	62	2	2	1	4	0	0	49	11	2	0	
(18)	Credibility: sqrt [(17) / 11,000]	31%	10%	1%	0%	7%	1%	1%	1%	2%	0%	0%	7%	3%	1%	0%	
(19)	Indicated Rate (b) (\$)	1,105	1,079	1,070	934	1,055	834	785	935	817	803	823	762	803	869	1,247	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	1,098	1,072	1,063	928	1,048	829	780	929	811	798	818	757	798	863	1,239	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	17,085	1,965	42	3	1,113	43	57	14	49	11	4	1,166	501	41	31	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	780	84	0	0	50	0	0	0	6	0	0	10	4	0	0	
(23)	Loss Cost: (22) / (21) (\$)	46	43	6	18	45	10	6	11	116	4	7	9	9	6	8	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	
(27)	Adjusted Experience Rate (a) (\$)	84	79	18	37	83	25	17	25	201	13	19	22	22	18	20	
(28)	5 yrs Ultimate Claim Count (#)	415	44	0	1	28	1	0	0	1	0	0	8	3	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	19%	6%	0%	1%	5%	1%	0%	0%	1%	0%	0%	3%	2%	0%	0%	
(30)	Indicated Rate (b) (\$)	96	106	109	86	99	84	76	97	85	87	86	71	82	99	115	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	97	107	110	86	100	85	76	98	86	88	87	71	82	100	116	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,232</b>	<b>1,216</b>	<b>1,210</b>	<b>1,051</b>	<b>1,185</b>	<b>951</b>	<b>893</b>	<b>1,064</b>	<b>934</b>	<b>923</b>	<b>941</b>	<b>865</b>	<b>917</b>	<b>1,000</b>	<b>1,394</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-4.6%</b>	<b>-1.5%</b>	<b>-1.4%</b>	<b>-0.8%</b>	<b>0.0%</b>	<b>-1.3%</b>	<b>-1.3%</b>	<b>-1.4%</b>	<b>-1.9%</b>	<b>-0.9%</b>	<b>-0.8%</b>	<b>-2.4%</b>	<b>-2.4%</b>	<b>-1.0%</b>	<b>-0.6%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense



Insurance Corporation of British Columbia

RATE CLASS 005 - Pleasure Use - Owner & P.O. 65 or Over

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	101,695	5,020	1,030	1,178	20,128	57,975	16,304	4,192	8,260	3,285	2,784	36,688	43,432	3,602	176
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>965</b>	<b>887</b>	<b>911</b>	<b>793</b>	<b>871</b>	<b>723</b>	<b>638</b>	<b>798</b>	<b>714</b>	<b>665</b>	<b>710</b>	<b>624</b>	<b>703</b>	<b>751</b>	<b>1,050</b>
(3)	TPB Base Rate (\$)	842	754	776	681	745	611	536	677	603	553	599	528	595	626	908
(4)	Part 7 Base Rate (\$)	95	105	107	84	98	84	74	93	83	84	84	68	80	97	113
(5)	UMP Base Rate (\$)	28	28	28	28	28	28	28	28	28	28	27	28	28	28	29
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	893	800	823	723	790	648	569	718	640	587	636	560	631	664	963
(7)	2007 Part 7 x (1- 21.4%) (\$)	75	83	84	66	77	66	58	73	65	66	66	53	63	76	89
(8)	TPB off-balanced: (6) x 0.969340 (\$)	866	775	798	701	766	628	552	696	620	569	617	543	612	644	933
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	73	80	81	64	75	64	56	71	63	64	64	51	61	74	86
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	484,319	23,416	4,933	5,485	96,056	272,345	77,171	18,706	37,398	14,979	12,976	176,861	199,240	15,835	1,049
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	244,373	11,932	1,448	1,696	41,466	91,656	20,615	6,196	13,183	5,134	4,159	53,521	66,275	6,056	1,142
(12)	Loss Cost: (11) / (10) (\$)	505	510	294	309	432	337	267	331	353	343	321	303	333	382	1,088
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	57.6%	57.6%	57.6%	57.6%	57.6%	57.6%	57.6%	57.6%	57.6%	57.6%	57.6%	57.6%	57.6%	57.6%	57.6%
(16)	Adjusted Experience Rate (a) (\$)	993	1,001	626	653	866	701	580	691	728	711	673	642	694	780	2,007
(17)	5 yrs Ultimate Claim Count (#)	34,323	1,396	227	231	5,348	11,041	2,386	578	1,513	564	475	7,731	7,702	623	45
(18)	Credibility: sqrt [(17) / 11,000]	100%	36%	14%	14%	70%	100%	47%	23%	37%	23%	21%	84%	84%	24%	6%
(19)	Indicated Rate (b) (\$)	993	856	773	694	836	701	565	695	660	601	629	626	681	676	1,002
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	986	850	768	689	830	696	561	690	656	597	624	622	676	672	995
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	484,319	23,416	4,933	5,485	96,056	272,345	77,171	18,706	37,398	14,979	12,976	176,861	199,240	15,835	1,049
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	14,008	997	102	173	2,726	6,356	2,269	336	811	349	356	4,505	5,088	429	33
(23)	Loss Cost: (22) / (21) (\$)	29	43	21	32	28	23	29	18	22	23	27	25	26	27	32
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	57.6%	57.6%	57.6%	57.6%	57.6%	57.6%	57.6%	57.6%	57.6%	57.6%	57.6%	57.6%	57.6%	57.6%	57.6%
(27)	Adjusted Experience Rate (a) (\$)	60	84	45	64	59	50	60	40	47	49	57	53	53	56	64
(28)	5 yrs Ultimate Claim Count (#)	6,601	350	35	35	1,117	2,215	491	128	323	100	77	1,317	1,483	137	13
(29)	Credibility: sqrt [(28) / 11,000]	77%	18%	6%	6%	32%	45%	21%	11%	17%	10%	8%	35%	37%	11%	3%
(30)	Indicated Rate (b) (\$)	63	81	79	64	70	58	57	68	60	63	63	52	58	72	85
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	63	81	79	64	70	58	57	68	61	63	64	52	58	72	86
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	28	28	28	28	28	28	28	28	28	28	27	28	28	28	29
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,077</b>	<b>959</b>	<b>875</b>	<b>781</b>	<b>928</b>	<b>782</b>	<b>646</b>	<b>786</b>	<b>745</b>	<b>688</b>	<b>715</b>	<b>702</b>	<b>762</b>	<b>772</b>	<b>1,110</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>11.6%</b>	<b>8.1%</b>	<b>-4.0%</b>	<b>-1.5%</b>	<b>6.5%</b>	<b>8.2%</b>	<b>1.3%</b>	<b>-1.5%</b>	<b>4.3%</b>	<b>3.5%</b>	<b>0.7%</b>	<b>12.5%</b>	<b>8.4%</b>	<b>2.8%</b>	<b>5.7%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 007 & 027 - Business Use

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	156,841	6,007	2,547	984	17,087	38,730	10,069	3,371	11,014	4,454	9,130	24,436	24,745	4,127	1,648
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,427</b>	<b>1,373</b>	<b>1,403</b>	<b>1,030</b>	<b>1,308</b>	<b>1,004</b>	<b>1,048</b>	<b>1,181</b>	<b>1,039</b>	<b>945</b>	<b>989</b>	<b>931</b>	<b>1,011</b>	<b>1,091</b>	<b>1,526</b>
(3)	TPB Base Rate (\$)	1,248	1,185	1,198	873	1,131	854	902	1,010	888	793	848	794	860	923	1,311
(4)	Part 7 Base Rate (\$)	142	151	168	120	140	113	109	134	114	115	105	100	114	131	176
(5)	UMP Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	1,324	1,257	1,271	926	1,200	906	957	1,072	942	841	900	842	912	979	1,391
(7)	2007 Part 7 x (1- 21.4%) (\$)	112	119	132	94	110	89	86	105	90	90	83	79	90	103	138
(8)	TPB off-balanced: (6) x 0.969340 (\$)	1,283	1,218	1,232	898	1,163	878	928	1,039	913	815	872	816	884	949	1,348
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	109	115	128	91	107	86	83	102	87	87	80	77	87	100	134
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	717,883	26,969	12,216	4,423	74,379	167,459	48,565	17,012	55,810	22,000	36,501	110,103	105,746	18,806	7,939
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	495,820	20,254	7,541	2,236	46,801	64,675	13,829	5,605	18,921	5,445	12,752	42,872	39,880	7,357	4,429
(12)	Loss Cost: (11) / (10) (\$)	691	751	617	506	629	386	285	329	339	247	349	389	377	391	558
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%
(16)	Adjusted Experience Rate (a) (\$)	1,307	1,411	1,180	987	1,201	781	606	684	700	542	718	787	766	790	1,078
(17)	5 yrs Ultimate Claim Count (#)	67,400	2,212	805	198	5,232	8,012	1,623	527	2,279	676	1,296	5,820	4,571	668	553
(18)	Credibility: sqrt [(17) / 11,000]	100%	45%	27%	13%	69%	85%	22%	46%	25%	34%	73%	64%	25%	22%	
(19)	Indicated Rate (b) (\$)	1,307	1,305	1,218	910	1,189	795	804	961	816	747	819	795	808	910	1,287
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	1,298	1,296	1,210	904	1,181	790	799	955	811	742	814	790	803	904	1,279
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	717,883	26,969	12,216	4,423	74,379	167,459	48,565	17,012	55,810	22,000	36,501	110,103	105,746	18,806	7,939
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	29,770	1,675	729	122	4,005	5,412	1,438	513	962	392	1,125	2,918	3,869	998	452
(23)	Loss Cost: (22) / (21) (\$)	41	62	60	28	54	32	30	30	17	18	31	27	37	53	57
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%
(27)	Adjusted Experience Rate (a) (\$)	81	118	114	57	103	65	60	61	38	39	62	55	73	102	109
(28)	5 yrs Ultimate Claim Count (#)	15,931	697	124	42	1,441	1,885	284	99	429	119	160	1,314	1,117	146	78
(29)	Credibility: sqrt [(28) / 11,000]	100%	25%	11%	6%	36%	41%	16%	9%	20%	10%	12%	35%	32%	12%	8%
(30)	Indicated Rate (b) (\$)	81	116	127	89	106	77	79	98	77	82	78	69	83	100	132
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	81	116	127	89	106	78	80	99	78	82	78	70	83	101	133
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,416</b>	<b>1,449</b>	<b>1,374</b>	<b>1,030</b>	<b>1,324</b>	<b>905</b>	<b>916</b>	<b>1,091</b>	<b>926</b>	<b>861</b>	<b>928</b>	<b>897</b>	<b>923</b>	<b>1,042</b>	<b>1,451</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-0.8%</b>	<b>5.5%</b>	<b>-2.1%</b>	<b>0.0%</b>	<b>1.2%</b>	<b>-9.9%</b>	<b>-12.6%</b>	<b>-7.6%</b>	<b>-10.9%</b>	<b>-8.9%</b>	<b>-6.2%</b>	<b>-3.7%</b>	<b>-8.7%</b>	<b>-4.5%</b>	<b>-4.9%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 008 - U-Drive - Priv.Pass., Rented < 1 Month (Excl. Taxi)

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	1,403	75	15	10	228	111	187	36	57	121	183	207	81	33	3
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>3,218</b>	<b>3,297</b>	<b>3,591</b>	<b>2,316</b>	<b>2,727</b>	<b>2,307</b>	<b>2,406</b>	<b>2,477</b>	<b>2,093</b>	<b>2,068</b>	<b>2,140</b>	<b>2,090</b>	<b>2,178</b>	<b>2,292</b>	<b>3,902</b>
(3)	TPB Base Rate (\$)	3,007	3,080	3,357	2,143	2,536	2,138	2,248	2,292	1,927	1,910	1,981	1,930	2,009	2,108	3,656
(4)	Part 7 Base Rate (\$)	172	178	195	134	152	130	119	146	127	119	121	121	130	145	205
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	3,190	3,268	3,562	2,274	2,691	2,268	2,385	2,432	2,045	2,027	2,102	2,048	2,132	2,237	3,879
(7)	2007 Part 7 x (1- 21.4%) (\$)	135	140	153	105	119	102	94	115	100	94	95	95	102	114	161
(8)	TPB off-balanced: (6) x 0.969340 (\$)	3,092	3,168	3,453	2,204	2,608	2,198	2,312	2,357	1,982	1,965	2,038	1,985	2,067	2,168	3,760
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	131	136	148	102	115	99	91	111	97	91	92	92	99	111	156
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	6,716	228	61	35	767	866	819	198	359	474	593	1,054	306	134	38
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	9,257	289	21	7	634	712	514	188	244	216	189	720	439	194	119
(12)	Loss Cost: (11) / (10) (\$)	1,378	1,268	335	190	827	822	627	950	679	455	319	684	1,433	1,443	3,104
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%
(16)	Adjusted Experience Rate (a) (\$)	3,071	2,837	854	545	1,898	1,889	1,475	2,161	1,584	1,109	819	1,594	3,188	3,208	6,737
(17)	5 yrs Ultimate Claim Count (#)	912	30	1	1	49	56	25	11	21	14	11	56	17	9	9
(18)	Credibility: sqrt [(17) / 11,000]	29%	5%	1%	1%	7%	7%	5%	3%	4%	4%	3%	7%	4%	3%	3%
(19)	Indicated Rate (b) (\$)	3,086	3,151	3,428	2,188	2,560	2,176	2,272	2,351	1,965	1,934	1,999	1,957	2,112	2,198	3,845
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	3,066	3,130	3,406	2,174	2,544	2,162	2,257	2,335	1,952	1,921	1,986	1,944	2,098	2,183	3,820
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	6,716	228	61	35	767	866	819	198	359	474	593	1,054	306	134	38
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	441	10	0	0	228	65	9	9	66	10	6	24	12	1	0
(23)	Loss Cost: (22) / (21) (\$)	66	42	8	5	296	76	10	43	183	20	10	23	38	6	5
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%
(27)	Adjusted Experience Rate (a) (\$)	153	102	27	21	658	175	32	104	409	54	31	59	93	23	21
(28)	5 yrs Ultimate Claim Count (#)	190	9	1	0	17	17	7	4	8	4	3	8	10	1	0
(29)	Credibility: sqrt [(28) / 11,000]	13%	3%	1%	0%	4%	4%	3%	2%	3%	2%	2%	3%	3%	1%	0%
(30)	Indicated Rate (b) (\$)	134	135	147	102	136	102	90	111	105	90	91	91	99	110	156
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	135	136	148	103	137	103	90	112	106	91	92	92	99	111	157
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>3,240</b>	<b>3,305</b>	<b>3,593</b>	<b>2,316</b>	<b>2,720</b>	<b>2,304</b>	<b>2,386</b>	<b>2,486</b>	<b>2,097</b>	<b>2,051</b>	<b>2,116</b>	<b>2,075</b>	<b>2,236</b>	<b>2,333</b>	<b>4,018</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>0.7%</b>	<b>0.2%</b>	<b>0.1%</b>	<b>0.0%</b>	<b>-0.3%</b>	<b>-0.1%</b>	<b>-0.8%</b>	<b>0.4%</b>	<b>0.2%</b>	<b>-0.8%</b>	<b>-1.1%</b>	<b>-0.7%</b>	<b>2.7%</b>	<b>1.8%</b>	<b>3.0%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 009 - Hearses

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	39	2	2	0	8	18	5	1	2	7	4	8	14	0	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,710</b>	<b>1,419</b>	<b>1,237</b>	<b>1,033</b>	<b>1,223</b>	<b>1,178</b>	<b>821</b>	<b>1,011</b>	<b>957</b>	<b>833</b>	<b>844</b>	<b>980</b>	<b>992</b>	<b>979</b>	<b>1,826</b>	
(3)	TPB Base Rate (\$)	1,543	1,223	1,058	874	1,059	1,032	680	839	811	690	703	841	841	818	1,620	
(4)	Part 7 Base Rate (\$)	128	157	140	120	125	107	102	133	107	104	103	100	112	122	165	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	1,637	1,298	1,123	927	1,124	1,095	721	890	860	732	746	892	892	868	1,719	
(7)	2007 Part 7 x (1- 21.4%) (\$)	101	123	110	94	98	84	80	105	84	82	81	79	88	96	130	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	1,587	1,258	1,089	899	1,090	1,061	699	863	834	710	723	865	865	841	1,666	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	98	119	107	91	95	81	78	102	81	79	79	77	85	93	126	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	166	10	2	2	26	95	40	9	16	37	18	51	66	6	0	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	54	1	0	0	5	8	2	0	1	2	1	19	5	0	0	
(12)	Loss Cost: (11) / (10) (\$)	325	123	247	42	185	89	57	53	61	64	74	362	74	38	288	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	50.1%	50.1%	50.1%	50.1%	50.1%	50.1%	50.1%	50.1%	50.1%	50.1%	50.1%	50.1%	50.1%	50.1%	50.1%	
(16)	Adjusted Experience Rate (a) (\$)	782	379	628	217	502	311	248	239	255	261	281	858	280	210	709	
(17)	5 yrs Ultimate Claim Count (#)	8	0	0	0	1	0	0	0	0	0	0	3	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	3%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	1,565	1,258	1,089	899	1,084	1,061	699	863	834	710	723	865	865	841	1,666	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	1,555	1,250	1,082	893	1,077	1,054	694	857	829	705	718	859	859	835	1,655	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	166	10	2	2	26	95	40	9	16	37	18	51	66	6	0	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	9	7	17	2	7	4	4	4	4	4	5	4	5	2	10	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	50.1%	50.1%	50.1%	50.1%	50.1%	50.1%	50.1%	50.1%	50.1%	50.1%	50.1%	50.1%	50.1%	50.1%	50.1%	
(27)	Adjusted Experience Rate (a) (\$)	27	24	44	14	23	18	17	17	17	18	19	17	18	14	31	
(28)	5 yrs Ultimate Claim Count (#)	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	97	119	107	91	95	81	78	102	81	79	79	77	85	93	126	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	98	120	108	92	96	81	78	103	81	79	79	77	85	94	127	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,692</b>	<b>1,409</b>	<b>1,229</b>	<b>1,024</b>	<b>1,212</b>	<b>1,174</b>	<b>811</b>	<b>999</b>	<b>949</b>	<b>823</b>	<b>835</b>	<b>975</b>	<b>983</b>	<b>968</b>	<b>1,823</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-1.1%</b>	<b>-0.7%</b>	<b>-0.6%</b>	<b>-0.9%</b>	<b>-0.9%</b>	<b>-0.3%</b>	<b>-1.2%</b>	<b>-1.2%</b>	<b>-0.8%</b>	<b>-1.2%</b>	<b>-1.1%</b>	<b>-0.5%</b>	<b>-0.9%</b>	<b>-1.1%</b>	<b>-0.2%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 011 - Farm Use - Comm. <5000 kg

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	1,411	272	7	76	3,049	4,993	1,150	935	1,095	153	1,326	720	1,220	70	16
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,460</b>	<b>1,085</b>	<b>981</b>	<b>543</b>	<b>999</b>	<b>707</b>	<b>471</b>	<b>688</b>	<b>603</b>	<b>530</b>	<b>564</b>	<b>671</b>	<b>666</b>	<b>599</b>	<b>1,557</b>
(3)	TPB Base Rate (\$)	1,322	925	838	419	870	592	356	555	491	411	448	565	549	467	1,389
(4)	Part 7 Base Rate (\$)	99	121	104	85	90	76	76	94	73	80	78	67	78	93	127
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	1,403	981	889	445	923	628	378	589	521	436	475	599	582	495	1,474
(7)	2007 Part 7 x (1- 21.4%) (\$)	78	95	82	67	71	60	60	74	57	63	61	53	61	73	100
(8)	TPB off-balanced: (6) x 0.969340 (\$)	1,360	951	862	431	895	609	366	571	505	423	460	581	564	480	1,429
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	76	92	79	65	69	58	58	72	55	61	59	51	59	71	97
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	8,052	1,501	33	507	16,140	28,242	6,105	5,060	6,288	823	7,830	3,707	6,467	360	94
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	5,612	808	11	96	8,930	8,589	1,116	1,413	1,264	134	1,915	1,102	2,297	40	13
(12)	Loss Cost: (11) / (10) (\$)	697	538	323	190	553	304	183	279	201	163	245	297	355	112	134
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%
(16)	Adjusted Experience Rate (a) (\$)	1,332	1,055	679	448	1,081	647	435	604	467	401	543	635	736	311	349
(17)	5 yrs Ultimate Claim Count (#)	520	73	4	25	809	966	168	142	174	21	197	152	227	13	0
(18)	Credibility: sqrt [(17) / 11,000]	22%	8%	2%	5%	27%	30%	12%	11%	13%	4%	13%	12%	14%	3%	0%
(19)	Indicated Rate (b) (\$)	1,354	959	859	432	945	620	375	575	500	422	471	587	589	474	1,429
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	1,345	953	853	429	939	616	372	571	497	419	468	583	585	471	1,420
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	8,052	1,501	33	507	16,140	28,242	6,105	5,060	6,288	823	7,830	3,707	6,467	360	94
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	145	18	0	2	690	650	55	52	33	4	57	21	104	1	1
(23)	Loss Cost: (22) / (21) (\$)	18	12	5	5	43	23	9	10	5	5	7	6	16	4	6
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%
(27)	Adjusted Experience Rate (a) (\$)	40	29	17	16	85	49	24	26	17	16	21	18	37	15	18
(28)	5 yrs Ultimate Claim Count (#)	80	12	0	3	115	132	22	15	18	3	24	13	33	0	0
(29)	Credibility: sqrt [(28) / 11,000]	9%	3%	0%	2%	10%	11%	4%	4%	4%	2%	5%	3%	5%	0%	0%
(30)	Indicated Rate (b) (\$)	73	90	79	64	71	57	56	70	53	60	57	50	58	71	97
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	73	90	79	65	71	57	57	71	54	61	58	50	58	71	98
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,457</b>	<b>1,082</b>	<b>971</b>	<b>533</b>	<b>1,049</b>	<b>712</b>	<b>468</b>	<b>681</b>	<b>590</b>	<b>519</b>	<b>564</b>	<b>672</b>	<b>682</b>	<b>581</b>	<b>1,559</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-0.2%</b>	<b>-0.3%</b>	<b>-1.0%</b>	<b>-1.8%</b>	<b>5.0%</b>	<b>0.7%</b>	<b>-0.6%</b>	<b>-1.0%</b>	<b>-2.2%</b>	<b>-2.1%</b>	<b>0.0%</b>	<b>0.1%</b>	<b>2.4%</b>	<b>-3.0%</b>	<b>0.1%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 012 - Artisan/Parade Floats - Comm. <5000 kg

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	27,782	1,266	836	303	3,523	10,092	2,953	636	1,467	582	1,210	7,657	6,903	924	348
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,633</b>	<b>1,414</b>	<b>1,282</b>	<b>874</b>	<b>1,222</b>	<b>863</b>	<b>714</b>	<b>909</b>	<b>858</b>	<b>809</b>	<b>791</b>	<b>919</b>	<b>957</b>	<b>897</b>	<b>1,843</b>
(3)	TPB Base Rate (\$)	1,488	1,231	1,119	733	1,075	742	586	752	733	674	660	803	820	745	1,651
(4)	Part 7 Base Rate (\$)	106	144	124	102	108	82	89	118	86	96	93	77	98	113	151
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	1,579	1,306	1,187	778	1,141	787	622	798	778	715	700	852	870	790	1,752
(7)	2007 Part 7 x (1- 21.4%) (\$)	83	113	97	80	85	64	70	93	68	75	73	61	77	89	119
(8)	TPB off-balanced: (6) x 0.969340 (\$)	1,531	1,266	1,151	754	1,106	763	603	774	754	693	679	826	843	766	1,698
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	80	110	94	78	82	62	68	90	66	73	71	59	75	86	115
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	125,991	5,943	4,052	1,532	16,737	48,291	14,299	3,026	7,555	3,120	5,198	36,264	32,157	4,878	1,877
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	111,974	4,204	1,709	740	11,131	20,276	4,205	755	2,499	598	1,738	18,815	13,189	1,401	1,772
(12)	Loss Cost: (11) / (10) (\$)	889	707	422	483	665	420	294	249	331	192	334	519	410	287	944
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%
(16)	Adjusted Experience Rate (a) (\$)	1,672	1,354	855	962	1,280	851	631	553	695	452	702	1,024	834	619	1,769
(17)	5 yrs Ultimate Claim Count (#)	13,417	596	272	111	1,192	2,456	480	100	280	98	195	2,386	1,557	150	174
(18)	Credibility: sqrt [(17) / 11,000]	100%	23%	16%	10%	33%	47%	21%	10%	16%	9%	13%	47%	38%	12%	13%
(19)	Indicated Rate (b) (\$)	1,672	1,286	1,104	775	1,163	805	609	753	745	670	682	918	840	749	1,707
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	1,661	1,278	1,097	770	1,156	799	605	748	740	666	678	912	834	744	1,696
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	125,991	5,943	4,052	1,532	16,737	48,291	14,299	3,026	7,555	3,120	5,198	36,264	32,157	4,878	1,877
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	3,537	209	289	31	388	1,311	990	22	215	17	335	666	1,124	29	34
(23)	Loss Cost: (22) / (21) (\$)	28	35	71	20	23	27	69	7	29	5	65	18	35	6	18
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%
(27)	Adjusted Experience Rate (a) (\$)	58	71	136	44	50	57	132	21	59	17	124	41	71	18	41
(28)	5 yrs Ultimate Claim Count (#)	1,766	96	22	15	191	360	70	11	36	5	13	270	210	10	19
(29)	Credibility: sqrt [(28) / 11,000]	40%	9%	4%	4%	13%	18%	8%	3%	6%	2%	3%	16%	14%	3%	4%
(30)	Indicated Rate (b) (\$)	71	106	96	77	78	61	73	88	66	72	73	56	74	84	112
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	72	107	96	77	78	61	74	88	66	72	73	57	75	84	113
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,772</b>	<b>1,424</b>	<b>1,232</b>	<b>886</b>	<b>1,273</b>	<b>899</b>	<b>718</b>	<b>875</b>	<b>845</b>	<b>777</b>	<b>789</b>	<b>1,008</b>	<b>948</b>	<b>867</b>	<b>1,850</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>8.5%</b>	<b>0.7%</b>	<b>-3.9%</b>	<b>1.4%</b>	<b>4.2%</b>	<b>4.2%</b>	<b>0.6%</b>	<b>-3.7%</b>	<b>-1.5%</b>	<b>-4.0%</b>	<b>-0.3%</b>	<b>9.7%</b>	<b>-0.9%</b>	<b>-3.3%</b>	<b>0.4%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 013 - Delivery - Goods/Equip(Courier,Fast Food Etc), <5000 kg, Priv.Pass., Motor Homes

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	6,925	120	116	30	524	2,032	605	147	515	222	258	1,528	1,511	288	146
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>2,649</b>	<b>2,131</b>	<b>1,770</b>	<b>1,229</b>	<b>1,704</b>	<b>1,194</b>	<b>986</b>	<b>1,440</b>	<b>1,355</b>	<b>1,077</b>	<b>1,158</b>	<b>1,343</b>	<b>1,305</b>	<b>1,415</b>	<b>2,818</b>
(3)	TPB Base Rate (\$)	2,472	1,919	1,565	1,055	1,494	1,050	837	1,257	1,206	919	1,003	1,208	1,093	1,229	2,595
(4)	Part 7 Base Rate (\$)	138	173	166	135	171	105	110	144	110	119	117	96	173	147	182
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	2,623	2,036	1,660	1,119	1,585	1,114	888	1,334	1,280	975	1,064	1,282	1,160	1,304	2,753
(7)	2007 Part 7 x (1- 21.4%) (\$)	108	136	130	106	134	83	86	113	86	94	92	75	136	116	143
(8)	TPB off-balanced: (6) x 0.969340 (\$)	2,543	1,974	1,609	1,085	1,536	1,080	861	1,293	1,241	945	1,031	1,243	1,124	1,264	2,669
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	105	132	126	103	130	80	83	110	83	91	89	73	132	112	139
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	35,900	586	565	171	2,630	9,685	2,907	722	2,463	1,159	1,138	7,364	7,046	1,320	716
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	53,073	937	691	71	2,428	6,626	831	385	1,356	328	389	6,055	5,351	875	653
(12)	Loss Cost: (11) / (10) (\$)	1,478	1,598	1,223	413	923	684	286	533	550	283	342	822	759	663	912
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	58.6%	58.6%	58.6%	58.6%	58.6%	58.6%	58.6%	58.6%	58.6%	58.6%	58.6%	58.6%	58.6%	58.6%	58.6%
(16)	Adjusted Experience Rate (a) (\$)	2,640	2,843	2,204	820	1,691	1,283	602	1,024	1,054	598	698	1,519	1,411	1,246	1,672
(17)	5 yrs Ultimate Claim Count (#)	7,389	89	70	14	325	876	168	51	232	55	90	888	616	78	95
(18)	Credibility: sqrt [(17) / 11,000]	82%	9%	8%	4%	17%	28%	12%	7%	15%	7%	9%	28%	24%	8%	9%
(19)	Indicated Rate (b) (\$)	2,623	2,052	1,656	1,075	1,563	1,137	829	1,275	1,214	921	1,001	1,321	1,192	1,262	2,576
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	2,605	2,039	1,646	1,068	1,552	1,130	824	1,266	1,206	915	994	1,313	1,184	1,254	2,559
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	35,900	586	565	171	2,630	9,685	2,907	722	2,463	1,159	1,138	7,364	7,046	1,320	716
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1,908	25	12	2	113	260	69	60	20	23	11	141	306	61	47
(23)	Loss Cost: (22) / (21) (\$)	53	42	21	11	43	27	24	84	8	20	10	19	43	47	66
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	58.6%	58.6%	58.6%	58.6%	58.6%	58.6%	58.6%	58.6%	58.6%	58.6%	58.6%	58.6%	58.6%	58.6%	58.6%
(27)	Adjusted Experience Rate (a) (\$)	101	82	45	27	83	55	49	155	22	43	25	41	84	89	123
(28)	5 yrs Ultimate Claim Count (#)	844	17	9	1	66	145	19	8	20	9	13	106	101	16	13
(29)	Credibility: sqrt [(28) / 11,000]	28%	4%	3%	1%	8%	11%	4%	3%	4%	3%	3%	10%	10%	4%	3%
(30)	Indicated Rate (b) (\$)	104	130	124	102	126	77	82	111	80	90	87	70	127	111	138
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	105	131	124	103	127	78	82	112	81	90	87	70	128	112	139
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>2,749</b>	<b>2,209</b>	<b>1,809</b>	<b>1,210</b>	<b>1,718</b>	<b>1,247</b>	<b>945</b>	<b>1,417</b>	<b>1,326</b>	<b>1,044</b>	<b>1,119</b>	<b>1,422</b>	<b>1,351</b>	<b>1,405</b>	<b>2,739</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>3.8%</b>	<b>3.7%</b>	<b>2.2%</b>	<b>-1.5%</b>	<b>0.8%</b>	<b>4.4%</b>	<b>-4.2%</b>	<b>-1.6%</b>	<b>-2.1%</b>	<b>-3.1%</b>	<b>-3.4%</b>	<b>5.9%</b>	<b>3.5%</b>	<b>-0.7%</b>	<b>-2.8%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 014 - Fisherman Use - Comm. <5000 kg

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	234	21	5	7	22	25	5	4	2	177	0	308	678	147	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,579</b>	<b>1,142</b>	<b>1,087</b>	<b>629</b>	<b>975</b>	<b>695</b>	<b>526</b>	<b>702</b>	<b>663</b>	<b>585</b>	<b>697</b>	<b>746</b>	<b>766</b>	<b>739</b>	<b>1,676</b>	
(3)	TPB Base Rate (\$)	1,433	979	942	503	845	582	411	565	550	463	568	628	645	606	1,505	
(4)	Part 7 Base Rate (\$)	107	124	106	87	91	74	76	98	74	83	91	79	82	94	130	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	1,520	1,039	999	534	897	618	436	599	584	491	603	666	684	643	1,597	
(7)	2007 Part 7 x (1- 21.4%) (\$)	84	97	83	68	72	58	60	77	58	65	72	62	64	74	102	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	1,473	1,007	968	518	869	599	423	581	566	476	585	646	663	623	1,548	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	81	94	80	66	70	56	58	75	56	63	70	60	62	72	99	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	1,560	119	17	30	87	129	21	41	9	874	0	1,691	3,813	806	3	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1,594	49	7	5	17	18	5	5	1	360	0	719	1,561	236	3	
(12)	Loss Cost: (11) / (10) (\$)	1,022	415	416	153	193	136	252	132	58	412	148	425	409	293	1,103	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	
(16)	Adjusted Experience Rate (a) (\$)	1,861	824	826	375	444	347	544	340	214	818	368	841	814	615	2,000	
(17)	5 yrs Ultimate Claim Count (#)	154	9	3	2	7	8	2	1	0	52	0	96	206	43	1	
(18)	Credibility: sqrt [(17) / 11,000]	12%	3%	2%	1%	3%	3%	1%	1%	0%	7%	0%	9%	14%	6%	1%	
(19)	Indicated Rate (b) (\$)	1,519	1,002	966	516	858	592	425	579	566	500	585	664	684	623	1,553	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	1,509	995	959	513	852	588	422	575	562	496	581	660	679	618	1,542	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	1,560	119	17	30	87	129	21	41	9	874	0	1,691	3,813	806	3	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	34	1	0	0	0	0	0	0	0	6	0	14	58	16	0	
(23)	Loss Cost: (22) / (21) (\$)	21	6	5	4	5	4	4	4	4	7	12	8	15	20	5	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	
(27)	Adjusted Experience Rate (a) (\$)	45	18	17	15	16	14	15	14	14	19	30	22	34	44	16	
(28)	5 yrs Ultimate Claim Count (#)	23	0	0	0	0	0	0	0	0	4	0	9	28	8	0	
(29)	Credibility: sqrt [(28) / 11,000]	5%	0%	0%	0%	0%	0%	0%	0%	0%	2%	0%	3%	5%	3%	0%	
(30)	Indicated Rate (b) (\$)	79	94	80	66	70	56	58	75	56	62	70	59	61	71	99	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	80	95	80	66	70	56	58	75	56	63	70	59	61	72	100	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,628</b>	<b>1,129</b>	<b>1,078</b>	<b>618</b>	<b>961</b>	<b>683</b>	<b>519</b>	<b>689</b>	<b>657</b>	<b>598</b>	<b>689</b>	<b>758</b>	<b>779</b>	<b>729</b>	<b>1,683</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>3.1%</b>	<b>-1.1%</b>	<b>-0.8%</b>	<b>-1.7%</b>	<b>-1.4%</b>	<b>-1.7%</b>	<b>-1.3%</b>	<b>-1.9%</b>	<b>-0.9%</b>	<b>2.2%</b>	<b>-1.1%</b>	<b>1.6%</b>	<b>1.7%</b>	<b>-1.4%</b>	<b>0.4%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense



Insurance Corporation of British Columbia

RATE CLASS 015 - Municipal Government Vehicle - Comm. <5000 kg

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	1,703	64	63	28	227	779	349	74	232	148	151	532	533	80	1
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,464</b>	<b>1,373</b>	<b>1,227</b>	<b>851</b>	<b>1,223</b>	<b>948</b>	<b>693</b>	<b>929</b>	<b>846</b>	<b>788</b>	<b>772</b>	<b>889</b>	<b>915</b>	<b>888</b>	<b>1,838</b>
(3)	TPB Base Rate (\$)	1,322	1,195	1,065	712	1,080	827	568	780	723	654	648	770	788	746	1,651
(4)	Part 7 Base Rate (\$)	103	139	123	100	104	82	86	110	84	95	86	80	88	103	146
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	1,403	1,268	1,130	755	1,146	877	603	828	767	694	688	817	836	792	1,752
(7)	2007 Part 7 x (1- 21.4%) (\$)	81	109	97	79	82	64	68	86	66	75	68	63	69	81	115
(8)	TPB off-balanced: (6) x 0.969340 (\$)	1,360	1,229	1,095	732	1,111	850	585	803	743	673	667	792	810	768	1,698
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	79	106	94	77	79	62	66	83	64	73	66	61	67	79	111
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	6,078	235	240	94	880	2,753	1,247	296	846	484	496	1,918	1,861	265	4
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	2,236	66	32	15	334	573	130	95	122	38	132	303	483	22	1
(12)	Loss Cost: (11) / (10) (\$)	368	281	131	162	379	208	104	320	145	78	266	158	259	84	150
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
(16)	Adjusted Experience Rate (a) (\$)	991	792	451	522	1,017	626	390	881	482	330	758	513	744	344	494
(17)	5 yrs Ultimate Claim Count (#)	337	8	6	2	20	58	21	4	12	6	8	57	36	2	0
(18)	Credibility: sqrt [(17) / 11,000]	18%	3%	2%	1%	4%	7%	4%	2%	3%	2%	3%	7%	6%	1%	0%
(19)	Indicated Rate (b) (\$)	1,295	1,217	1,080	729	1,107	834	577	805	734	665	670	772	806	762	1,698
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	1,287	1,209	1,072	724	1,100	828	573	799	729	661	665	767	801	757	1,687
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	6,078	235	240	94	880	2,753	1,247	296	846	484	496	1,918	1,861	265	4
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	45	2	1	0	6	11	5	1	6	3	2	8	8	1	0
(23)	Loss Cost: (22) / (21) (\$)	7	7	5	5	7	4	4	4	7	5	4	4	4	5	6
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%	43.9%
(27)	Adjusted Experience Rate (a) (\$)	28	26	23	21	26	20	20	20	26	23	21	19	21	22	25
(28)	5 yrs Ultimate Claim Count (#)	25	0	0	0	5	3	1	0	5	1	2	1	2	0	0
(29)	Credibility: sqrt [(28) / 11,000]	5%	0%	0%	0%	2%	2%	1%	0%	2%	1%	1%	1%	1%	0%	0%
(30)	Indicated Rate (b) (\$)	77	106	94	77	78	61	66	83	63	73	65	61	66	79	111
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	77	107	95	77	78	62	66	83	64	73	66	61	67	79	112
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,403</b>	<b>1,355</b>	<b>1,206</b>	<b>840</b>	<b>1,217</b>	<b>929</b>	<b>678</b>	<b>921</b>	<b>832</b>	<b>773</b>	<b>769</b>	<b>867</b>	<b>907</b>	<b>875</b>	<b>1,840</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-4.2%</b>	<b>-1.3%</b>	<b>-1.7%</b>	<b>-1.3%</b>	<b>-0.5%</b>	<b>-2.0%</b>	<b>-2.2%</b>	<b>-0.9%</b>	<b>-1.7%</b>	<b>-1.9%</b>	<b>-0.4%</b>	<b>-2.5%</b>	<b>-0.9%</b>	<b>-1.5%</b>	<b>0.1%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 017 - Comm. <5000 kg Owned or Leased by Logging Contractor, or Under Road Maintenance Contract

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	38	0	34	29	62	465	347	393	1,275	52	159	114	463	664	22
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,786</b>	<b>1,506</b>	<b>1,306</b>	<b>980</b>	<b>1,348</b>	<b>1,158</b>	<b>798</b>	<b>1,004</b>	<b>1,027</b>	<b>824</b>	<b>840</b>	<b>960</b>	<b>957</b>	<b>919</b>	<b>1,977</b>
(3)	TPB Base Rate (\$)	1,636	1,331	1,140	837	1,199	1,033	668	849	900	688	707	839	822	767	1,794
(4)	Part 7 Base Rate (\$)	111	136	127	104	110	86	91	116	88	97	95	82	96	113	142
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	1,736	1,412	1,210	888	1,272	1,096	709	901	955	730	750	890	872	814	1,903
(7)	2007 Part 7 x (1- 21.4%) (\$)	87	107	100	82	86	68	72	91	69	76	75	64	75	89	112
(8)	TPB off-balanced: (6) x 0.969340 (\$)	1,683	1,369	1,173	861	1,233	1,062	687	873	926	708	727	863	845	789	1,845
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	84	104	97	79	83	66	70	88	67	74	73	62	73	86	109
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	208	3	265	201	259	1,869	1,879	1,548	4,229	422	506	528	2,284	2,451	154
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	84	0	35	22	107	341	170	395	1,057	24	108	88	554	296	47
(12)	Loss Cost: (11) / (10) (\$)	403	77	131	111	413	182	90	255	250	58	214	166	242	121	303
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%
(16)	Adjusted Experience Rate (a) (\$)	980	299	413	370	999	519	327	671	660	259	585	486	644	391	772
(17)	5 yrs Ultimate Claim Count (#)	8	0	3	4	8	49	22	40	109	6	14	17	49	35	11
(18)	Credibility: sqrt [(17) / 11,000]	3%	0%	2%	2%	3%	7%	5%	6%	10%	2%	4%	4%	7%	6%	3%
(19)	Indicated Rate (b) (\$)	1,664	1,369	1,160	852	1,227	1,026	671	861	900	697	722	848	832	767	1,811
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	1,653	1,360	1,153	846	1,219	1,019	666	855	894	693	717	843	826	762	1,799
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	208	3	265	201	259	1,869	1,879	1,548	4,229	422	506	528	2,284	2,451	154
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1	0	1	1	1	8	8	17	29	1	2	2	12	11	1
(23)	Loss Cost: (22) / (21) (\$)	4	3	3	3	4	4	4	11	7	3	4	4	5	5	5
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%
(27)	Adjusted Experience Rate (a) (\$)	19	16	17	16	19	18	18	32	24	17	19	17	20	19	20
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	4	3	4	8	0	1	0	5	1	0
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	2%	2%	2%	3%	0%	1%	0%	2%	1%	0%
(30)	Indicated Rate (b) (\$)	84	104	97	79	83	65	69	87	66	74	72	62	72	85	109
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	84	105	98	79	83	65	70	87	66	74	73	62	72	86	110
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,776</b>	<b>1,504</b>	<b>1,290</b>	<b>964</b>	<b>1,341</b>	<b>1,123</b>	<b>775</b>	<b>981</b>	<b>999</b>	<b>806</b>	<b>828</b>	<b>944</b>	<b>937</b>	<b>887</b>	<b>1,950</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-0.6%</b>	<b>-0.1%</b>	<b>-1.2%</b>	<b>-1.6%</b>	<b>-0.5%</b>	<b>-3.0%</b>	<b>-2.9%</b>	<b>-2.3%</b>	<b>-2.7%</b>	<b>-2.2%</b>	<b>-1.4%</b>	<b>-1.7%</b>	<b>-2.1%</b>	<b>-3.5%</b>	<b>-1.4%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 018 - U-Drive - Comm. <5000 kg, Priv.Pass. (Isolated Comm.), Rented <1 Month

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	510	27	2	5	66	40	62	30	103	34	354	121	87	5	148	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,987</b>	<b>2,090</b>	<b>2,128</b>	<b>1,406</b>	<b>1,778</b>	<b>1,380</b>	<b>1,329</b>	<b>1,491</b>	<b>1,279</b>	<b>1,232</b>	<b>1,279</b>	<b>1,150</b>	<b>1,337</b>	<b>1,410</b>	<b>2,460</b>	
(3)	TPB Base Rate (\$)	1,866	1,954	1,982	1,295	1,656	1,279	1,228	1,376	1,179	1,127	1,175	1,054	1,232	1,278	2,307	
(4)	Part 7 Base Rate (\$)	82	97	107	72	83	62	62	76	61	66	66	57	66	93	112	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	1,980	2,073	2,103	1,374	1,757	1,357	1,303	1,460	1,251	1,196	1,247	1,118	1,307	1,356	2,448	
(7)	2007 Part 7 x (1- 21.4%) (\$)	64	76	84	57	65	49	49	60	48	52	52	45	52	73	88	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	1,919	2,009	2,039	1,332	1,703	1,315	1,263	1,415	1,213	1,159	1,209	1,084	1,267	1,314	2,373	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	62	74	81	55	63	47	47	58	47	50	50	44	50	71	85	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	1,950	71	10	29	184	300	208	207	449	133	1,191	573	431	28	788	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1,831	60	2	3	75	183	63	165	276	13	646	132	103	5	781	
(12)	Loss Cost: (11) / (10) (\$)	939	849	160	93	404	608	300	795	616	95	543	230	240	165	992	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	46.9%	46.9%	46.9%	46.9%	46.9%	46.9%	46.9%	46.9%	46.9%	46.9%	46.9%	46.9%	46.9%	46.9%	46.9%	
(16)	Adjusted Experience Rate (a) (\$)	2,148	1,955	484	342	1,006	1,442	784	1,839	1,457	346	1,301	634	655	494	2,260	
(17)	5 yrs Ultimate Claim Count (#)	309	13	1	0	19	13	6	12	14	0	43	22	13	2	78	
(18)	Credibility: sqrt [(17) / 11,000]	17%	3%	1%	0%	4%	2%	3%	4%	0%	6%	5%	3%	1%	8%		
(19)	Indicated Rate (b) (\$)	1,957	2,007	2,023	1,332	1,674	1,319	1,252	1,429	1,222	1,159	1,215	1,064	1,246	1,303	2,364	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	1,944	1,994	2,010	1,323	1,663	1,311	1,243	1,420	1,214	1,151	1,207	1,057	1,237	1,294	2,348	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	1,950	71	10	29	184	300	208	207	449	133	1,191	573	431	28	788	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	174	0	0	78	1	3	3	6	7	0	83	1	1	0	10	
(23)	Loss Cost: (22) / (21) (\$)	89	4	4	2,697	6	9	15	31	16	3	70	2	3	3	13	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	46.9%	46.9%	46.9%	46.9%	46.9%	46.9%	46.9%	46.9%	46.9%	46.9%	46.9%	46.9%	46.9%	46.9%	46.9%	
(27)	Adjusted Experience Rate (a) (\$)	206	19	18	5,935	23	30	43	78	45	15	163	15	17	16	38	
(28)	5 yrs Ultimate Claim Count (#)	29	0	0	2	2	2	1	1	3	0	3	0	1	0	5	
(29)	Credibility: sqrt [(28) / 11,000]	5%	0%	0%	1%	1%	1%	1%	1%	2%	0%	2%	0%	1%	0%	2%	
(30)	Indicated Rate (b) (\$)	69	74	81	134	62	47	47	58	47	50	52	44	50	71	84	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	70	74	81	135	63	47	47	59	47	50	52	44	50	71	84	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>2,053</b>	<b>2,107</b>	<b>2,130</b>	<b>1,497</b>	<b>1,765</b>	<b>1,397</b>	<b>1,329</b>	<b>1,518</b>	<b>1,300</b>	<b>1,240</b>	<b>1,297</b>	<b>1,140</b>	<b>1,326</b>	<b>1,404</b>	<b>2,473</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>3.3%</b>	<b>0.8%</b>	<b>0.1%</b>	<b>6.5%</b>	<b>-0.7%</b>	<b>1.2%</b>	<b>0.0%</b>	<b>1.8%</b>	<b>1.6%</b>	<b>0.6%</b>	<b>1.4%</b>	<b>-0.9%</b>	<b>-0.8%</b>	<b>-0.4%</b>	<b>0.5%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 030 - Golf Cart, Truckster Type Used by Municipal Gov or Golf Club

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	393	0	55	0	9	334	110	1	2	0	0	200	290	1	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>338</b>	<b>361</b>	<b>343</b>	<b>327</b>	<b>352</b>	<b>307</b>	<b>304</b>	<b>315</b>	<b>303</b>	<b>298</b>	<b>314</b>	<b>266</b>	<b>296</b>	<b>315</b>	<b>385</b>	
(3)	TPB Base Rate (\$)	162	181	167	154	167	154	143	148	147	132	145	130	138	140	190	
(4)	Part 7 Base Rate (\$)	137	141	137	134	146	114	122	128	117	127	131	97	119	136	154	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	172	192	177	163	177	163	152	157	156	140	154	138	146	149	202	
(7)	2007 Part 7 x (1- 21.4%) (\$)	108	111	108	105	115	90	96	101	92	100	103	76	94	107	121	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	167	186	172	158	172	158	147	152	151	136	149	134	142	144	196	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	105	108	105	102	111	87	93	98	89	97	100	74	91	104	117	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	2,127	0	172	0	32	1,509	618	5	13	1	0	588	1,140	5	0	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	25	0	2	0	1	20	7	0	0	0	0	9	13	0	0	
(12)	Loss Cost: (11) / (10) (\$)	12	0	14	0	18	13	11	10	9	2	0	15	11	14	43	
(13)	Per-Policy Expenses (\$)	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(15)	Avg Discount/Surcharge Factor	41.7%	41.7%	41.7%	41.7%	41.7%	41.7%	41.7%	41.7%	41.7%	41.7%	41.7%	41.7%	41.7%	41.7%	41.7%	
(16)	Adjusted Experience Rate (a) (\$)	72	43	77	43	87	75	69	68	66	48	43	80	70	77	146	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	167	186	172	158	172	157	147	152	151	136	149	134	142	144	196	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	166	185	171	157	171	156	146	151	150	135	148	133	141	143	195	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	2,127	0	172	0	32	1,509	618	5	13	1	0	588	1,140	5	0	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	10	0	1	0	0	7	3	0	0	0	0	3	5	0	0	
(23)	Loss Cost: (22) / (21) (\$)	5	0	6	0	8	4	4	4	3	1	0	5	5	7	18	
(24)	Per-Policy Expenses (\$)	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(26)	Avg Discount/Surcharge Factor	41.7%	41.7%	41.7%	41.7%	41.7%	41.7%	41.7%	41.7%	41.7%	41.7%	41.7%	41.7%	41.7%	41.7%	41.7%	
(27)	Adjusted Experience Rate (a) (\$)	16	5	19	5	25	16	15	15	13	7	5	19	16	21	51	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	105	108	105	102	111	87	93	98	89	97	100	74	91	104	117	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	106	109	106	103	112	88	94	99	90	98	101	74	92	105	118	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>311</b>	<b>333</b>	<b>316</b>	<b>299</b>	<b>322</b>	<b>283</b>	<b>279</b>	<b>289</b>	<b>279</b>	<b>272</b>	<b>287</b>	<b>246</b>	<b>272</b>	<b>287</b>	<b>354</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-8.0%</b>	<b>-7.8%</b>	<b>-7.9%</b>	<b>-8.6%</b>	<b>-8.5%</b>	<b>-7.8%</b>	<b>-8.2%</b>	<b>-8.3%</b>	<b>-7.9%</b>	<b>-8.7%</b>	<b>-8.6%</b>	<b>-7.5%</b>	<b>-8.1%</b>	<b>-8.9%</b>	<b>-8.1%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 035 - Snowmobile or Snow Vehicle - Highway Use Only

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	358	5	14	3	19	266	102	55	83	31	46	209	139	14	4
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>48</b>	<b>50</b>	<b>46</b>	<b>43</b>	<b>52</b>	<b>42</b>	<b>43</b>	<b>43</b>	<b>39</b>	<b>37</b>	<b>39</b>	<b>37</b>	<b>43</b>	<b>45</b>	<b>55</b>
(3)	TPB Base Rate (\$)	26	27	23	22	28	23	23	22	20	18	20	20	22	23	29
(4)	Part 7 Base Rate (\$)	20	21	21	19	22	17	18	19	17	17	17	15	19	20	23
(5)	UMP Base Rate (\$)	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	28	29	24	23	30	24	24	23	21	19	21	21	23	24	31
(7)	2007 Part 7 x (1- 21.4%) (\$)	16	17	17	15	17	13	14	15	13	13	13	12	15	16	18
(8)	TPB off-balanced: (6) x 0.969340 (\$)	27	28	23	22	29	23	23	22	20	18	20	20	22	23	30
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	16	16	16	15	16	13	14	15	13	13	13	12	15	16	17
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	943	6	44	16	54	716	260	140	232	56	94	401	347	40	11
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	7	0	1	0	0	8	3	0	6	0	0	3	2	0	0
(12)	Loss Cost: (11) / (10) (\$)	7	4	12	3	4	11	11	3	24	2	2	7	7	3	4
(13)	Per-Policy Expenses (\$)	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(15)	Avg Discount/Surcharge Factor	45.1%	45.1%	45.1%	45.1%	45.1%	45.1%	45.1%	45.1%	45.1%	45.1%	45.1%	45.1%	45.1%	45.1%	45.1%
(16)	Adjusted Experience Rate (a) (\$)	56	49	66	46	48	65	63	48	94	45	46	55	55	47	48
(17)	5 yrs Ultimate Claim Count (#)	4	0	1	0	0	4	1	0	1	0	0	2	1	0	0
(18)	Credibility: sqrt [(17) / 11,000]	2%	0%	1%	0%	0%	2%	1%	0%	1%	0%	0%	1%	1%	0%	0%
(19)	Indicated Rate (b) (\$)	28	28	23	22	29	24	23	22	21	18	20	20	22	23	30
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	27	28	23	22	29	24	23	22	21	18	20	20	22	23	30
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	943	6	44	16	54	716	260	140	232	56	94	401	347	40	11
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0
(23)	Loss Cost: (22) / (21) (\$)	1	2	1	1	1	1	1	1	1	1	1	1	1	1	1
(24)	Per-Policy Expenses (\$)	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(26)	Avg Discount/Surcharge Factor	45.1%	45.1%	45.1%	45.1%	45.1%	45.1%	45.1%	45.1%	45.1%	45.1%	45.1%	45.1%	45.1%	45.1%	45.1%
(27)	Adjusted Experience Rate (a) (\$)	7	8	8	7	8	7	7	8	7	7	7	7	7	8	8
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
(30)	Indicated Rate (b) (\$)	16	16	16	15	16	13	14	15	13	13	13	12	15	16	17
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	16	16	16	15	16	13	14	15	13	13	13	12	15	16	17
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>45</b>	<b>46</b>	<b>41</b>	<b>39</b>	<b>47</b>	<b>39</b>	<b>39</b>	<b>39</b>	<b>36</b>	<b>33</b>	<b>35</b>	<b>34</b>	<b>39</b>	<b>41</b>	<b>50</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-6.3%</b>	<b>-8.0%</b>	<b>-10.9%</b>	<b>-9.3%</b>	<b>-9.6%</b>	<b>-7.1%</b>	<b>-9.3%</b>	<b>-9.3%</b>	<b>-7.7%</b>	<b>-10.8%</b>	<b>-10.3%</b>	<b>-8.1%</b>	<b>-9.3%</b>	<b>-8.9%</b>	<b>-9.1%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE } \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 036 - Snowmobile or Snow Vehicle - Used On & Off Highway

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	5	0	5	0	0	13	4	0	4	1	6	1	0	0	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>779</b>	<b>833</b>	<b>804</b>	<b>747</b>	<b>815</b>	<b>698</b>	<b>692</b>	<b>721</b>	<b>660</b>	<b>628</b>	<b>660</b>	<b>695</b>	<b>735</b>	<b>748</b>	<b>877</b>	
(3)	TPB Base Rate (\$)	416	447	414	381	429	381	354	367	345	298	331	372	386	377	468	
(4)	Part 7 Base Rate (\$)	324	347	351	327	347	278	299	315	276	291	291	284	310	332	368	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	441	474	439	404	455	404	376	389	366	316	351	395	410	400	497	
(7)	2007 Part 7 x (1- 21.4%) (\$)	255	273	276	257	273	219	235	248	217	229	229	223	244	261	289	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	427	459	426	392	441	392	364	377	355	306	340	383	397	388	482	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	247	265	268	249	265	212	228	240	210	222	222	216	237	253	280	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	33	0	23	0	0	47	32	34	27	1	26	4	1	0	1	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1	0	1	0	0	1	1	1	3	0	1	0	0	0	0	
(12)	Loss Cost: (11) / (10) (\$)	27	0	31	85	0	31	30	35	99	33	29	40	26	0	21	
(13)	Per-Policy Expenses (\$)	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(15)	Avg Discount/Surcharge Factor	44.0%	44.0%	44.0%	44.0%	44.0%	44.0%	44.0%	44.0%	44.0%	44.0%	44.0%	44.0%	44.0%	44.0%	44.0%	
(16)	Adjusted Experience Rate (a) (\$)	104	41	112	234	41	111	110	121	266	116	107	132	101	41	88	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	427	459	426	392	441	392	364	377	354	306	340	383	397	388	482	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	424	456	423	389	438	389	362	375	352	304	338	380	394	385	479	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	33	0	23	0	0	47	32	34	27	1	26	4	1	0	1	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	10	0	12	37	0	11	12	13	8	17	12	15	8	0	8	
(24)	Per-Policy Expenses (\$)	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(26)	Avg Discount/Surcharge Factor	44.0%	44.0%	44.0%	44.0%	44.0%	44.0%	44.0%	44.0%	44.0%	44.0%	44.0%	44.0%	44.0%	44.0%	44.0%	
(27)	Adjusted Experience Rate (a) (\$)	28	5	33	92	5	30	32	36	24	44	33	39	24	5	24	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	247	265	268	249	265	212	228	240	210	222	222	216	237	253	280	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	248	267	270	250	267	213	229	241	211	223	223	217	238	254	282	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>711</b>	<b>762</b>	<b>732</b>	<b>678</b>	<b>744</b>	<b>641</b>	<b>630</b>	<b>655</b>	<b>602</b>	<b>566</b>	<b>599</b>	<b>636</b>	<b>671</b>	<b>678</b>	<b>802</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-8.7%</b>	<b>-8.5%</b>	<b>-9.0%</b>	<b>-9.2%</b>	<b>-8.7%</b>	<b>-8.2%</b>	<b>-9.0%</b>	<b>-9.2%</b>	<b>-8.8%</b>	<b>-9.9%</b>	<b>-9.2%</b>	<b>-8.5%</b>	<b>-8.7%</b>	<b>-9.4%</b>	<b>-8.6%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE } \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 040 - Emergency Vehicle - Fire/Police/Ambulance/, Comm. <5000 kg, Priv. Pass.

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	725	1	10	6	106	103	69	9	50	27	21	181	42	44	2
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,640</b>	<b>1,400</b>	<b>1,527</b>	<b>945</b>	<b>1,391</b>	<b>911</b>	<b>1,011</b>	<b>1,165</b>	<b>1,007</b>	<b>943</b>	<b>1,017</b>	<b>1,023</b>	<b>1,025</b>	<b>1,115</b>	<b>1,875</b>
(3)	TPB Base Rate (\$)	1,441	1,214	1,297	815	1,216	795	887	1,009	867	802	873	899	879	951	1,633
(4)	Part 7 Base Rate (\$)	160	147	191	91	136	77	85	117	101	102	106	85	107	125	201
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	1,529	1,288	1,376	865	1,290	843	941	1,071	920	851	926	954	933	1,009	1,733
(7)	2007 Part 7 x (1- 21.4%) (\$)	126	116	150	72	107	61	67	92	79	80	83	67	84	98	158
(8)	TPB off-balanced: (6) x 0.969340 (\$)	1,482	1,249	1,334	838	1,250	817	912	1,038	892	825	898	925	904	978	1,680
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	122	112	145	70	104	59	65	89	77	78	80	65	81	95	153
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	3,300	8	60	40	483	491	405	46	340	135	164	874	218	211	2
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	4,761	1	5	3	962	62	41	4	45	14	10	600	16	31	0
(12)	Loss Cost: (11) / (10) (\$)	1,443	157	91	68	1,991	127	102	85	133	100	59	687	73	146	287
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	51.3%	51.3%	51.3%	51.3%	51.3%	51.3%	51.3%	51.3%	51.3%	51.3%	51.3%	51.3%	51.3%	51.3%	51.3%
(16)	Adjusted Experience Rate (a) (\$)	2,948	437	309	262	4,019	378	330	296	390	326	246	1,473	273	416	691
(17)	5 yrs Ultimate Claim Count (#)	575	0	0	0	73	11	3	0	8	2	1	77	1	2	0
(18)	Credibility: sqrt [(17) / 11,000]	23%	0%	0%	0%	8%	3%	2%	0%	3%	1%	1%	8%	1%	1%	0%
(19)	Indicated Rate (b) (\$)	1,817	1,249	1,334	838	1,475	803	902	1,038	878	818	892	971	898	970	1,680
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	1,805	1,241	1,325	832	1,466	798	896	1,031	873	813	886	964	892	964	1,669
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	3,300	8	60	40	483	491	405	46	340	135	164	874	218	211	2
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	54	0	0	0	9	1	1	0	1	1	1	4	1	1	0
(23)	Loss Cost: (22) / (21) (\$)	16	9	7	3	18	3	3	5	3	4	3	5	4	5	19
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	51.3%	51.3%	51.3%	51.3%	51.3%	51.3%	51.3%	51.3%	51.3%	51.3%	51.3%	51.3%	51.3%	51.3%	51.3%
(27)	Adjusted Experience Rate (a) (\$)	42	27	23	16	44	15	15	18	16	17	15	18	17	19	47
(28)	5 yrs Ultimate Claim Count (#)	55	0	1	0	3	0	1	0	0	0	0	6	0	0	0
(29)	Credibility: sqrt [(28) / 11,000]	7%	0%	1%	0%	2%	0%	1%	0%	0%	0%	0%	2%	0%	0%	0%
(30)	Indicated Rate (b) (\$)	116	112	144	70	103	59	65	89	77	78	80	64	81	95	153
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	117	113	145	70	104	59	65	90	77	78	80	64	81	96	154
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,961</b>	<b>1,393</b>	<b>1,509</b>	<b>941</b>	<b>1,609</b>	<b>896</b>	<b>1,000</b>	<b>1,160</b>	<b>989</b>	<b>930</b>	<b>1,004</b>	<b>1,067</b>	<b>1,012</b>	<b>1,099</b>	<b>1,864</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>19.6%</b>	<b>-0.5%</b>	<b>-1.2%</b>	<b>-0.4%</b>	<b>15.7%</b>	<b>-1.6%</b>	<b>-1.1%</b>	<b>-0.4%</b>	<b>-1.8%</b>	<b>-1.4%</b>	<b>-1.3%</b>	<b>4.3%</b>	<b>-1.3%</b>	<b>-1.4%</b>	<b>-0.6%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 041 - Emergency Vehicle - Voluntary Fire Dept., Comm. <5000 kg, Priv. Pass.

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	1	13	2	5	10	48	40	19	16	10	5	54	46	10	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,069</b>	<b>1,035</b>	<b>1,233</b>	<b>590</b>	<b>906</b>	<b>569</b>	<b>568</b>	<b>749</b>	<b>647</b>	<b>608</b>	<b>654</b>	<b>630</b>	<b>698</b>	<b>704</b>	<b>1,294</b>	
(3)	TPB Base Rate (\$)	925	908	1,073	497	792	482	480	644	551	512	558	543	599	594	1,126	
(4)	Part 7 Base Rate (\$)	105	88	121	54	75	48	49	66	57	57	58	48	60	71	127	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	981	963	1,138	527	840	511	509	683	585	543	592	576	636	630	1,195	
(7)	2007 Part 7 x (1- 21.4%) (\$)	83	69	95	42	59	38	39	52	45	45	46	38	47	56	100	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	951	933	1,103	511	814	495	493	662	567	526	574	558	617	611	1,158	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	80	67	92	41	57	37	38	50	44	44	45	37	46	54	97	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	1	34	5	26	56	243	181	80	73	53	24	284	234	56	0	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	3	1	1	51	16	11	5	3	2	1	16	12	3	0	
(12)	Loss Cost: (11) / (10) (\$)	129	103	174	47	907	65	59	63	44	40	54	56	51	48	0	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	
(16)	Adjusted Experience Rate (a) (\$)	443	383	544	256	2,199	297	283	293	250	242	271	278	267	259	151	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	1	4	2	1	0	0	0	4	2	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	1%	2%	1%	1%	0%	0%	0%	2%	1%	0%	0%	
(19)	Indicated Rate (b) (\$)	951	933	1,103	511	827	491	490	658	567	526	574	553	612	611	1,158	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	945	927	1,096	508	822	488	487	654	563	523	570	549	608	607	1,150	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	1	34	5	26	56	243	181	80	73	53	24	284	234	56	0	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	
(23)	Loss Cost: (22) / (21) (\$)	8	5	10	2	2	2	2	3	2	2	3	4	2	3	0	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	
(27)	Adjusted Experience Rate (a) (\$)	28	21	32	16	16	14	15	17	15	15	16	19	16	16	10	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	80	67	92	41	57	37	38	50	44	44	45	37	46	54	97	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	80	67	93	41	57	37	38	50	44	44	45	37	46	54	98	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,064</b>	<b>1,033</b>	<b>1,228</b>	<b>588</b>	<b>918</b>	<b>564</b>	<b>564</b>	<b>743</b>	<b>646</b>	<b>606</b>	<b>653</b>	<b>625</b>	<b>693</b>	<b>700</b>	<b>1,289</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-0.5%</b>	<b>-0.2%</b>	<b>-0.4%</b>	<b>-0.3%</b>	<b>1.3%</b>	<b>-0.9%</b>	<b>-0.7%</b>	<b>-0.8%</b>	<b>-0.2%</b>	<b>-0.3%</b>	<b>-0.2%</b>	<b>-0.8%</b>	<b>-0.7%</b>	<b>-0.6%</b>	<b>-0.4%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense



Insurance Corporation of British Columbia

RATE CLASS 051 - Motorhome - Pleasure Use Only

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	4,067	318	151	96	1,148	2,951	768	216	743	197	408	2,020	2,186	245	110	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>845</b>	<b>872</b>	<b>924</b>	<b>769</b>	<b>801</b>	<b>743</b>	<b>755</b>	<b>806</b>	<b>723</b>	<b>833</b>	<b>715</b>	<b>709</b>	<b>714</b>	<b>773</b>	<b>983</b>	
(3)	TPB Base Rate (\$)	716	727	792	644	673	624	633	678	602	712	595	591	595	645	831	
(4)	Part 7 Base Rate (\$)	92	108	95	88	91	82	85	91	84	84	84	81	82	91	113	
(5)	UMP Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	760	771	840	683	714	662	672	719	639	755	631	627	631	684	882	
(7)	2007 Part 7 x (1- 21.4%) (\$)	72	85	75	69	72	64	67	72	66	66	66	64	64	72	89	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	737	747	814	662	692	642	651	697	619	732	612	608	612	663	855	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	70	82	73	67	70	62	65	70	64	64	64	62	62	70	86	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	20,953	1,547	880	477	5,595	14,623	3,908	1,177	3,978	1,109	1,830	10,192	10,692	1,335	817	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	5,771	227	167	299	1,050	2,796	730	160	645	120	266	2,510	1,842	392	180	
(12)	Loss Cost: (11) / (10) (\$)	275	147	190	626	188	191	187	136	162	108	145	246	172	293	221	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	
(16)	Adjusted Experience Rate (a) (\$)	588	367	440	1,191	437	443	436	348	393	300	365	538	411	619	494	
(17)	5 yrs Ultimate Claim Count (#)	861	42	51	20	119	332	70	24	67	21	15	341	303	36	37	
(18)	Credibility: sqrt [(17) / 11,000]	28%	6%	7%	4%	10%	17%	8%	5%	8%	4%	4%	18%	17%	6%	6%	
(19)	Indicated Rate (b) (\$)	695	724	789	684	665	607	634	681	601	713	603	596	579	660	834	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	691	719	783	680	661	603	630	676	597	708	599	592	575	656	829	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	20,953	1,547	880	477	5,595	14,623	3,908	1,177	3,978	1,109	1,830	10,192	10,692	1,335	817	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	507	10	5	52	36	223	187	26	30	5	31	134	107	8	4	
(23)	Loss Cost: (22) / (21) (\$)	24	7	6	109	6	15	48	22	8	4	17	13	10	6	5	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	
(27)	Adjusted Experience Rate (a) (\$)	51	19	19	200	19	35	92	47	21	15	38	31	25	18	17	
(28)	5 yrs Ultimate Claim Count (#)	74	5	2	3	16	39	8	3	6	1	3	36	29	1	1	
(29)	Credibility: sqrt [(28) / 11,000]	8%	2%	1%	2%	4%	6%	3%	2%	2%	1%	2%	6%	5%	1%	1%	
(30)	Indicated Rate (b) (\$)	68	81	72	69	68	60	66	70	63	64	64	60	60	70	85	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	69	81	73	70	68	61	66	70	63	64	64	61	60	70	86	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>797</b>	<b>837</b>	<b>893</b>	<b>787</b>	<b>766</b>	<b>701</b>	<b>733</b>	<b>783</b>	<b>697</b>	<b>809</b>	<b>699</b>	<b>690</b>	<b>672</b>	<b>763</b>	<b>954</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-5.7%</b>	<b>-4.0%</b>	<b>-3.4%</b>	<b>2.3%</b>	<b>-4.4%</b>	<b>-5.7%</b>	<b>-2.9%</b>	<b>-2.9%</b>	<b>-3.6%</b>	<b>-2.9%</b>	<b>-2.2%</b>	<b>-2.7%</b>	<b>-5.9%</b>	<b>-1.3%</b>	<b>-3.0%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 055 - Motorhome - Pleasure Use Only, Owner & P.O. 65 or Over

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	2,220	159	29	58	871	2,351	418	139	274	100	127	1,032	1,563	155	55	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>634</b>	<b>654</b>	<b>689</b>	<b>577</b>	<b>644</b>	<b>588</b>	<b>588</b>	<b>599</b>	<b>563</b>	<b>587</b>	<b>537</b>	<b>532</b>	<b>536</b>	<b>585</b>	<b>732</b>	
(3)	TPB Base Rate (\$)	538	545	589	483	548	497	496	502	471	496	447	443	447	485	618	
(4)	Part 7 Base Rate (\$)	68	81	72	66	68	63	64	69	64	63	63	61	61	72	85	
(5)	UMP Base Rate (\$)	28	28	28	28	28	28	28	28	28	28	27	28	28	28	29	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	571	578	625	512	581	527	526	533	500	526	474	470	474	515	656	
(7)	2007 Part 7 x (1- 21.4%) (\$)	53	64	57	52	53	50	50	54	50	50	50	48	48	57	67	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	553	560	606	496	563	511	510	517	485	510	459	456	459	499	636	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	51	62	55	50	51	48	48	52	48	48	48	47	47	55	65	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	11,668	881	159	267	4,557	11,940	2,154	635	1,465	479	656	5,238	7,465	682	355	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	3,612	579	50	43	1,153	1,923	501	46	175	92	75	638	930	85	83	
(12)	Loss Cost: (11) / (10) (\$)	310	657	313	162	253	161	233	72	119	193	115	122	125	125	233	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	
(16)	Adjusted Experience Rate (a) (\$)	656	1,263	662	399	558	397	522	242	325	453	317	329	334	334	523	
(17)	5 yrs Ultimate Claim Count (#)	477	31	11	8	124	305	47	12	43	15	21	157	195	18	13	
(18)	Credibility: sqrt [(17) / 11,000]	21%	5%	3%	3%	11%	17%	7%	3%	6%	4%	4%	12%	13%	4%	3%	
(19)	Indicated Rate (b) (\$)	574	597	608	493	562	492	511	508	475	508	453	441	442	492	632	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	571	594	604	490	559	489	507	505	472	505	450	438	439	489	628	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	11,668	881	159	267	4,557	11,940	2,154	635	1,465	479	656	5,238	7,465	682	355	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	272	34	10	1	89	109	29	5	7	3	2	24	30	5	2	
(23)	Loss Cost: (22) / (21) (\$)	23	39	65	4	19	9	14	9	5	7	3	5	4	8	4	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	
(27)	Adjusted Experience Rate (a) (\$)	50	78	125	14	43	24	32	23	16	21	14	16	15	21	16	
(28)	5 yrs Ultimate Claim Count (#)	33	4	1	1	9	27	5	2	2	1	1	7	7	3	1	
(29)	Credibility: sqrt [(28) / 11,000]	5%	2%	1%	1%	3%	5%	2%	1%	1%	1%	1%	3%	3%	2%	1%	
(30)	Indicated Rate (b) (\$)	51	62	56	50	51	47	48	52	48	48	48	46	46	54	65	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	51	63	56	50	51	47	48	52	48	48	48	46	46	55	65	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	28	28	28	28	28	28	28	28	28	28	27	28	28	28	29	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>650</b>	<b>685</b>	<b>688</b>	<b>568</b>	<b>638</b>	<b>564</b>	<b>583</b>	<b>585</b>	<b>548</b>	<b>581</b>	<b>525</b>	<b>512</b>	<b>513</b>	<b>572</b>	<b>722</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>2.5%</b>	<b>4.7%</b>	<b>-0.1%</b>	<b>-1.6%</b>	<b>-0.9%</b>	<b>-4.1%</b>	<b>-0.9%</b>	<b>-2.3%</b>	<b>-2.7%</b>	<b>-1.0%</b>	<b>-2.2%</b>	<b>-3.8%</b>	<b>-4.3%</b>	<b>-2.2%</b>	<b>-1.4%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 058 - Motorhome - U-Drive, Rented < 1 Month

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	459	1	1	1	16	31	1	0	1	6	2	32	15	0	166	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,639</b>	<b>1,454</b>	<b>1,990</b>	<b>1,793</b>	<b>1,863</b>	<b>926</b>	<b>942</b>	<b>1,310</b>	<b>1,150</b>	<b>1,285</b>	<b>1,239</b>	<b>1,052</b>	<b>991</b>	<b>1,146</b>	<b>2,145</b>	
(3)	TPB Base Rate (\$)	1,327	1,189	1,678	1,606	1,618	757	774	1,060	929	1,070	1,013	850	772	907	1,817	
(4)	Part 7 Base Rate (\$)	273	226	273	148	206	130	129	211	182	176	188	163	180	200	287	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	1,408	1,262	1,780	1,704	1,717	803	821	1,125	986	1,135	1,075	902	819	962	1,928	
(7)	2007 Part 7 x (1- 21.4%) (\$)	215	178	215	116	162	102	101	166	143	138	148	128	141	157	226	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	1,365	1,223	1,725	1,652	1,664	778	796	1,091	956	1,100	1,042	874	794	933	1,869	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	208	173	208	112	157	99	98	161	139	134	143	124	137	152	219	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	1,730	6	5	1	75	179	3	2	4	18	8	202	115	4	1,239	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	862	1	1	0	23	47	0	0	1	2	2	25	17	0	691	
(12)	Loss Cost: (11) / (10) (\$)	498	87	213	428	306	260	158	40	302	113	208	121	149	61	558	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	48.9%	48.9%	48.9%	48.9%	48.9%	48.9%	48.9%	48.9%	48.9%	48.9%	48.9%	48.9%	48.9%	48.9%	48.9%	
(16)	Adjusted Experience Rate (a) (\$)	1,156	315	573	1,013	763	668	461	219	754	368	561	385	441	261	1,278	
(17)	5 yrs Ultimate Claim Count (#)	212	0	1	0	10	12	0	0	1	0	0	7	12	0	131	
(18)	Credibility: sqrt [(17) / 11,000]	14%	0%	1%	0%	3%	3%	0%	0%	1%	0%	0%	3%	3%	0%	11%	
(19)	Indicated Rate (b) (\$)	1,336	1,223	1,714	1,652	1,636	774	796	1,091	954	1,100	1,042	862	782	933	1,805	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	1,327	1,215	1,703	1,641	1,626	769	791	1,084	948	1,093	1,035	856	777	927	1,793	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	1,730	6	5	1	75	179	3	2	4	18	8	202	115	4	1,239	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	26	0	0	0	1	1	0	0	0	0	0	1	1	0	11	
(23)	Loss Cost: (22) / (21) (\$)	15	8	16	20	9	6	13	3	17	9	18	7	7	5	9	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	48.9%	48.9%	48.9%	48.9%	48.9%	48.9%	48.9%	48.9%	48.9%	48.9%	48.9%	48.9%	48.9%	48.9%	48.9%	
(27)	Adjusted Experience Rate (a) (\$)	41	25	43	51	27	22	37	16	44	28	46	23	25	21	29	
(28)	5 yrs Ultimate Claim Count (#)	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
(29)	Credibility: sqrt [(28) / 11,000]	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	
(30)	Indicated Rate (b) (\$)	206	173	208	112	157	99	98	161	139	134	143	124	137	152	217	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	208	174	209	113	158	100	99	162	140	135	144	125	138	153	218	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,574</b>	<b>1,428</b>	<b>1,951</b>	<b>1,793</b>	<b>1,823</b>	<b>908</b>	<b>929</b>	<b>1,285</b>	<b>1,127</b>	<b>1,267</b>	<b>1,217</b>	<b>1,020</b>	<b>954</b>	<b>1,119</b>	<b>2,052</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-4.0%</b>	<b>-1.8%</b>	<b>-2.0%</b>	<b>0.0%</b>	<b>-2.1%</b>	<b>-1.9%</b>	<b>-1.4%</b>	<b>-1.9%</b>	<b>-2.0%</b>	<b>-1.4%</b>	<b>-1.8%</b>	<b>-3.0%</b>	<b>-3.7%</b>	<b>-2.4%</b>	<b>-4.3%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 100 - Farm Tractors - Comm. >5000 kg, Riding Lawn Mowers

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	119	4	1	2	47	38	11	4	15	12	3	45	19	0	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>247</b>	<b>281</b>	<b>268</b>	<b>230</b>	<b>292</b>	<b>234</b>	<b>204</b>	<b>211</b>	<b>194</b>	<b>189</b>	<b>204</b>	<b>208</b>	<b>210</b>	<b>198</b>	<b>311</b>	
(3)	TPB Base Rate (\$)	184	209	202	165	224	174	141	147	134	128	143	150	148	132	235	
(4)	Part 7 Base Rate (\$)	24	33	27	26	29	21	24	25	21	22	23	19	23	27	35	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	195	222	214	175	238	185	150	156	142	136	152	159	157	140	249	
(7)	2007 Part 7 x (1- 21.4%) (\$)	19	26	21	20	23	17	19	20	17	17	18	15	18	21	28	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	189	215	207	170	231	179	145	151	138	132	147	154	152	136	241	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	18	25	20	19	22	16	18	19	16	16	17	15	17	20	27	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	892	15	24	7	241	172	86	30	67	80	44	364	123	10	0	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	20	0	0	0	16	3	1	0	1	1	0	7	2	0	0	
(12)	Loss Cost: (11) / (10) (\$)	22	27	5	9	65	17	10	10	14	10	8	18	18	3	61	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	
(16)	Adjusted Experience Rate (a) (\$)	181	191	145	154	269	170	156	155	164	157	152	173	172	142	260	
(17)	5 yrs Ultimate Claim Count (#)	4	0	0	0	2	0	0	0	0	0	0	5	1	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	2%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	2%	1%	0%	0%	
(19)	Indicated Rate (b) (\$)	189	215	207	170	232	179	145	151	138	132	147	154	152	136	241	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	188	214	206	169	230	178	144	150	137	131	146	153	151	135	239	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	892	15	24	7	241	172	86	30	67	80	44	364	123	10	0	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	1	2	0	1	1	1	1	1	1	1	1	1	1	0	5	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	
(27)	Adjusted Experience Rate (a) (\$)	11	13	10	11	12	11	11	11	11	11	10	10	11	10	20	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	18	25	20	19	22	16	18	19	16	16	17	15	17	20	27	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	18	25	20	19	22	16	18	19	16	16	17	15	17	20	27	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>245</b>	<b>278</b>	<b>265</b>	<b>227</b>	<b>291</b>	<b>233</b>	<b>201</b>	<b>208</b>	<b>192</b>	<b>186</b>	<b>201</b>	<b>207</b>	<b>207</b>	<b>194</b>	<b>307</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-0.8%</b>	<b>-1.1%</b>	<b>-1.1%</b>	<b>-1.3%</b>	<b>-0.3%</b>	<b>-0.4%</b>	<b>-1.5%</b>	<b>-1.4%</b>	<b>-1.0%</b>	<b>-1.6%</b>	<b>-1.5%</b>	<b>-0.5%</b>	<b>-1.4%</b>	<b>-2.0%</b>	<b>-1.3%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 101 - Farm or Fisherman Use - Comm. 5001 - 19000 kg

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	424	57	0	17	458	922	291	228	376	27	520	82	150	16	37	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,195</b>	<b>937</b>	<b>1,242</b>	<b>526</b>	<b>918</b>	<b>620</b>	<b>448</b>	<b>607</b>	<b>522</b>	<b>519</b>	<b>561</b>	<b>690</b>	<b>707</b>	<b>588</b>	<b>1,387</b>	
(3)	TPB Base Rate (\$)	1,088	825	1,120	448	816	548	375	514	436	431	473	607	616	491	1,259	
(4)	Part 7 Base Rate (\$)	68	73	83	39	63	33	34	54	47	49	50	44	52	58	87	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	1,154	875	1,188	475	866	581	398	545	463	457	502	644	654	521	1,336	
(7)	2007 Part 7 x (1- 21.4%) (\$)	53	57	65	31	50	26	27	42	37	39	39	35	41	46	68	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	1,119	848	1,152	460	839	563	386	528	449	443	487	624	634	505	1,295	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	51	55	63	30	48	25	26	41	36	38	38	34	40	45	66	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	2,064	316	5	80	2,270	4,720	1,570	1,090	1,857	169	2,764	499	831	72	176	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	895	109	0	5	1,031	1,144	154	1,565	837	10	318	72	191	14	61	
(12)	Loss Cost: (11) / (10) (\$)	434	343	68	57	454	242	98	1,436	451	58	115	144	230	190	348	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	56.4%	56.4%	56.4%	56.4%	56.4%	56.4%	56.4%	56.4%	56.4%	56.4%	56.4%	56.4%	56.4%	56.4%	56.4%	
(16)	Adjusted Experience Rate (a) (\$)	888	727	240	220	925	549	292	2,666	918	221	323	373	527	456	736	
(17)	5 yrs Ultimate Claim Count (#)	147	19	0	1	126	103	31	26	40	3	49	17	25	4	13	
(18)	Credibility: sqrt [(17) / 11,000]	12%	4%	0%	1%	11%	10%	5%	6%	2%	7%	4%	5%	2%	3%	3%	
(19)	Indicated Rate (b) (\$)	1,092	843	1,152	458	848	562	381	632	477	439	476	614	629	504	1,276	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	1,085	837	1,144	455	843	558	379	628	474	436	473	610	625	501	1,268	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	2,064	316	5	80	2,270	4,720	1,570	1,090	1,857	169	2,764	499	831	72	176	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	13	3	0	10	13	31	3	275	8	0	8	44	2	0	1	
(23)	Loss Cost: (22) / (21) (\$)	6	10	2	121	6	7	2	253	4	2	3	89	2	3	4	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	56.4%	56.4%	56.4%	56.4%	56.4%	56.4%	56.4%	56.4%	56.4%	56.4%	56.4%	56.4%	56.4%	56.4%	56.4%	
(27)	Adjusted Experience Rate (a) (\$)	20	26	12	229	19	20	12	469	16	12	13	171	12	14	16	
(28)	5 yrs Ultimate Claim Count (#)	6	1	0	1	7	9	2	2	3	0	1	1	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	2%	1%	0%	1%	3%	3%	1%	1%	2%	0%	1%	1%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	50	55	63	32	47	25	26	47	36	38	38	35	40	45	66	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	51	55	63	32	48	25	26	47	36	38	38	36	40	45	66	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,175</b>	<b>931</b>	<b>1,246</b>	<b>526</b>	<b>930</b>	<b>622</b>	<b>444</b>	<b>714</b>	<b>549</b>	<b>513</b>	<b>549</b>	<b>685</b>	<b>704</b>	<b>585</b>	<b>1,375</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-1.7%</b>	<b>-0.6%</b>	<b>0.3%</b>	<b>0.0%</b>	<b>1.3%</b>	<b>0.3%</b>	<b>-0.9%</b>	<b>17.6%</b>	<b>5.2%</b>	<b>-1.2%</b>	<b>-2.1%</b>	<b>-0.7%</b>	<b>-0.4%</b>	<b>-0.5%</b>	<b>-0.9%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 102 - Farm or Fisherman Use - Comm. >19000 kg

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	169	12	0	1	135	175	37	47	84	7	207	16	54	2	64	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,125</b>	<b>870</b>	<b>977</b>	<b>545</b>	<b>926</b>	<b>525</b>	<b>449</b>	<b>585</b>	<b>522</b>	<b>509</b>	<b>541</b>	<b>601</b>	<b>725</b>	<b>640</b>	<b>1,342</b>	
(3)	TPB Base Rate (\$)	1,023	764	863	469	829	457	379	496	442	425	459	524	641	547	1,222	
(4)	Part 7 Base Rate (\$)	63	67	75	37	58	29	31	50	41	45	44	38	45	54	79	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	1,085	811	916	498	880	485	402	526	469	451	487	556	680	580	1,297	
(7)	2007 Part 7 x (1- 21.4%) (\$)	50	53	59	29	46	23	24	39	32	35	35	30	35	42	62	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	1,052	786	888	483	853	470	390	510	455	437	472	539	659	562	1,257	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	48	51	57	28	45	22	23	38	31	34	34	29	34	41	60	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	805	64	0	5	634	836	199	228	429	41	1,026	83	273	5	282	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	310	7	0	0	149	259	15	46	70	3	80	40	59	2	526	
(12)	Loss Cost: (11) / (10) (\$)	385	107	0	46	235	311	76	201	164	76	78	483	217	397	1,863	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	
(16)	Adjusted Experience Rate (a) (\$)	852	328	126	213	568	711	269	505	435	269	273	1,037	535	875	3,640	
(17)	5 yrs Ultimate Claim Count (#)	35	2	0	0	14	24	3	6	4	1	7	5	11	1	29	
(18)	Credibility: sqrt [(17) / 11,000]	6%	1%	0%	0%	4%	5%	2%	2%	2%	1%	3%	2%	3%	1%	5%	
(19)	Indicated Rate (b) (\$)	1,041	780	888	483	843	481	388	510	455	435	467	550	655	565	1,379	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	1,034	775	882	480	837	478	385	507	452	433	464	546	651	561	1,370	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	805	64	0	5	634	836	199	228	429	41	1,026	83	273	5	282	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	3	0	0	0	2	2	0	1	2	0	2	0	1	0	2	
(23)	Loss Cost: (22) / (21) (\$)	4	3	0	2	3	2	1	2	4	2	2	2	2	4	7	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	
(27)	Adjusted Experience Rate (a) (\$)	16	14	8	12	14	13	11	13	15	13	13	12	13	16	22	
(28)	5 yrs Ultimate Claim Count (#)	2	0	0	0	1	2	0	0	1	0	0	0	0	0	2	
(29)	Credibility: sqrt [(28) / 11,000]	1%	0%	0%	0%	1%	1%	0%	0%	1%	0%	0%	0%	0%	0%	1%	
(30)	Indicated Rate (b) (\$)	48	51	57	28	45	22	23	38	31	34	34	29	34	41	59	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	48	51	57	28	45	22	23	38	31	34	34	29	34	41	60	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,121</b>	<b>865</b>	<b>978</b>	<b>547</b>	<b>921</b>	<b>539</b>	<b>447</b>	<b>584</b>	<b>522</b>	<b>506</b>	<b>536</b>	<b>614</b>	<b>724</b>	<b>641</b>	<b>1,471</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-0.4%</b>	<b>-0.6%</b>	<b>0.1%</b>	<b>0.4%</b>	<b>-0.5%</b>	<b>2.7%</b>	<b>-0.4%</b>	<b>-0.2%</b>	<b>0.0%</b>	<b>-0.6%</b>	<b>-0.9%</b>	<b>2.2%</b>	<b>-0.1%</b>	<b>0.2%</b>	<b>9.6%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 110 - Wreckers - With Comprehensive Garage Policy

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	458	26	2	20	140	264	114	45	80	42	56	96	163	23	23	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>4,711</b>	<b>2,257</b>	<b>4,822</b>	<b>1,243</b>	<b>2,131</b>	<b>1,726</b>	<b>1,434</b>	<b>1,682</b>	<b>1,606</b>	<b>1,393</b>	<b>1,518</b>	<b>1,640</b>	<b>1,621</b>	<b>1,557</b>	<b>5,063</b>	
(3)	TPB Base Rate (\$)	4,492	2,084	4,582	1,135	1,984	1,627	1,332	1,539	1,476	1,263	1,384	1,531	1,495	1,418	4,811	
(4)	Part 7 Base Rate (\$)	180	134	201	69	108	60	63	104	91	91	96	70	87	100	211	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	4,766	2,211	4,862	1,204	2,105	1,726	1,413	1,633	1,566	1,340	1,468	1,624	1,586	1,504	5,104	
(7)	2007 Part 7 x (1- 21.4%) (\$)	141	105	158	54	85	47	50	82	72	72	75	55	68	79	166	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	4,620	2,143	4,713	1,167	2,040	1,673	1,370	1,583	1,518	1,299	1,423	1,574	1,537	1,458	4,948	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	137	102	153	52	82	46	48	79	70	70	73	53	66	77	161	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	2,267	108	25	106	608	1,267	524	200	390	222	236	476	726	107	105	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	9,200	602	32	127	956	1,303	238	68	232	89	507	388	675	135	130	
(12)	Loss Cost: (11) / (10) (\$)	4,058	5,596	1,252	1,195	1,571	1,028	455	342	594	401	2,147	815	929	1,260	1,245	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	
(16)	Adjusted Experience Rate (a) (\$)	7,155	9,822	2,287	2,188	2,841	1,899	905	708	1,146	811	3,840	1,530	1,728	2,302	2,275	
(17)	5 yrs Ultimate Claim Count (#)	1,183	43	8	15	122	139	28	7	42	8	22	101	88	10	22	
(18)	Credibility: sqrt [(17) / 11,000]	33%	6%	3%	4%	11%	11%	5%	3%	6%	3%	5%	10%	9%	3%	5%	
(19)	Indicated Rate (b) (\$)	5,451	2,624	4,647	1,205	2,124	1,698	1,346	1,561	1,495	1,286	1,532	1,570	1,554	1,484	4,828	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	5,415	2,606	4,616	1,197	2,110	1,687	1,338	1,550	1,485	1,277	1,522	1,559	1,544	1,474	4,796	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	2,267	108	25	106	608	1,267	524	200	390	222	236	476	726	107	105	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	125	5	1	0	49	89	2	2	22	2	12	6	12	1	1	
(23)	Loss Cost: (22) / (21) (\$)	55	51	35	3	80	70	3	8	56	10	52	13	17	6	9	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	
(27)	Adjusted Experience Rate (a) (\$)	106	98	70	14	151	133	14	21	107	26	100	31	38	18	24	
(28)	5 yrs Ultimate Claim Count (#)	63	6	3	0	10	6	1	2	2	1	1	7	6	1	0	
(29)	Credibility: sqrt [(28) / 11,000]	8%	2%	2%	0%	3%	2%	1%	1%	1%	1%	1%	3%	2%	1%	0%	
(30)	Indicated Rate (b) (\$)	135	102	152	52	84	48	48	78	70	70	73	52	65	76	161	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	135	103	153	52	85	48	48	79	71	70	74	53	66	77	162	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>5,589</b>	<b>2,748</b>	<b>4,808</b>	<b>1,288</b>	<b>2,234</b>	<b>1,774</b>	<b>1,425</b>	<b>1,668</b>	<b>1,595</b>	<b>1,386</b>	<b>1,634</b>	<b>1,651</b>	<b>1,649</b>	<b>1,590</b>	<b>4,999</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>18.6%</b>	<b>21.8%</b>	<b>-0.3%</b>	<b>3.6%</b>	<b>4.8%</b>	<b>2.8%</b>	<b>-0.6%</b>	<b>-0.8%</b>	<b>-0.7%</b>	<b>-0.5%</b>	<b>7.6%</b>	<b>0.7%</b>	<b>1.7%</b>	<b>2.1%</b>	<b>-1.3%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 111 - Woodchip Hauling - Comm.

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	120	0	0	0	6	46	9	47	105	30	19	6	27	18	61	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>3,415</b>	<b>1,596</b>	<b>2,422</b>	<b>1,047</b>	<b>1,518</b>	<b>1,128</b>	<b>1,044</b>	<b>1,384</b>	<b>1,252</b>	<b>1,138</b>	<b>1,237</b>	<b>1,067</b>	<b>1,196</b>	<b>1,096</b>	<b>3,732</b>	
(3)	TPB Base Rate (\$)	3,211	1,459	2,208	939	1,379	1,032	946	1,235	1,118	1,003	1,102	963	1,078	965	3,508	
(4)	Part 7 Base Rate (\$)	165	98	175	69	100	57	59	110	95	96	97	65	79	92	183	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	3,407	1,548	2,343	996	1,463	1,095	1,004	1,310	1,186	1,064	1,169	1,022	1,144	1,024	3,722	
(7)	2007 Part 7 x (1- 21.4%) (\$)	130	77	138	54	79	45	46	86	75	75	76	51	62	72	144	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	3,303	1,501	2,271	965	1,418	1,061	973	1,270	1,150	1,031	1,133	991	1,109	993	3,608	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	126	75	134	52	77	44	45	83	73	73	74	49	60	70	140	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	514	9	0	0	33	216	51	213	483	118	22	16	195	32	496	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	948	190	0	0	4	123	7	207	892	18	3	2	467	5	503	
(12)	Loss Cost: (11) / (10) (\$)	1,843	20,107	0	14	128	570	146	971	1,848	156	140	105	2,394	148	1,015	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	50.9%	50.9%	50.9%	50.9%	50.9%	50.9%	50.9%	50.9%	50.9%	50.9%	50.9%	50.9%	50.9%	50.9%	50.9%	
(16)	Adjusted Experience Rate (a) (\$)	3,756	39,683	131	158	384	1,253	419	2,042	3,767	438	406	338	4,840	421	2,127	
(17)	5 yrs Ultimate Claim Count (#)	70	4	0	0	17	3	12	34	6	0	0	12	1	30		
(18)	Credibility: sqrt [(17) / 11,000]	8%	2%	0%	0%	0%	4%	2%	3%	6%	2%	0%	0%	3%	1%	5%	
(19)	Indicated Rate (b) (\$)	3,339	2,231	2,271	965	1,418	1,069	964	1,296	1,295	1,017	1,133	991	1,233	988	3,531	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	3,317	2,216	2,256	959	1,409	1,062	957	1,287	1,287	1,010	1,126	984	1,225	981	3,508	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	514	9	0	0	33	216	51	213	483	118	22	16	195	32	496	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	6	5	0	0	0	1	0	5	24	0	0	0	1	0	2	
(23)	Loss Cost: (22) / (21) (\$)	11	510	0	0	4	5	2	25	49	4	6	3	4	4	4	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	50.9%	50.9%	50.9%	50.9%	50.9%	50.9%	50.9%	50.9%	50.9%	50.9%	50.9%	50.9%	50.9%	50.9%	50.9%	
(27)	Adjusted Experience Rate (a) (\$)	31	1,040	9	10	18	19	13	59	108	17	22	16	17	18	18	
(28)	5 yrs Ultimate Claim Count (#)	3	1	0	0	0	1	0	3	2	0	0	0	2	0	2	
(29)	Credibility: sqrt [(28) / 11,000]	2%	1%	0%	0%	0%	1%	0%	2%	1%	0%	0%	0%	1%	0%	1%	
(30)	Indicated Rate (b) (\$)	124	84	134	52	77	44	45	83	73	73	74	49	59	70	138	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	125	85	135	52	77	44	45	83	74	73	74	49	60	70	139	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>3,481</b>	<b>2,340</b>	<b>2,430</b>	<b>1,050</b>	<b>1,525</b>	<b>1,145</b>	<b>1,041</b>	<b>1,409</b>	<b>1,400</b>	<b>1,122</b>	<b>1,238</b>	<b>1,072</b>	<b>1,324</b>	<b>1,090</b>	<b>3,688</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>1.9%</b>	<b>46.6%</b>	<b>0.3%</b>	<b>0.3%</b>	<b>0.5%</b>	<b>1.5%</b>	<b>-0.3%</b>	<b>1.8%</b>	<b>11.8%</b>	<b>-1.4%</b>	<b>0.1%</b>	<b>0.5%</b>	<b>10.7%</b>	<b>-0.5%</b>	<b>-1.2%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense



Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 112 - Cement Mixer - Comm. >5000 kg

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	440	5	0	5	60	197	83	16	34	15	21	69	159	24	21	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>3,327</b>	<b>1,821</b>	<b>2,381</b>	<b>937</b>	<b>1,670</b>	<b>1,083</b>	<b>968</b>	<b>1,317</b>	<b>1,356</b>	<b>1,099</b>	<b>1,197</b>	<b>1,148</b>	<b>1,663</b>	<b>1,310</b>	<b>3,636</b>	
(3)	TPB Base Rate (\$)	3,108	1,624	2,156	824	1,503	978	859	1,166	1,221	963	1,056	1,026	1,522	1,153	3,400	
(4)	Part 7 Base Rate (\$)	180	158	186	74	128	66	70	112	96	97	103	83	102	118	195	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	3,298	1,723	2,288	874	1,595	1,038	911	1,237	1,295	1,022	1,120	1,089	1,615	1,223	3,607	
(7)	2007 Part 7 x (1- 21.4%) (\$)	141	124	146	58	101	52	55	88	75	76	81	65	80	93	153	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	3,197	1,670	2,218	847	1,546	1,006	883	1,199	1,255	991	1,086	1,056	1,565	1,186	3,496	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	137	120	142	56	98	50	53	85	73	74	79	63	78	90	148	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	1,681	33	0	32	237	772	348	84	172	81	92	386	592	97	94	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	2,843	529	0	3	76	166	32	444	25	6	14	99	164	1,026	40	
(12)	Loss Cost: (11) / (10) (\$)	1,691	16,104	0	81	322	215	93	5,269	142	73	154	258	277	10,623	428	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	53.2%	53.2%	53.2%	53.2%	53.2%	53.2%	53.2%	53.2%	53.2%	53.2%	53.2%	53.2%	53.2%	53.2%	53.2%	
(16)	Adjusted Experience Rate (a) (\$)	3,305	30,405	125	279	731	530	301	10,031	393	263	415	610	646	20,099	929	
(17)	5 yrs Ultimate Claim Count (#)	272	1	0	0	11	20	3	2	3	1	2	26	23	3	1	
(18)	Credibility: sqrt [(17) / 11,000]	16%	1%	0%	0%	3%	4%	2%	1%	2%	1%	1%	5%	5%	2%	1%	
(19)	Indicated Rate (b) (\$)	3,214	1,944	2,218	847	1,520	986	873	1,319	1,240	984	1,077	1,034	1,523	1,500	3,470	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	3,193	1,932	2,203	841	1,510	979	868	1,310	1,232	978	1,070	1,028	1,513	1,490	3,447	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	1,681	33	0	32	237	772	348	84	172	81	92	386	592	97	94	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	57	96	0	0	1	2	1	0	1	0	0	1	3	1	1	
(23)	Loss Cost: (22) / (21) (\$)	34	2,928	0	3	5	3	3	5	4	3	5	4	4	9	8	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	53.2%	53.2%	53.2%	53.2%	53.2%	53.2%	53.2%	53.2%	53.2%	53.2%	53.2%	53.2%	53.2%	53.2%	53.2%	
(27)	Adjusted Experience Rate (a) (\$)	75	5,674	8	15	19	15	15	17	16	15	18	16	17	25	23	
(28)	5 yrs Ultimate Claim Count (#)	5	1	0	0	0	1	0	0	0	0	0	0	0	1	0	
(29)	Credibility: sqrt [(28) / 11,000]	2%	1%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	
(30)	Indicated Rate (b) (\$)	136	173	142	56	98	50	53	85	73	74	79	63	78	89	148	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	136	174	143	56	99	50	53	85	73	74	79	63	78	90	149	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>3,368</b>	<b>2,145</b>	<b>2,385</b>	<b>936</b>	<b>1,648</b>	<b>1,068</b>	<b>960</b>	<b>1,434</b>	<b>1,344</b>	<b>1,091</b>	<b>1,187</b>	<b>1,130</b>	<b>1,630</b>	<b>1,619</b>	<b>3,637</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>1.2%</b>	<b>17.8%</b>	<b>0.2%</b>	<b>-0.1%</b>	<b>-1.3%</b>	<b>-1.4%</b>	<b>-0.8%</b>	<b>8.9%</b>	<b>-0.9%</b>	<b>-0.7%</b>	<b>-0.8%</b>	<b>-1.6%</b>	<b>-2.0%</b>	<b>23.6%</b>	<b>0.0%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 113 - Oil & Gas Exploration Vehicle Use - Comm. >5000 kg

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	22	0	0	0	43
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,744</b>	<b>1,252</b>	<b>1,526</b>	<b>817</b>	<b>1,171</b>	<b>743</b>	<b>711</b>	<b>891</b>	<b>891</b>	<b>932</b>	<b>767</b>	<b>963</b>	<b>931</b>	<b>1,041</b>	<b>2,082</b>
(3)	TPB Base Rate (\$)	1,598	1,127	1,369	716	1,047	653	617	783	786	817	665	856	819	923	1,917
(4)	Part 7 Base Rate (\$)	107	86	118	62	85	51	55	69	66	76	64	68	73	79	124
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	1,695	1,196	1,453	760	1,111	693	655	831	834	867	706	908	869	979	2,034
(7)	2007 Part 7 x (1- 21.4%) (\$)	84	68	93	49	67	40	43	54	52	60	50	53	57	62	97
(8)	TPB off-balanced: (6) x 0.969340 (\$)	1,643	1,159	1,408	737	1,077	672	635	806	808	840	684	880	842	949	1,972
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	81	66	90	47	65	39	42	52	50	58	48	51	55	60	94
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	111	1	1	0	207
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	10	0	0	0	38
(12)	Loss Cost: (11) / (10) (\$)	739	0	0	0	0	0	0	0	0	0	87	38	19	0	186
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	43.8%	43.8%	43.8%	43.8%	43.8%	43.8%	43.8%	43.8%	43.8%	43.8%	43.8%	43.8%	43.8%	43.8%	43.8%
(16)	Adjusted Experience Rate (a) (\$)	1,843	153	153	153	153	153	153	153	153	153	352	240	197	153	578
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%
(19)	Indicated Rate (b) (\$)	1,643	1,159	1,408	737	1,077	672	635	806	808	840	681	880	842	949	1,959
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	1,632	1,151	1,399	732	1,070	668	631	801	803	834	676	874	836	943	1,946
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	111	1	1	0	207
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
(23)	Loss Cost: (22) / (21) (\$)	27	0	0	0	0	0	0	0	0	0	2	1	1	0	4
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	43.8%	43.8%	43.8%	43.8%	43.8%	43.8%	43.8%	43.8%	43.8%	43.8%	43.8%	43.8%	43.8%	43.8%	43.8%
(27)	Adjusted Experience Rate (a) (\$)	75	10	10	10	10	10	10	10	10	10	16	13	12	10	21
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
(30)	Indicated Rate (b) (\$)	81	66	90	47	65	39	42	52	50	58	48	51	55	60	94
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	81	66	91	47	65	39	42	52	50	58	48	51	55	60	95
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,752</b>	<b>1,256</b>	<b>1,529</b>	<b>818</b>	<b>1,174</b>	<b>746</b>	<b>712</b>	<b>892</b>	<b>892</b>	<b>931</b>	<b>762</b>	<b>964</b>	<b>930</b>	<b>1,042</b>	<b>2,082</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>0.5%</b>	<b>0.3%</b>	<b>0.2%</b>	<b>0.1%</b>	<b>0.3%</b>	<b>0.4%</b>	<b>0.1%</b>	<b>0.1%</b>	<b>0.1%</b>	<b>-0.1%</b>	<b>-0.7%</b>	<b>0.1%</b>	<b>-0.1%</b>	<b>0.1%</b>	<b>0.0%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 114 - Logging Trucks - Comm. >5000 kg

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	60	2	24	27	83	656	231	540	974	75	374	31	273	140	107	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>3,861</b>	<b>4,199</b>	<b>4,029</b>	<b>3,134</b>	<b>4,392</b>	<b>3,364</b>	<b>2,965</b>	<b>3,087</b>	<b>2,856</b>	<b>2,616</b>	<b>2,970</b>	<b>2,969</b>	<b>3,090</b>	<b>2,730</b>	<b>4,796</b>	
(3)	TPB Base Rate (\$)	3,556	3,794	3,681	2,817	4,040	3,098	2,669	2,777	2,588	2,335	2,683	2,723	2,796	2,398	4,370	
(4)	Part 7 Base Rate (\$)	266	366	309	278	313	227	257	271	229	242	249	207	255	293	385	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	3,773	4,025	3,906	2,989	4,286	3,287	2,832	2,946	2,746	2,477	2,847	2,889	2,967	2,544	4,637	
(7)	2007 Part 7 x (1- 21.4%) (\$)	209	288	243	219	246	178	202	213	180	190	196	163	200	230	303	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	3,657	3,902	3,786	2,897	4,155	3,186	2,745	2,856	2,662	2,401	2,760	2,800	2,876	2,466	4,495	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	203	279	236	212	238	173	196	206	174	184	190	158	194	223	294	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	312	16	145	133	288	2,903	1,255	2,428	4,778	468	1,408	143	1,310	599	680	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	344	10	106	1,248	338	5,170	826	2,771	5,836	568	3,333	80	3,518	375	1,560	
(12)	Loss Cost: (11) / (10) (\$)	1,101	647	729	9,371	1,173	1,781	658	1,141	1,221	1,213	2,367	557	2,685	627	2,293	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	52.6%	52.6%	52.6%	52.6%	52.6%	52.6%	52.6%	52.6%	52.6%	52.6%	52.6%	52.6%	52.6%	52.6%	52.6%	
(16)	Adjusted Experience Rate (a) (\$)	2,222	1,358	1,515	17,956	2,358	3,515	1,379	2,298	2,451	2,435	4,630	1,187	5,235	1,319	4,490	
(17)	5 yrs Ultimate Claim Count (#)	39	1	13	4	25	197	61	165	291	24	108	8	63	22	70	
(18)	Credibility: sqrt [(17) / 11,000]	6%	1%	3%	2%	5%	13%	7%	12%	16%	5%	10%	3%	8%	4%	8%	
(19)	Indicated Rate (b) (\$)	3,571	3,878	3,708	3,184	4,070	3,230	2,643	2,788	2,628	2,403	2,945	2,756	3,055	2,415	4,495	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	3,548	3,852	3,683	3,163	4,043	3,209	2,626	2,769	2,610	2,387	2,926	2,738	3,035	2,399	4,465	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	312	16	145	133	288	2,903	1,255	2,428	4,778	468	1,408	143	1,310	599	680	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	6	0	2	3	5	34	14	37	63	4	117	1	14	9	16	
(23)	Loss Cost: (22) / (21) (\$)	20	15	12	24	17	12	11	15	13	9	83	9	11	14	23	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	52.6%	52.6%	52.6%	52.6%	52.6%	52.6%	52.6%	52.6%	52.6%	52.6%	52.6%	52.6%	52.6%	52.6%	52.6%	
(27)	Adjusted Experience Rate (a) (\$)	47	38	32	56	42	32	30	38	34	27	171	26	30	37	54	
(28)	5 yrs Ultimate Claim Count (#)	1	0	0	1	0	11	0	6	14	2	10	0	0	0	4	
(29)	Credibility: sqrt [(28) / 11,000]	1%	0%	0%	1%	0%	3%	0%	2%	4%	1%	3%	0%	0%	0%	2%	
(30)	Indicated Rate (b) (\$)	202	279	236	211	238	169	196	202	169	182	189	158	194	223	289	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	203	281	237	212	239	170	197	203	170	183	191	159	195	224	291	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>3,790</b>	<b>4,172</b>	<b>3,959</b>	<b>3,414</b>	<b>4,321</b>	<b>3,418</b>	<b>2,862</b>	<b>3,011</b>	<b>2,819</b>	<b>2,609</b>	<b>3,155</b>	<b>2,936</b>	<b>3,269</b>	<b>2,662</b>	<b>4,797</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-1.8%</b>	<b>-0.6%</b>	<b>-1.7%</b>	<b>8.9%</b>	<b>-1.6%</b>	<b>1.6%</b>	<b>-3.5%</b>	<b>-2.5%</b>	<b>-1.3%</b>	<b>-0.3%</b>	<b>6.2%</b>	<b>-1.1%</b>	<b>5.8%</b>	<b>-2.5%</b>	<b>0.0%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 120 - Dump Truck - Other Incl. Delivery Sand,Gravel Etc., <160 km, >5000 kg

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	2,035	52	35	23	274	976	359	182	404	126	350	481	635	159	74	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>4,667</b>	<b>2,336</b>	<b>5,120</b>	<b>1,265</b>	<b>2,377</b>	<b>1,305</b>	<b>1,047</b>	<b>1,693</b>	<b>1,461</b>	<b>1,497</b>	<b>1,548</b>	<b>1,499</b>	<b>1,430</b>	<b>1,464</b>	<b>5,785</b>	
(3)	TPB Base Rate (\$)	4,398	2,143	4,789	1,146	2,209	1,202	940	1,527	1,319	1,344	1,399	1,376	1,291	1,305	5,437	
(4)	Part 7 Base Rate (\$)	230	154	292	80	129	64	68	127	103	114	111	84	100	120	307	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	4,666	2,274	5,081	1,216	2,344	1,275	997	1,620	1,399	1,426	1,484	1,460	1,370	1,385	5,769	
(7)	2007 Part 7 x (1- 21.4%) (\$)	181	121	230	63	101	50	53	100	81	90	87	66	79	94	241	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	4,523	2,204	4,925	1,179	2,272	1,236	966	1,570	1,356	1,382	1,439	1,415	1,328	1,343	5,592	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	175	117	223	61	98	48	51	97	79	87	84	64	77	91	234	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	7,141	277	118	133	1,330	3,759	1,568	904	1,694	590	1,542	1,914	2,544	594	293	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	20,926	607	242	138	1,624	2,950	428	261	1,704	124	389	1,397	2,345	415	619	
(12)	Loss Cost: (11) / (10) (\$)	2,930	2,192	2,055	1,039	1,221	785	273	289	1,006	210	252	730	922	699	2,111	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	54.7%	54.7%	54.7%	54.7%	54.7%	54.7%	54.7%	54.7%	54.7%	54.7%	54.7%	54.7%	54.7%	54.7%	54.7%	
(16)	Adjusted Experience Rate (a) (\$)	5,490	4,137	3,886	2,026	2,359	1,560	622	652	1,965	506	584	1,459	1,811	1,403	3,990	
(17)	5 yrs Ultimate Claim Count (#)	1,401	43	10	10	103	193	47	30	59	10	28	172	141	18	31	
(18)	Credibility: sqrt [(17) / 11,000]	36%	6%	3%	3%	10%	13%	7%	5%	7%	3%	5%	13%	11%	4%	5%	
(19)	Indicated Rate (b) (\$)	4,868	2,324	4,893	1,205	2,280	1,279	944	1,522	1,401	1,355	1,396	1,421	1,383	1,345	5,507	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	4,836	2,309	4,861	1,197	2,265	1,270	937	1,512	1,391	1,346	1,386	1,411	1,374	1,337	5,471	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	7,141	277	118	133	1,330	3,759	1,568	904	1,694	590	1,542	1,914	2,544	594	293	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	268	22	2	1	9	104	5	5	9	3	8	15	68	4	4	
(23)	Loss Cost: (22) / (21) (\$)	38	78	14	4	7	28	3	6	5	5	5	8	27	6	12	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	54.7%	54.7%	54.7%	54.7%	54.7%	54.7%	54.7%	54.7%	54.7%	54.7%	54.7%	54.7%	54.7%	54.7%	54.7%	
(27)	Adjusted Experience Rate (a) (\$)	79	156	35	15	21	60	14	20	19	18	19	23	59	19	32	
(28)	5 yrs Ultimate Claim Count (#)	32	2	0	0	1	8	0	1	2	0	0	4	6	0	2	
(29)	Credibility: sqrt [(28) / 11,000]	5%	1%	0%	0%	1%	3%	0%	1%	1%	0%	0%	2%	2%	0%	1%	
(30)	Indicated Rate (b) (\$)	170	118	223	61	97	48	51	96	78	87	84	63	77	91	231	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	171	118	224	61	98	49	51	97	79	88	84	64	77	92	233	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>5,046</b>	<b>2,466</b>	<b>5,124</b>	<b>1,297</b>	<b>2,402</b>	<b>1,358</b>	<b>1,027</b>	<b>1,648</b>	<b>1,509</b>	<b>1,473</b>	<b>1,508</b>	<b>1,514</b>	<b>1,490</b>	<b>1,468</b>	<b>5,745</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>8.1%</b>	<b>5.6%</b>	<b>0.1%</b>	<b>2.5%</b>	<b>1.1%</b>	<b>4.1%</b>	<b>-1.9%</b>	<b>-2.7%</b>	<b>3.3%</b>	<b>-1.6%</b>	<b>-2.6%</b>	<b>1.0%</b>	<b>4.2%</b>	<b>0.3%</b>	<b>-0.7%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 121 - Dump Truck - Owned or Leased by Munic. Gov, Contract With BC Gov, >5000 kg

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	533	15	30	17	83	324	253	23	139	53	113	164	169	42	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>2,570</b>	<b>1,458</b>	<b>2,747</b>	<b>878</b>	<b>1,601</b>	<b>1,011</b>	<b>790</b>	<b>1,221</b>	<b>1,124</b>	<b>1,075</b>	<b>1,126</b>	<b>1,250</b>	<b>1,058</b>	<b>923</b>	<b>2,885</b>	
(3)	TPB Base Rate (\$)	2,387	1,308	2,532	774	1,467	920	697	1,078	1,001	944	997	1,150	940	797	2,659	
(4)	Part 7 Base Rate (\$)	144	111	176	65	95	52	54	104	84	92	91	61	79	87	185	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	2,533	1,388	2,686	821	1,556	976	740	1,144	1,062	1,002	1,058	1,220	997	846	2,821	
(7)	2007 Part 7 x (1- 21.4%) (\$)	113	87	138	51	75	41	42	82	66	72	72	48	62	68	145	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	2,455	1,345	2,604	796	1,508	946	717	1,109	1,029	971	1,026	1,183	966	820	2,735	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	110	84	134	49	73	40	41	79	64	70	70	47	60	66	141	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	2,479	71	93	101	425	1,503	1,232	155	632	318	464	767	811	202	1	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	2,141	21	58	5	184	980	655	15	579	37	97	243	236	262	0	
(12)	Loss Cost: (11) / (10) (\$)	864	293	624	53	434	652	532	100	916	117	209	317	291	1,297	34	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	46.5%	46.5%	46.5%	46.5%	46.5%	46.5%	46.5%	46.5%	46.5%	46.5%	46.5%	46.5%	46.5%	46.5%	46.5%	
(16)	Adjusted Experience Rate (a) (\$)	2,001	773	1,486	257	1,076	1,545	1,288	359	2,114	396	594	826	769	2,934	218	
(17)	5 yrs Ultimate Claim Count (#)	331	3	10	0	29	87	60	2	29	16	12	50	42	4	0	
(18)	Credibility: sqrt [(17) / 11,000]	17%	2%	3%	0%	5%	9%	7%	1%	5%	4%	3%	7%	6%	2%	0%	
(19)	Indicated Rate (b) (\$)	2,376	1,335	2,569	796	1,486	999	759	1,099	1,085	949	1,012	1,159	954	861	2,735	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	2,361	1,327	2,553	791	1,476	993	754	1,092	1,077	943	1,005	1,151	948	855	2,717	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	2,479	71	93	101	425	1,503	1,232	155	632	318	464	767	811	202	1	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	190	0	1	0	1	4	2	0	2	7	2	2	2	1	0	
(23)	Loss Cost: (22) / (21) (\$)	77	4	9	2	3	2	2	3	3	21	4	2	3	3	1	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	46.5%	46.5%	46.5%	46.5%	46.5%	46.5%	46.5%	46.5%	46.5%	46.5%	46.5%	46.5%	46.5%	46.5%	46.5%	
(27)	Adjusted Experience Rate (a) (\$)	180	19	29	14	17	15	14	16	17	56	18	15	16	16	12	
(28)	5 yrs Ultimate Claim Count (#)	6	0	1	0	0	4	0	0	0	1	1	0	2	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	2%	0%	1%	0%	0%	2%	0%	0%	0%	1%	1%	0%	1%	0%	0%	
(30)	Indicated Rate (b) (\$)	112	84	133	49	73	40	41	79	64	70	70	47	59	66	141	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	112	84	134	49	73	40	41	79	64	70	70	47	60	66	142	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>2,512</b>	<b>1,450</b>	<b>2,726</b>	<b>879</b>	<b>1,588</b>	<b>1,072</b>	<b>834</b>	<b>1,210</b>	<b>1,180</b>	<b>1,052</b>	<b>1,113</b>	<b>1,237</b>	<b>1,047</b>	<b>960</b>	<b>2,900</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-2.3%</b>	<b>-0.5%</b>	<b>-0.8%</b>	<b>0.1%</b>	<b>-0.8%</b>	<b>6.0%</b>	<b>5.6%</b>	<b>-0.9%</b>	<b>5.0%</b>	<b>-2.1%</b>	<b>-1.2%</b>	<b>-1.0%</b>	<b>-1.0%</b>	<b>4.0%</b>	<b>0.5%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 122 - Dump Truck - Owned or Leased by Landscaper, Nursery Operator, >5000 kg

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	134	0	0	0	14	40	8	1	1	1	0	58	30	4	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>2,544</b>	<b>1,599</b>	<b>2,345</b>	<b>1,047</b>	<b>1,631</b>	<b>961</b>	<b>803</b>	<b>1,384</b>	<b>1,257</b>	<b>1,143</b>	<b>1,249</b>	<b>1,073</b>	<b>1,116</b>	<b>1,116</b>	<b>3,184</b>	
(3)	TPB Base Rate (\$)	2,360	1,444	2,134	935	1,493	867	706	1,235	1,126	1,008	1,116	970	994	985	2,962	
(4)	Part 7 Base Rate (\$)	145	116	172	73	99	55	58	110	92	96	95	64	83	92	181	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	2,504	1,532	2,264	992	1,584	920	749	1,310	1,195	1,069	1,184	1,029	1,055	1,045	3,143	
(7)	2007 Part 7 x (1- 21.4%) (\$)	114	91	135	57	78	43	46	86	72	75	75	50	65	72	142	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	2,427	1,485	2,195	962	1,535	892	726	1,270	1,158	1,036	1,148	997	1,023	1,013	3,047	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	111	88	131	55	76	42	45	83	70	73	73	48	63	70	138	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	598	8	0	0	63	163	34	5	6	7	2	223	115	22	7	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1,281	1	0	0	44	115	4	1	1	0	0	146	90	2	4	
(12)	Loss Cost: (11) / (10) (\$)	2,141	69	0	0	701	706	112	138	123	59	70	658	784	105	584	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	55.3%	55.3%	55.3%	55.3%	55.3%	55.3%	55.3%	55.3%	55.3%	55.3%	55.3%	55.3%	55.3%	55.3%	55.3%	
(16)	Adjusted Experience Rate (a) (\$)	3,996	245	121	121	1,389	1,398	324	371	343	227	247	1,311	1,540	311	1,177	
(17)	5 yrs Ultimate Claim Count (#)	81	0	0	0	4	8	1	0	0	0	0	17	7	0	1	
(18)	Credibility: sqrt [(17) / 11,000]	9%	0%	0%	0%	2%	3%	1%	0%	0%	0%	0%	4%	3%	0%	1%	
(19)	Indicated Rate (b) (\$)	2,562	1,485	2,195	962	1,532	906	722	1,270	1,158	1,036	1,148	1,009	1,036	1,013	3,029	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	2,545	1,475	2,181	956	1,522	900	717	1,262	1,150	1,029	1,140	1,003	1,030	1,006	3,009	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	598	8	0	0	63	163	34	5	6	7	2	223	115	22	7	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	5	0	0	0	0	0	0	0	0	0	0	1	1	0	0	
(23)	Loss Cost: (22) / (21) (\$)	9	2	0	0	5	3	3	6	5	2	2	3	5	5	3	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	55.3%	55.3%	55.3%	55.3%	55.3%	55.3%	55.3%	55.3%	55.3%	55.3%	55.3%	55.3%	55.3%	55.3%	55.3%	
(27)	Adjusted Experience Rate (a) (\$)	25	12	8	8	17	14	14	19	17	13	13	14	17	17	14	
(28)	5 yrs Ultimate Claim Count (#)	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	109	88	131	55	76	42	45	83	70	73	73	48	63	70	138	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	110	89	132	55	76	42	45	83	70	73	73	48	63	70	139	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>2,694</b>	<b>1,603</b>	<b>2,352</b>	<b>1,050</b>	<b>1,637</b>	<b>981</b>	<b>801</b>	<b>1,384</b>	<b>1,259</b>	<b>1,141</b>	<b>1,251</b>	<b>1,090</b>	<b>1,132</b>	<b>1,115</b>	<b>3,189</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>5.9%</b>	<b>0.3%</b>	<b>0.3%</b>	<b>0.3%</b>	<b>0.4%</b>	<b>2.1%</b>	<b>-0.2%</b>	<b>0.0%</b>	<b>0.2%</b>	<b>-0.2%</b>	<b>0.2%</b>	<b>1.6%</b>	<b>1.4%</b>	<b>-0.1%</b>	<b>0.2%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 123 - Dump Truck - Garbage Truck or Garbage Packers, >5000 kg

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	769	6	2	6	77	217	95	21	59	28	41	181	197	22	19	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>3,920</b>	<b>2,258</b>	<b>3,704</b>	<b>1,351</b>	<b>2,177</b>	<b>1,558</b>	<b>1,174</b>	<b>1,899</b>	<b>1,644</b>	<b>1,616</b>	<b>1,691</b>	<b>1,671</b>	<b>1,796</b>	<b>1,499</b>	<b>4,525</b>	
(3)	TPB Base Rate (\$)	3,710	2,100	3,455	1,231	2,023	1,456	1,068	1,734	1,502	1,464	1,543	1,557	1,661	1,353	4,263	
(4)	Part 7 Base Rate (\$)	171	119	210	81	115	63	67	126	103	113	110	75	96	107	221	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	3,936	2,228	3,666	1,306	2,146	1,545	1,133	1,840	1,594	1,553	1,637	1,652	1,762	1,436	4,523	
(7)	2007 Part 7 x (1- 21.4%) (\$)	134	94	165	64	90	50	53	99	81	89	86	59	75	84	174	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	3,815	2,160	3,554	1,266	2,080	1,498	1,098	1,784	1,545	1,505	1,587	1,601	1,708	1,392	4,384	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	130	91	160	62	87	48	51	96	79	86	83	57	73	81	169	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	3,434	18	4	27	379	979	477	75	289	146	163	789	911	117	83	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	10,140	7	2	2	1,649	1,020	163	27	109	55	884	659	1,301	134	129	
(12)	Loss Cost: (11) / (10) (\$)	2,952	371	554	91	4,349	1,041	342	359	378	379	5,413	835	1,428	1,143	1,545	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	
(16)	Adjusted Experience Rate (a) (\$)	4,924	713	1,013	257	7,202	1,807	667	695	725	727	8,936	1,471	2,439	1,973	2,628	
(17)	5 yrs Ultimate Claim Count (#)	1,602	2	1	0	75	206	35	5	22	11	16	187	156	18	21	
(18)	Credibility: sqrt [(17) / 11,000]	38%	1%	1%	0%	8%	14%	6%	2%	4%	3%	4%	13%	12%	4%	4%	
(19)	Indicated Rate (b) (\$)	4,238	2,140	3,528	1,266	2,502	1,540	1,074	1,760	1,509	1,480	1,871	1,584	1,795	1,416	4,307	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	4,210	2,126	3,505	1,258	2,485	1,530	1,067	1,749	1,499	1,470	1,858	1,574	1,783	1,406	4,278	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	3,434	18	4	27	379	979	477	75	289	146	163	789	911	117	83	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	186	0	0	0	2	6	1	0	1	1	5	21	1	1	1	
(23)	Loss Cost: (22) / (21) (\$)	54	8	17	3	6	6	3	5	5	5	6	6	23	5	12	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	
(27)	Adjusted Experience Rate (a) (\$)	98	21	35	12	17	17	12	16	16	16	17	17	46	15	28	
(28)	5 yrs Ultimate Claim Count (#)	18	0	0	0	0	2	0	0	0	0	0	1	1	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	4%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	1%	1%	0%	0%	
(30)	Indicated Rate (b) (\$)	129	91	160	62	87	48	51	96	79	86	83	57	73	81	169	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	129	92	161	62	88	48	51	97	79	87	83	57	73	81	170	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>4,378</b>	<b>2,257</b>	<b>3,705</b>	<b>1,359</b>	<b>2,612</b>	<b>1,617</b>	<b>1,157</b>	<b>1,885</b>	<b>1,617</b>	<b>1,596</b>	<b>1,979</b>	<b>1,670</b>	<b>1,895</b>	<b>1,526</b>	<b>4,489</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>11.7%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.6%</b>	<b>20.0%</b>	<b>3.8%</b>	<b>-1.4%</b>	<b>-0.7%</b>	<b>-1.6%</b>	<b>-1.2%</b>	<b>17.0%</b>	<b>-0.1%</b>	<b>5.5%</b>	<b>1.8%</b>	<b>-0.8%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE } \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 140 - Emergency Vehicle - Fire/Police/Ambulance Dept., Comm. >5000 kg

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	258	0	8	1	23	82	42	1	24	23	19	50	74	22	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>2,525</b>	<b>1,874</b>	<b>3,430</b>	<b>1,168</b>	<b>1,767</b>	<b>1,071</b>	<b>1,086</b>	<b>1,454</b>	<b>1,235</b>	<b>1,158</b>	<b>1,251</b>	<b>1,212</b>	<b>1,286</b>	<b>1,370</b>	<b>3,602</b>	
(3)	TPB Base Rate (\$)	2,317	1,705	3,187	1,037	1,592	955	965	1,297	1,095	1,017	1,107	1,088	1,140	1,206	3,346	
(4)	Part 7 Base Rate (\$)	169	130	204	92	136	77	82	118	101	102	106	85	107	125	215	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	2,458	1,809	3,381	1,100	1,689	1,013	1,024	1,376	1,162	1,079	1,175	1,154	1,210	1,280	3,550	
(7)	2007 Part 7 x (1- 21.4%) (\$)	133	102	160	72	107	61	64	93	79	80	83	67	84	98	169	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	2,383	1,754	3,277	1,066	1,637	982	993	1,334	1,126	1,046	1,139	1,119	1,173	1,241	3,441	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	129	99	155	70	104	59	62	90	77	78	80	65	81	95	164	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	1,196	0	43	5	85	326	168	6	97	116	94	242	263	65	0	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	724	0	9	0	40	58	28	1	16	9	9	80	36	8	0	
(12)	Loss Cost: (11) / (10) (\$)	605	0	214	74	474	178	168	106	169	78	94	330	137	119	0	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	45.7%	45.7%	45.7%	45.7%	45.7%	45.7%	45.7%	45.7%	45.7%	45.7%	45.7%	45.7%	45.7%	45.7%	45.7%	
(16)	Adjusted Experience Rate (a) (\$)	1,473	146	616	309	1,184	536	516	379	516	316	353	869	447	407	146	
(17)	5 yrs Ultimate Claim Count (#)	212	0	0	0	5	7	3	0	3	2	0	16	4	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	14%	0%	0%	0%	2%	3%	2%	0%	2%	1%	0%	4%	2%	0%	0%	
(19)	Indicated Rate (b) (\$)	2,257	1,754	3,277	1,066	1,627	971	985	1,334	1,116	1,036	1,139	1,109	1,159	1,241	3,441	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	2,242	1,742	3,255	1,059	1,617	964	978	1,325	1,108	1,029	1,131	1,102	1,151	1,233	3,418	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	1,196	0	43	5	85	326	168	6	97	116	94	242	263	65	0	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	8	0	0	0	1	1	1	0	1	0	0	1	1	0	0	
(23)	Loss Cost: (22) / (21) (\$)	7	0	6	3	6	3	3	4	5	3	4	3	4	6	0	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	45.7%	45.7%	45.7%	45.7%	45.7%	45.7%	45.7%	45.7%	45.7%	45.7%	45.7%	45.7%	45.7%	45.7%	45.7%	
(27)	Adjusted Experience Rate (a) (\$)	25	10	24	17	23	17	17	20	22	17	19	17	20	23	10	
(28)	5 yrs Ultimate Claim Count (#)	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	128	99	155	70	104	59	62	90	76	78	80	65	81	95	164	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	129	100	156	70	105	59	62	91	77	78	80	65	81	96	165	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>2,410</b>	<b>1,881</b>	<b>3,450</b>	<b>1,168</b>	<b>1,761</b>	<b>1,062</b>	<b>1,079</b>	<b>1,455</b>	<b>1,224</b>	<b>1,146</b>	<b>1,249</b>	<b>1,206</b>	<b>1,271</b>	<b>1,368</b>	<b>3,624</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-4.6%</b>	<b>0.4%</b>	<b>0.6%</b>	<b>0.0%</b>	<b>-0.3%</b>	<b>-0.8%</b>	<b>-0.6%</b>	<b>0.1%</b>	<b>-0.9%</b>	<b>-1.0%</b>	<b>-0.2%</b>	<b>-0.5%</b>	<b>-1.2%</b>	<b>-0.1%</b>	<b>0.6%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense



Insurance Corporation of British Columbia

RATE CLASS 141 - Emergency Vehicle - Voluntary Fire Dept., Comm. >5000 kg

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	45	16	1	18	83	232	161	76	103	43	37	147	210	30	0
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,690</b>	<b>1,229</b>	<b>1,482</b>	<b>696</b>	<b>1,074</b>	<b>670</b>	<b>661</b>	<b>887</b>	<b>763</b>	<b>717</b>	<b>772</b>	<b>767</b>	<b>825</b>	<b>830</b>	<b>1,784</b>
(3)	TPB Base Rate (\$)	1,544	1,102	1,327	603	960	583	573	782	667	621	676	680	726	720	1,621
(4)	Part 7 Base Rate (\$)	107	88	116	54	75	48	49	66	57	57	58	48	60	71	122
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	1,638	1,169	1,408	640	1,019	619	608	830	708	659	717	721	770	764	1,720
(7)	2007 Part 7 x (1- 21.4%) (\$)	84	69	91	42	59	38	39	52	45	45	46	38	47	56	96
(8)	TPB off-balanced: (6) x 0.969340 (\$)	1,588	1,133	1,365	620	988	600	589	805	686	639	695	699	746	741	1,667
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	81	67	88	41	57	37	38	50	44	44	45	37	46	54	93
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	225	78	2	81	406	1,164	754	370	480	185	173	692	1,055	148	0
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	24	9	1	4	35	68	36	24	36	11	10	39	75	9	0
(12)	Loss Cost: (11) / (10) (\$)	104	121	428	53	87	59	48	64	76	59	60	57	71	59	0
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	44.6%	44.6%	44.6%	44.6%	44.6%	44.6%	44.6%	44.6%	44.6%	44.6%	44.6%	44.6%	44.6%	44.6%	44.6%
(16)	Adjusted Experience Rate (a) (\$)	384	421	1,110	269	346	281	258	294	321	282	284	277	309	283	150
(17)	5 yrs Ultimate Claim Count (#)	1	2	0	0	1	4	2	0	1	1	0	4	5	1	0
(18)	Credibility: sqrt [(17) / 11,000]	1%	1%	0%	0%	1%	2%	1%	0%	1%	1%	0%	2%	2%	1%	0%
(19)	Indicated Rate (b) (\$)	1,577	1,123	1,365	620	982	594	584	805	682	636	695	691	736	737	1,667
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	1,566	1,116	1,356	616	975	590	581	800	678	631	690	686	732	732	1,656
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	225	78	2	81	406	1,164	754	370	480	185	173	692	1,055	148	0
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1	0	0	0	1	2	1	1	1	0	0	1	2	0	0
(23)	Loss Cost: (22) / (21) (\$)	3	3	18	2	3	2	2	3	2	3	2	2	2	2	0
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	44.6%	44.6%	44.6%	44.6%	44.6%	44.6%	44.6%	44.6%	44.6%	44.6%	44.6%	44.6%	44.6%	44.6%	44.6%
(27)	Adjusted Experience Rate (a) (\$)	18	18	51	15	17	14	14	16	15	16	16	14	15	16	10
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
(30)	Indicated Rate (b) (\$)	81	67	88	41	57	37	38	50	44	44	45	37	46	54	93
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	81	67	89	41	57	37	38	50	44	44	45	37	46	54	94
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,686</b>	<b>1,222</b>	<b>1,484</b>	<b>696</b>	<b>1,071</b>	<b>666</b>	<b>658</b>	<b>889</b>	<b>761</b>	<b>714</b>	<b>773</b>	<b>762</b>	<b>817</b>	<b>825</b>	<b>1,791</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-0.2%</b>	<b>-0.6%</b>	<b>0.1%</b>	<b>0.0%</b>	<b>-0.3%</b>	<b>-0.6%</b>	<b>-0.5%</b>	<b>0.2%</b>	<b>-0.3%</b>	<b>-0.4%</b>	<b>0.1%</b>	<b>-0.7%</b>	<b>-1.0%</b>	<b>-0.6%</b>	<b>0.4%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 150 - Artisan - Comm. 5001-9000 kg

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	3,452	177	91	25	836	1,083	351	113	469	144	939	370	563	181	142	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,876</b>	<b>1,328</b>	<b>1,647</b>	<b>731</b>	<b>1,319</b>	<b>722</b>	<b>638</b>	<b>804</b>	<b>744</b>	<b>689</b>	<b>791</b>	<b>851</b>	<b>825</b>	<b>827</b>	<b>2,012</b>	
(3)	TPB Base Rate (\$)	1,725	1,186	1,486	635	1,190	634	546	696	645	588	689	754	715	705	1,843	
(4)	Part 7 Base Rate (\$)	112	103	122	57	90	49	53	69	60	62	64	58	71	83	128	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	1,830	1,258	1,577	674	1,263	673	579	738	684	624	731	800	759	748	1,955	
(7)	2007 Part 7 x (1- 21.4%) (\$)	88	81	96	45	71	39	42	54	47	49	50	46	56	65	101	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	1,774	1,219	1,529	653	1,224	652	561	715	663	605	709	775	736	725	1,895	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	85	79	93	44	69	38	41	52	46	47	48	45	54	63	98	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	14,269	646	354	140	3,456	4,366	1,586	502	1,882	629	3,629	1,596	2,444	751	489	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	15,184	721	103	9	1,734	1,877	531	625	460	85	2,093	390	654	75	281	
(12)	Loss Cost: (11) / (10) (\$)	1,064	1,116	291	64	502	430	335	1,244	245	135	577	244	268	100	575	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	
(16)	Adjusted Experience Rate (a) (\$)	2,139	2,237	676	247	1,075	939	759	2,479	589	381	1,217	588	632	315	1,213	
(17)	5 yrs Ultimate Claim Count (#)	1,688	46	25	2	189	154	35	11	71	18	125	98	88	13	18	
(18)	Credibility: sqrt [(17) / 11,000]	39%	6%	5%	1%	13%	12%	6%	3%	8%	4%	11%	9%	9%	4%	4%	
(19)	Indicated Rate (b) (\$)	1,917	1,285	1,488	648	1,204	686	572	771	657	596	763	757	727	711	1,867	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	1,904	1,276	1,479	643	1,197	681	568	766	653	592	758	752	722	706	1,855	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	14,269	646	354	140	3,456	4,366	1,586	502	1,882	629	3,629	1,596	2,444	751	489	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	443	9	2	0	42	71	12	2	20	2	19	6	12	3	4	
(23)	Loss Cost: (22) / (21) (\$)	31	14	6	2	12	16	7	5	11	3	5	4	5	5	7	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	
(27)	Adjusted Experience Rate (a) (\$)	69	35	20	13	32	40	23	17	30	13	19	15	18	18	23	
(28)	5 yrs Ultimate Claim Count (#)	73	6	0	0	18	14	3	1	4	0	4	6	3	1	1	
(29)	Credibility: sqrt [(28) / 11,000]	8%	2%	0%	0%	4%	4%	2%	1%	2%	0%	2%	2%	2%	1%	1%	
(30)	Indicated Rate (b) (\$)	84	78	93	44	68	38	41	52	46	47	47	44	53	63	97	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	84	78	94	44	68	38	41	52	46	47	48	45	54	63	98	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>2,027</b>	<b>1,393</b>	<b>1,612</b>	<b>726</b>	<b>1,304</b>	<b>758</b>	<b>648</b>	<b>857</b>	<b>738</b>	<b>678</b>	<b>844</b>	<b>836</b>	<b>815</b>	<b>808</b>	<b>1,994</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>8.0%</b>	<b>4.9%</b>	<b>-2.1%</b>	<b>-0.7%</b>	<b>-1.1%</b>	<b>5.0%</b>	<b>1.6%</b>	<b>6.6%</b>	<b>-0.8%</b>	<b>-1.6%</b>	<b>6.7%</b>	<b>-1.8%</b>	<b>-1.2%</b>	<b>-2.3%</b>	<b>-0.9%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 151 - Artisan - Commercial >9000 kg

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	2,167	71	43	15	371	985	328	159	430	119	534	282	500	137	222
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,367</b>	<b>1,137</b>	<b>1,776</b>	<b>644</b>	<b>1,112</b>	<b>648</b>	<b>544</b>	<b>712</b>	<b>651</b>	<b>620</b>	<b>696</b>	<b>766</b>	<b>749</b>	<b>750</b>	<b>1,865</b>
(3)	TPB Base Rate (\$)	1,228	997	1,618	549	987	563	454	605	555	521	596	671	641	631	1,700
(4)	Part 7 Base Rate (\$)	100	101	119	56	86	46	51	68	57	60	62	56	69	80	124
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	1,303	1,058	1,717	582	1,047	597	482	642	589	553	632	712	680	669	1,804
(7)	2007 Part 7 x (1- 21.4%) (\$)	79	79	94	44	68	36	40	53	45	47	49	44	54	63	97
(8)	TPB off-balanced: (6) x 0.969340 (\$)	1,263	1,026	1,664	564	1,015	579	467	622	571	536	613	690	659	648	1,749
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	77	77	91	43	66	35	39	51	44	46	47	43	52	61	94
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	9,377	303	144	90	1,610	4,082	1,372	678	1,841	574	1,980	1,229	2,061	626	926
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	7,693	138	49	10	626	670	246	61	260	60	512	545	526	59	2,032
(12)	Loss Cost: (11) / (10) (\$)	820	456	338	107	389	164	179	91	141	105	258	444	255	93	2,194
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%
(16)	Adjusted Experience Rate (a) (\$)	1,727	1,017	787	338	887	450	479	306	405	334	633	994	627	312	4,401
(17)	5 yrs Ultimate Claim Count (#)	790	34	4	2	93	117	27	9	41	12	57	58	55	12	45
(18)	Credibility: sqrt [(17) / 11,000]	27%	6%	2%	1%	9%	10%	5%	3%	6%	3%	7%	7%	7%	3%	6%
(19)	Indicated Rate (b) (\$)	1,387	1,026	1,647	561	1,003	566	468	613	561	529	614	712	657	637	1,919
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	1,378	1,019	1,636	557	997	562	465	609	557	526	610	707	652	633	1,906
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	9,377	303	144	90	1,610	4,082	1,372	678	1,841	574	1,980	1,229	2,061	626	926
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	50	1	1	0	8	20	3	7	64	1	8	3	6	2	6
(23)	Loss Cost: (22) / (21) (\$)	5	5	6	2	5	5	2	10	35	2	4	3	3	3	6
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%
(27)	Adjusted Experience Rate (a) (\$)	19	18	20	13	18	18	13	29	78	14	17	14	15	15	21
(28)	5 yrs Ultimate Claim Count (#)	4	0	0	0	2	6	1	1	5	0	3	0	0	0	1
(29)	Credibility: sqrt [(28) / 11,000]	2%	0%	0%	0%	1%	2%	1%	1%	2%	0%	2%	0%	0%	0%	1%
(30)	Indicated Rate (b) (\$)	76	77	91	43	65	35	39	51	45	46	47	43	52	61	93
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	76	77	92	43	66	35	39	51	45	46	47	43	52	61	94
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,493</b>	<b>1,135</b>	<b>1,767</b>	<b>639</b>	<b>1,102</b>	<b>636</b>	<b>543</b>	<b>699</b>	<b>641</b>	<b>611</b>	<b>695</b>	<b>789</b>	<b>743</b>	<b>733</b>	<b>2,041</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>9.2%</b>	<b>-0.2%</b>	<b>-0.5%</b>	<b>-0.8%</b>	<b>-0.9%</b>	<b>-1.9%</b>	<b>-0.2%</b>	<b>-1.8%</b>	<b>-1.5%</b>	<b>-1.5%</b>	<b>-0.1%</b>	<b>3.0%</b>	<b>-0.8%</b>	<b>-2.3%</b>	<b>9.4%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 160 - U-Drive - Comm. 5001-14000 kg, Rented < 1 Month

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	164	4	0	0	45	15	8	0	46	7	16	10	3	0	57	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>4,060</b>	<b>2,730</b>	<b>3,614</b>	<b>1,932</b>	<b>2,251</b>	<b>1,676</b>	<b>1,674</b>	<b>1,939</b>	<b>1,694</b>	<b>1,672</b>	<b>1,736</b>	<b>1,782</b>	<b>1,845</b>	<b>2,159</b>	<b>5,083</b>	
(3)	TPB Base Rate (\$)	3,772	2,526	3,301	1,768	2,076	1,537	1,535	1,748	1,533	1,502	1,567	1,617	1,670	1,962	4,754	
(4)	Part 7 Base Rate (\$)	249	165	274	125	136	100	100	152	122	131	131	126	136	158	288	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	4,002	2,680	3,502	1,876	2,203	1,631	1,629	1,855	1,627	1,594	1,663	1,716	1,772	2,082	5,044	
(7)	2007 Part 7 x (1- 21.4%) (\$)	196	130	215	98	107	79	79	119	96	103	103	99	107	124	226	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	3,879	2,598	3,395	1,818	2,135	1,581	1,579	1,798	1,577	1,545	1,612	1,663	1,718	2,018	4,889	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	190	126	208	95	104	77	77	115	93	100	100	96	104	120	219	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	564	21	0	0	189	73	39	1	181	43	42	48	19	0	196	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	786	29	0	0	134	16	4	0	78	13	8	12	7	0	287	
(12)	Loss Cost: (11) / (10) (\$)	1,395	1,339	363	0	712	223	114	34	430	303	186	243	376	0	1,464	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	48.6%	48.6%	48.6%	48.6%	48.6%	48.6%	48.6%	48.6%	48.6%	48.6%	48.6%	48.6%	48.6%	48.6%	48.6%	
(16)	Adjusted Experience Rate (a) (\$)	3,010	2,895	885	137	1,605	597	372	207	1,024	762	520	637	912	137	3,152	
(17)	5 yrs Ultimate Claim Count (#)	174	15	0	0	43	4	0	0	12	2	0	1	2	0	44	
(18)	Credibility: sqrt [(17) / 11,000]	13%	4%	0%	0%	6%	2%	0%	0%	3%	1%	0%	1%	1%	0%	6%	
(19)	Indicated Rate (b) (\$)	3,770	2,609	3,395	1,818	2,102	1,562	1,579	1,798	1,558	1,534	1,612	1,653	1,707	2,018	4,779	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	3,745	2,592	3,373	1,806	2,088	1,552	1,569	1,786	1,548	1,524	1,601	1,642	1,696	2,005	4,748	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	564	21	0	0	189	73	39	1	181	43	42	48	19	0	196	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	9	0	0	0	1	0	0	0	2	0	0	0	0	0	3	
(23)	Loss Cost: (22) / (21) (\$)	15	7	0	0	5	4	4	1	10	5	7	6	6	0	15	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	48.6%	48.6%	48.6%	48.6%	48.6%	48.6%	48.6%	48.6%	48.6%	48.6%	48.6%	48.6%	48.6%	48.6%	48.6%	
(27)	Adjusted Experience Rate (a) (\$)	41	25	9	9	21	18	17	12	31	21	25	22	23	9	42	
(28)	5 yrs Ultimate Claim Count (#)	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	188	126	208	95	104	77	77	115	92	100	100	96	104	120	219	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	189	127	209	96	105	77	77	116	93	101	101	97	105	121	220	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>3,973</b>	<b>2,758</b>	<b>3,621</b>	<b>1,941</b>	<b>2,232</b>	<b>1,668</b>	<b>1,685</b>	<b>1,941</b>	<b>1,680</b>	<b>1,664</b>	<b>1,740</b>	<b>1,778</b>	<b>1,840</b>	<b>2,165</b>	<b>5,009</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-2.1%</b>	<b>1.0%</b>	<b>0.2%</b>	<b>0.5%</b>	<b>-0.8%</b>	<b>-0.5%</b>	<b>0.7%</b>	<b>0.1%</b>	<b>-0.8%</b>	<b>-0.5%</b>	<b>0.2%</b>	<b>-0.2%</b>	<b>-0.3%</b>	<b>0.3%</b>	<b>-1.5%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 161 - U-Drive - Comm. >14000 kg, Rented < 1 Month

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	131	0	0	0	0	30	1	0	1	0	2	8	5	1	151	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>4,110</b>	<b>2,748</b>	<b>3,728</b>	<b>2,008</b>	<b>2,570</b>	<b>1,755</b>	<b>1,783</b>	<b>2,258</b>	<b>1,914</b>	<b>1,858</b>	<b>2,139</b>	<b>2,127</b>	<b>2,140</b>	<b>2,270</b>	<b>5,194</b>	
(3)	TPB Base Rate (\$)	3,796	2,520	3,404	1,822	2,363	1,590	1,618	2,037	1,725	1,662	1,930	1,937	1,937	2,043	4,854	
(4)	Part 7 Base Rate (\$)	275	189	285	147	168	126	126	182	150	157	171	151	164	188	299	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	4,028	2,674	3,612	1,933	2,507	1,687	1,717	2,161	1,830	1,763	2,048	2,055	2,055	2,168	5,150	
(7)	2007 Part 7 x (1- 21.4%) (\$)	216	149	224	116	132	99	99	143	118	123	134	119	129	148	235	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	3,905	2,592	3,501	1,874	2,430	1,635	1,664	2,095	1,774	1,709	1,985	1,992	1,992	2,102	4,992	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	209	144	217	112	128	96	96	139	114	119	130	115	125	143	228	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	683	1	0	0	1	97	9	2	22	6	9	31	15	11	377	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1,043	0	0	0	0	53	1	0	2	2	2	22	6	3	670	
(12)	Loss Cost: (11) / (10) (\$)	1,528	118	0	447	178	543	128	288	87	321	174	690	440	257	1,779	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	51.7%	51.7%	51.7%	51.7%	51.7%	51.7%	51.7%	51.7%	51.7%	51.7%	51.7%	51.7%	51.7%	51.7%	51.7%	
(16)	Adjusted Experience Rate (a) (\$)	3,088	358	129	995	474	1,181	377	688	297	750	465	1,465	982	627	3,574	
(17)	5 yrs Ultimate Claim Count (#)	132	0	0	0	0	12	0	0	1	1	0	8	2	1	99	
(18)	Credibility: sqrt [(17) / 11,000]	11%	0%	0%	0%	0%	3%	0%	0%	1%	1%	0%	3%	1%	1%	9%	
(19)	Indicated Rate (b) (\$)	3,815	2,592	3,501	1,874	2,430	1,620	1,664	2,095	1,760	1,700	1,985	1,978	1,978	2,087	4,857	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	3,790	2,575	3,478	1,862	2,414	1,610	1,653	2,081	1,748	1,689	1,972	1,965	1,965	2,073	4,825	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	683	1	0	0	1	97	9	2	22	6	9	31	15	11	377	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	13	0	0	0	0	0	0	0	0	0	0	0	0	0	8	
(23)	Loss Cost: (22) / (21) (\$)	20	5	0	13	6	5	4	10	3	2	7	8	10	6	22	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	51.7%	51.7%	51.7%	51.7%	51.7%	51.7%	51.7%	51.7%	51.7%	51.7%	51.7%	51.7%	51.7%	51.7%	51.7%	
(27)	Adjusted Experience Rate (a) (\$)	48	18	9	35	22	19	17	29	15	13	23	24	30	21	53	
(28)	5 yrs Ultimate Claim Count (#)	1	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
(29)	Credibility: sqrt [(28) / 11,000]	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	
(30)	Indicated Rate (b) (\$)	207	144	217	112	128	96	96	139	114	119	130	115	125	143	226	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	209	145	218	113	129	97	97	140	115	120	131	116	126	144	227	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>4,038</b>	<b>2,759</b>	<b>3,735</b>	<b>2,014</b>	<b>2,582</b>	<b>1,746</b>	<b>1,789</b>	<b>2,260</b>	<b>1,902</b>	<b>1,848</b>	<b>2,141</b>	<b>2,120</b>	<b>2,130</b>	<b>2,256</b>	<b>5,093</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-1.8%</b>	<b>0.4%</b>	<b>0.2%</b>	<b>0.3%</b>	<b>0.5%</b>	<b>-0.5%</b>	<b>0.3%</b>	<b>0.1%</b>	<b>-0.6%</b>	<b>-0.5%</b>	<b>0.1%</b>	<b>-0.3%</b>	<b>-0.5%</b>	<b>-0.6%</b>	<b>-1.9%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 170 - Industrial Machine & Road Building Machine

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	2,590	96	184	89	525	2,167	1,182	343	972	475	900	743	971	197	119	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>469</b>	<b>536</b>	<b>476</b>	<b>336</b>	<b>523</b>	<b>335</b>	<b>290</b>	<b>377</b>	<b>335</b>	<b>333</b>	<b>352</b>	<b>354</b>	<b>369</b>	<b>370</b>	<b>586</b>	
(3)	TPB Base Rate (\$)	389	436	385	262	431	268	221	292	259	252	273	281	288	282	481	
(4)	Part 7 Base Rate (\$)	41	61	52	35	53	28	30	46	37	42	41	34	42	49	64	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	413	463	408	278	457	284	234	310	275	267	290	298	306	299	510	
(7)	2007 Part 7 x (1- 21.4%) (\$)	32	48	41	28	42	22	24	36	29	33	32	27	33	39	50	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	400	449	395	269	443	275	227	300	267	259	281	289	297	290	494	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	31	47	40	27	41	21	23	35	28	32	31	26	32	38	48	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	11,626	384	871	431	2,144	9,554	5,405	1,620	4,385	2,462	3,765	3,436	4,195	965	341	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	2,549	27	86	21	180	1,436	238	63	501	87	237	565	582	79	92	
(12)	Loss Cost: (11) / (10) (\$)	219	70	99	48	84	150	44	39	114	36	63	164	139	82	269	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	51.5%	51.5%	51.5%	51.5%	51.5%	51.5%	51.5%	51.5%	51.5%	51.5%	51.5%	51.5%	51.5%	51.5%	51.5%	
(16)	Adjusted Experience Rate (a) (\$)	555	266	322	222	292	421	215	205	352	199	252	449	399	288	652	
(17)	5 yrs Ultimate Claim Count (#)	417	5	23	3	38	132	43	9	55	16	29	71	64	9	6	
(18)	Credibility: sqrt [(17) / 11,000]	19%	2%	5%	2%	6%	11%	6%	3%	7%	4%	5%	8%	8%	3%	2%	
(19)	Indicated Rate (b) (\$)	430	445	392	268	434	291	226	297	273	257	280	302	305	290	498	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	427	442	389	266	431	289	225	295	271	255	278	300	303	288	494	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	11,626	384	871	431	2,144	9,554	5,405	1,620	4,385	2,462	3,765	3,436	4,195	965	341	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	24	1	2	1	9	30	8	3	7	4	7	5	8	2	1	
(23)	Loss Cost: (22) / (21) (\$)	2	3	2	2	4	3	1	2	2	2	2	2	2	2	3	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	51.5%	51.5%	51.5%	51.5%	51.5%	51.5%	51.5%	51.5%	51.5%	51.5%	51.5%	51.5%	51.5%	51.5%	51.5%	
(27)	Adjusted Experience Rate (a) (\$)	13	14	13	12	18	15	12	12	12	12	12	12	12	13	15	
(28)	5 yrs Ultimate Claim Count (#)	4	0	0	0	1	2	1	0	0	0	0	2	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	2%	0%	0%	0%	1%	1%	1%	0%	0%	0%	0%	1%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	31	47	40	27	41	21	23	35	28	32	31	26	32	38	48	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	31	47	40	27	41	21	23	35	28	32	31	26	32	38	48	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>497</b>	<b>528</b>	<b>468</b>	<b>332</b>	<b>511</b>	<b>349</b>	<b>287</b>	<b>369</b>	<b>338</b>	<b>326</b>	<b>347</b>	<b>365</b>	<b>374</b>	<b>365</b>	<b>583</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>6.0%</b>	<b>-1.5%</b>	<b>-1.7%</b>	<b>-1.2%</b>	<b>-2.3%</b>	<b>4.2%</b>	<b>-1.0%</b>	<b>-2.1%</b>	<b>0.9%</b>	<b>-2.1%</b>	<b>-1.4%</b>	<b>3.1%</b>	<b>1.4%</b>	<b>-1.4%</b>	<b>-0.5%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 310 - Motorcycle - <110 C.C.

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	2,369	78	23	3	292	608	105	16	40	49	19	1,565	584	66	8
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>172</b>	<b>176</b>	<b>180</b>	<b>157</b>	<b>176</b>	<b>167</b>	<b>160</b>	<b>169</b>	<b>161</b>	<b>148</b>	<b>155</b>	<b>156</b>	<b>177</b>	<b>154</b>	<b>201</b>
(3)	TPB Base Rate (\$)	96	105	108	91	106	97	94	102	91	87	91	91	101	90	122
(4)	Part 7 Base Rate (\$)	50	45	46	40	44	44	40	41	44	35	39	39	50	38	52
(5)	UMP Base Rate (\$)	26	26	26	26	26	26	26	26	26	26	25	26	26	26	27
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	102	111	115	97	112	103	100	108	97	92	97	97	107	95	129
(7)	2007 Part 7 x (1- 21.4%) (\$)	39	35	36	31	35	35	31	32	35	28	31	31	39	30	41
(8)	TPB off-balanced: (6) x 0.969340 (\$)	99	108	111	94	109	100	97	105	94	89	94	94	104	92	125
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	38	34	35	30	34	34	30	31	34	27	30	30	38	29	40
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	8,505	281	100	24	1,068	1,924	378	62	154	156	61	4,924	2,143	219	35
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	609	7	2	0	32	292	8	1	4	3	1	258	80	6	1
(12)	Loss Cost: (11) / (10) (\$)	72	26	22	14	30	152	20	22	28	21	21	52	37	26	23
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%
(16)	Adjusted Experience Rate (a) (\$)	141	94	90	82	98	222	88	90	96	89	89	121	106	94	92
(17)	5 yrs Ultimate Claim Count (#)	159	1	0	0	7	13	1	0	1	1	0	65	10	1	0
(18)	Credibility: sqrt [(17) / 11,000]	12%	1%	0%	0%	3%	3%	1%	0%	1%	1%	0%	8%	3%	1%	0%
(19)	Indicated Rate (b) (\$)	104	108	111	94	109	104	97	105	94	89	94	96	104	92	125
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	103	107	110	93	108	104	96	104	93	88	93	95	103	91	124
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	8,505	281	100	24	1,068	1,924	378	62	154	156	61	4,924	2,143	219	35
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	365	10	0	0	119	230	2	0	8	1	0	283	49	1	0
(23)	Loss Cost: (22) / (21) (\$)	43	37	4	3	111	120	4	4	49	4	4	57	23	7	5
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%	98.5%
(27)	Adjusted Experience Rate (a) (\$)	49	43	9	8	121	130	9	9	56	9	9	65	29	12	9
(28)	5 yrs Ultimate Claim Count (#)	186	4	0	0	7	28	1	0	1	0	0	66	13	2	0
(29)	Credibility: sqrt [(28) / 11,000]	13%	2%	0%	0%	3%	5%	1%	0%	1%	0%	0%	8%	3%	1%	0%
(30)	Indicated Rate (b) (\$)	39	34	35	30	36	39	30	31	34	27	30	33	38	29	40
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	40	34	35	30	36	39	30	31	34	27	30	33	38	29	40
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	26	26	26	26	26	26	26	26	26	26	25	26	26	26	27
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>169</b>	<b>167</b>	<b>171</b>	<b>149</b>	<b>170</b>	<b>169</b>	<b>152</b>	<b>161</b>	<b>153</b>	<b>141</b>	<b>148</b>	<b>154</b>	<b>167</b>	<b>146</b>	<b>191</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-1.7%</b>	<b>-5.1%</b>	<b>-5.0%</b>	<b>-5.1%</b>	<b>-3.4%</b>	<b>1.2%</b>	<b>-5.0%</b>	<b>-4.7%</b>	<b>-5.0%</b>	<b>-4.7%</b>	<b>-4.5%</b>	<b>-1.3%</b>	<b>-5.6%</b>	<b>-5.2%</b>	<b>-5.0%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 311 - Motorcycle - 111 - 400 C.C.

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	1,650	102	71	23	255	644	273	42	83	56	21	747	601	82	2	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>515</b>	<b>529</b>	<b>538</b>	<b>469</b>	<b>523</b>	<b>500</b>	<b>483</b>	<b>502</b>	<b>487</b>	<b>446</b>	<b>463</b>	<b>473</b>	<b>515</b>	<b>458</b>	<b>585</b>	
(3)	TPB Base Rate (\$)	297	326	339	287	328	305	296	315	286	276	286	287	320	281	356	
(4)	Part 7 Base Rate (\$)	181	166	162	145	158	158	150	150	164	133	141	149	158	140	190	
(5)	UMP Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	315	346	360	305	348	324	314	334	303	293	303	305	340	298	378	
(7)	2007 Part 7 x (1- 21.4%) (\$)	142	130	127	114	124	124	118	118	129	105	111	117	124	110	149	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	305	335	349	296	337	314	304	324	294	284	294	296	330	289	366	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	138	126	123	111	120	120	114	114	125	102	108	113	120	107	144	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	7,061	447	338	128	1,127	2,570	1,134	161	386	231	100	3,165	2,417	326	18	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	514	22	331	4	113	154	44	21	14	8	21	184	141	11	1	
(12)	Loss Cost: (11) / (10) (\$)	73	49	980	30	100	60	39	131	38	34	212	58	58	34	32	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	
(16)	Adjusted Experience Rate (a) (\$)	224	186	1,685	155	269	204	170	318	168	163	448	201	201	163	159	
(17)	5 yrs Ultimate Claim Count (#)	75	2	4	0	11	12	3	1	1	0	1	23	14	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	8%	1%	2%	0%	3%	3%	2%	1%	1%	0%	1%	5%	4%	0%	0%	
(19)	Indicated Rate (b) (\$)	298	333	375	296	335	310	302	324	293	284	295	292	325	289	366	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	296	331	372	294	333	308	300	322	291	282	294	290	323	287	364	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	7,061	447	338	128	1,127	2,570	1,134	161	386	231	100	3,165	2,417	326	18	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	807	151	8	30	200	157	23	10	111	2	1	434	175	15	1	
(23)	Loss Cost: (22) / (21) (\$)	114	337	25	233	177	61	21	62	288	10	8	137	72	47	29	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	
(27)	Adjusted Experience Rate (a) (\$)	197	565	49	394	301	108	42	110	484	23	21	234	127	84	55	
(28)	5 yrs Ultimate Claim Count (#)	128	5	5	1	14	31	5	2	8	2	0	47	24	3	1	
(29)	Credibility: sqrt [(28) / 11,000]	11%	2%	2%	1%	4%	5%	2%	1%	3%	1%	0%	7%	5%	2%	1%	
(30)	Indicated Rate (b) (\$)	144	135	121	114	126	119	112	114	135	101	108	121	120	107	143	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	145	136	122	114	127	120	113	115	135	102	109	122	121	107	144	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>478</b>	<b>504</b>	<b>531</b>	<b>445</b>	<b>497</b>	<b>465</b>	<b>450</b>	<b>474</b>	<b>463</b>	<b>421</b>	<b>439</b>	<b>449</b>	<b>481</b>	<b>431</b>	<b>547</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-7.2%</b>	<b>-4.7%</b>	<b>-1.3%</b>	<b>-5.1%</b>	<b>-5.0%</b>	<b>-7.0%</b>	<b>-6.8%</b>	<b>-5.6%</b>	<b>-4.9%</b>	<b>-5.6%</b>	<b>-5.2%</b>	<b>-5.1%</b>	<b>-6.6%</b>	<b>-5.9%</b>	<b>-6.5%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense



Insurance Corporation of British Columbia

RATE CLASS 312 - Motorcycle - 401 - 750 C.C.

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	4,662	294	130	37	675	1,603	522	118	310	95	145	1,806	1,278	147	15
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,062</b>	<b>1,074</b>	<b>1,101</b>	<b>943</b>	<b>1,111</b>	<b>1,014</b>	<b>977</b>	<b>1,004</b>	<b>964</b>	<b>891</b>	<b>902</b>	<b>915</b>	<b>1,023</b>	<b>927</b>	<b>1,204</b>
(3)	TPB Base Rate (\$)	623	667	688	591	707	640	611	643	585	567	575	586	620	581	743
(4)	Part 7 Base Rate (\$)	402	370	376	315	367	337	329	324	342	287	291	292	366	309	422
(5)	UMP Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	661	708	730	627	750	679	648	682	621	602	610	622	658	616	788
(7)	2007 Part 7 x (1- 21.4%) (\$)	316	291	296	248	288	265	259	255	269	226	229	230	288	243	332
(8)	TPB off-balanced: (6) x 0.969340 (\$)	641	686	708	608	727	658	628	661	602	584	591	603	638	597	764
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	306	282	287	240	279	257	251	247	261	219	222	223	279	236	322
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	20,316	1,214	545	166	2,894	6,541	2,258	467	1,334	416	524	7,716	5,255	658	60
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	4,967	239	124	12	451	2,082	234	110	445	41	50	2,077	762	61	9
(12)	Loss Cost: (11) / (10) (\$)	245	196	228	70	156	318	103	235	334	99	95	269	145	93	146
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	61.5%	61.5%	61.5%	61.5%	61.5%	61.5%	61.5%	61.5%	61.5%	61.5%	61.5%	61.5%	61.5%	61.5%	61.5%
(16)	Adjusted Experience Rate (a) (\$)	507	429	479	222	363	627	277	491	652	270	263	547	345	260	346
(17)	5 yrs Ultimate Claim Count (#)	528	21	6	1	34	101	16	7	12	3	2	123	45	9	2
(18)	Credibility: sqrt [(17) / 11,000]	22%	4%	2%	1%	6%	10%	4%	3%	3%	2%	1%	11%	6%	3%	1%
(19)	Indicated Rate (b) (\$)	612	675	703	604	707	655	614	657	604	579	586	597	619	587	758
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	608	670	698	600	702	651	610	652	600	575	583	593	615	583	753
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	20,316	1,214	545	166	2,894	6,541	2,258	467	1,334	416	524	7,716	5,255	658	60
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	5,225	607	116	5	456	1,561	482	113	439	8	282	1,105	1,206	106	5
(23)	Loss Cost: (22) / (21) (\$)	257	500	213	32	158	239	213	243	329	19	538	143	230	161	85
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	61.5%	61.5%	61.5%	61.5%	61.5%	61.5%	61.5%	61.5%	61.5%	61.5%	61.5%	61.5%	61.5%	61.5%	61.5%
(27)	Adjusted Experience Rate (a) (\$)	438	844	365	60	271	407	365	414	558	40	909	247	392	277	149
(28)	5 yrs Ultimate Claim Count (#)	775	47	14	2	76	169	36	12	26	4	8	198	90	13	3
(29)	Credibility: sqrt [(28) / 11,000]	27%	7%	4%	1%	8%	12%	6%	3%	5%	2%	3%	13%	9%	3%	2%
(30)	Indicated Rate (b) (\$)	341	319	290	238	278	276	258	253	275	216	241	226	289	237	319
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	343	321	291	239	280	277	259	254	277	217	242	228	291	239	321
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>988</b>	<b>1,028</b>	<b>1,026</b>	<b>876</b>	<b>1,019</b>	<b>965</b>	<b>906</b>	<b>943</b>	<b>914</b>	<b>829</b>	<b>861</b>	<b>858</b>	<b>943</b>	<b>859</b>	<b>1,113</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-7.0%</b>	<b>-4.3%</b>	<b>-6.8%</b>	<b>-7.1%</b>	<b>-8.3%</b>	<b>-4.8%</b>	<b>-7.3%</b>	<b>-6.1%</b>	<b>-5.2%</b>	<b>-7.0%</b>	<b>-4.5%</b>	<b>-6.2%</b>	<b>-7.8%</b>	<b>-7.3%</b>	<b>-7.6%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 313 - Motorcycle - 751 - 1150 C.C.

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	2,918	219	64	22	551	1,093	327	67	232	69	100	1,092	820	101	7
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,380</b>	<b>1,438</b>	<b>1,460</b>	<b>1,339</b>	<b>1,429</b>	<b>1,371</b>	<b>1,279</b>	<b>1,352</b>	<b>1,350</b>	<b>1,190</b>	<b>1,267</b>	<b>1,231</b>	<b>1,463</b>	<b>1,227</b>	<b>1,596</b>
(3)	TPB Base Rate (\$)	879	973	1,003	865	985	912	876	927	860	820	851	842	1,018	835	1,070
(4)	Part 7 Base Rate (\$)	464	428	420	437	407	422	366	388	453	333	380	352	408	355	487
(5)	UMP Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	933	1,032	1,064	918	1,045	968	929	984	912	870	903	893	1,080	886	1,135
(7)	2007 Part 7 x (1- 21.4%) (\$)	365	336	330	343	320	332	288	305	356	262	299	277	321	279	383
(8)	TPB off-balanced: (6) x 0.969340 (\$)	904	1,000	1,031	890	1,013	938	901	954	884	843	875	866	1,047	859	1,100
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	354	326	320	332	310	322	279	296	345	254	290	269	311	270	371
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	12,624	835	303	89	2,307	4,369	1,425	282	1,003	281	394	4,356	3,332	469	47
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	4,727	761	36	10	1,043	968	176	31	422	28	45	813	715	45	5
(12)	Loss Cost: (11) / (10) (\$)	374	911	119	109	452	222	123	110	421	98	113	187	214	97	99
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	59.0%	59.0%	59.0%	59.0%	59.0%	59.0%	59.0%	59.0%	59.0%	59.0%	59.0%	59.0%	59.0%	59.0%	59.0%
(16)	Adjusted Experience Rate (a) (\$)	749	1,660	315	298	881	489	323	300	827	280	306	430	477	278	282
(17)	5 yrs Ultimate Claim Count (#)	281	10	2	0	33	48	5	0	8	0	1	49	33	1	0
(18)	Credibility: sqrt [(17) / 11,000]	16%	3%	1%	0%	5%	7%	2%	0%	3%	0%	1%	7%	5%	1%	0%
(19)	Indicated Rate (b) (\$)	879	1,020	1,021	890	1,006	908	889	954	882	843	870	837	1,016	853	1,100
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	873	1,013	1,015	884	999	902	883	948	877	837	864	831	1,009	848	1,093
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	12,624	835	303	89	2,307	4,369	1,425	282	1,003	281	394	4,356	3,332	469	47
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	3,373	700	118	135	1,235	1,487	685	7	266	25	12	808	1,091	135	1
(23)	Loss Cost: (22) / (21) (\$)	267	839	390	1,519	535	340	481	25	265	87	31	185	327	289	21
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	59.0%	59.0%	59.0%	59.0%	59.0%	59.0%	59.0%	59.0%	59.0%	59.0%	59.0%	59.0%	59.0%	59.0%	59.0%
(27)	Adjusted Experience Rate (a) (\$)	474	1,472	688	2,660	942	602	847	51	471	160	62	331	579	512	44
(28)	5 yrs Ultimate Claim Count (#)	468	25	6	1	67	117	21	2	19	3	4	118	58	13	0
(29)	Credibility: sqrt [(28) / 11,000]	21%	5%	2%	1%	8%	10%	4%	1%	4%	2%	2%	10%	7%	3%	0%
(30)	Indicated Rate (b) (\$)	379	381	329	354	359	351	304	293	350	252	286	275	330	278	371
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	381	383	331	356	361	353	306	294	352	254	287	277	332	280	373
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,291</b>	<b>1,433</b>	<b>1,383</b>	<b>1,277</b>	<b>1,397</b>	<b>1,292</b>	<b>1,226</b>	<b>1,279</b>	<b>1,266</b>	<b>1,128</b>	<b>1,187</b>	<b>1,145</b>	<b>1,378</b>	<b>1,165</b>	<b>1,505</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-6.4%</b>	<b>-0.3%</b>	<b>-5.3%</b>	<b>-4.6%</b>	<b>-2.2%</b>	<b>-5.8%</b>	<b>-4.1%</b>	<b>-5.4%</b>	<b>-6.2%</b>	<b>-5.2%</b>	<b>-6.3%</b>	<b>-7.0%</b>	<b>-5.8%</b>	<b>-5.1%</b>	<b>-5.7%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 314 - Motorcycle - >1150 C.C.

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	4,317	448	80	26	1,080	2,017	509	134	448	141	243	1,263	1,411	201	17	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,555</b>	<b>1,607</b>	<b>1,659</b>	<b>1,377</b>	<b>1,577</b>	<b>1,568</b>	<b>1,415</b>	<b>1,557</b>	<b>1,397</b>	<b>1,316</b>	<b>1,413</b>	<b>1,418</b>	<b>1,583</b>	<b>1,362</b>	<b>1,758</b>	
(3)	TPB Base Rate (\$)	1,026	1,117	1,146	956	1,104	1,079	979	1,113	949	916	978	979	1,084	933	1,203	
(4)	Part 7 Base Rate (\$)	492	453	476	384	436	452	399	407	411	363	399	402	462	392	516	
(5)	UMP Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	1,089	1,185	1,216	1,014	1,171	1,145	1,039	1,181	1,007	972	1,038	1,039	1,150	990	1,276	
(7)	2007 Part 7 x (1- 21.4%) (\$)	387	356	374	302	343	355	314	320	323	285	314	316	363	308	406	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	1,056	1,149	1,179	983	1,135	1,110	1,007	1,145	976	942	1,006	1,007	1,115	960	1,237	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	375	345	363	293	332	344	304	310	313	276	304	306	352	299	394	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	17,088	1,713	345	115	4,020	7,456	2,058	511	1,801	548	804	4,692	5,259	848	59	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	7,990	740	68	13	2,294	3,704	1,083	323	743	290	297	1,835	2,528	1,463	23	
(12)	Loss Cost: (11) / (10) (\$)	468	432	197	111	571	497	526	632	413	528	369	391	481	1,726	385	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	57.8%	57.8%	57.8%	57.8%	57.8%	57.8%	57.8%	57.8%	57.8%	57.8%	57.8%	57.8%	57.8%	57.8%	57.8%	
(16)	Adjusted Experience Rate (a) (\$)	925	863	457	309	1,104	976	1,027	1,211	830	1,030	754	793	948	3,105	782	
(17)	5 yrs Ultimate Claim Count (#)	287	25	4	0	55	88	23	3	16	5	8	44	54	11	1	
(18)	Credibility: sqrt [(17) / 11,000]	16%	5%	2%	0%	7%	9%	5%	2%	4%	2%	3%	6%	7%	3%	1%	
(19)	Indicated Rate (b) (\$)	1,035	1,135	1,165	983	1,133	1,098	1,008	1,146	970	944	999	993	1,103	1,028	1,232	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	1,028	1,128	1,158	977	1,125	1,091	1,001	1,139	964	938	993	987	1,096	1,022	1,224	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	17,088	1,713	345	115	4,020	7,456	2,058	511	1,801	548	804	4,692	5,259	848	59	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	6,268	943	11	2	1,680	2,119	900	93	976	63	485	1,130	2,064	355	102	
(23)	Loss Cost: (22) / (21) (\$)	367	550	31	21	418	284	438	183	542	114	604	241	392	419	1,749	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	57.8%	57.8%	57.8%	57.8%	57.8%	57.8%	57.8%	57.8%	57.8%	57.8%	57.8%	57.8%	57.8%	57.8%	57.8%	
(27)	Adjusted Experience Rate (a) (\$)	661	989	63	45	752	514	787	333	973	212	1,084	437	707	754	3,124	
(28)	5 yrs Ultimate Claim Count (#)	510	66	5	0	98	171	54	6	36	9	13	90	115	17	1	
(29)	Credibility: sqrt [(28) / 11,000]	22%	8%	2%	0%	9%	12%	7%	2%	6%	3%	3%	9%	10%	4%	1%	
(30)	Indicated Rate (b) (\$)	437	395	357	293	372	365	338	311	351	274	331	318	388	317	420	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	439	397	359	295	374	367	340	312	353	276	333	320	391	319	423	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,504</b>	<b>1,562</b>	<b>1,554</b>	<b>1,309</b>	<b>1,536</b>	<b>1,495</b>	<b>1,378</b>	<b>1,488</b>	<b>1,354</b>	<b>1,251</b>	<b>1,362</b>	<b>1,344</b>	<b>1,524</b>	<b>1,378</b>	<b>1,686</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-3.3%</b>	<b>-2.8%</b>	<b>-6.3%</b>	<b>-4.9%</b>	<b>-2.6%</b>	<b>-4.7%</b>	<b>-2.6%</b>	<b>-4.4%</b>	<b>-3.1%</b>	<b>-4.9%</b>	<b>-3.6%</b>	<b>-5.2%</b>	<b>-3.7%</b>	<b>1.2%</b>	<b>-4.1%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 320 - Motorcycle - Pleasure Use, <110 C.C. (Senior)

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	82	5	3	2	41	97	22	4	2	4	2	106	117	15	1	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>128</b>	<b>132</b>	<b>134</b>	<b>123</b>	<b>132</b>	<b>127</b>	<b>120</b>	<b>124</b>	<b>121</b>	<b>112</b>	<b>117</b>	<b>117</b>	<b>136</b>	<b>115</b>	<b>144</b>	
(3)	TPB Base Rate (\$)	72	79	81	75	80	75	71	76	69	66	69	69	80	67	85	
(4)	Part 7 Base Rate (\$)	37	34	34	29	33	33	30	29	33	27	29	29	37	29	39	
(5)	UMP Base Rate (\$)	19	19	19	19	19	19	19	19	19	19	19	19	19	19	20	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	76	84	86	80	85	80	75	81	73	70	73	73	85	71	90	
(7)	2007 Part 7 x (1- 21.4%) (\$)	29	27	27	23	26	26	24	23	26	21	23	23	29	23	31	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	74	81	83	78	82	78	73	79	71	68	71	71	82	69	87	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	28	26	26	22	25	25	23	22	25	20	22	22	28	22	30	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	364	20	15	9	176	404	103	12	15	13	8	410	442	36	7	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	11	0	0	0	3	8	1	0	0	0	0	9	7	2	0	
(12)	Loss Cost: (11) / (10) (\$)	31	15	11	12	17	19	14	16	13	16	12	21	16	45	11	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
(16)	Adjusted Experience Rate (a) (\$)	98	82	78	79	84	86	81	83	80	83	78	88	83	111	78	
(17)	5 yrs Ultimate Claim Count (#)	6	0	0	0	0	3	0	0	0	0	0	2	0	1	0	
(18)	Credibility: sqrt [(17) / 11,000]	2%	0%	0%	0%	0%	2%	0%	0%	0%	0%	0%	1%	0%	1%	0%	
(19)	Indicated Rate (b) (\$)	75	81	83	78	82	78	73	79	71	68	71	71	82	69	87	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	74	80	82	77	81	78	73	78	71	68	71	71	81	69	86	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	364	20	15	9	176	404	103	12	15	13	8	410	442	36	7	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	4	0	0	0	1	1	0	0	0	0	0	75	2	0	0	
(23)	Loss Cost: (22) / (21) (\$)	12	3	2	2	3	3	3	3	3	3	2	183	5	12	2	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
(27)	Adjusted Experience Rate (a) (\$)	17	8	7	7	8	8	7	8	7	8	7	193	9	17	7	
(28)	5 yrs Ultimate Claim Count (#)	3	0	0	0	0	0	0	0	0	0	0	3	1	1	0	
(29)	Credibility: sqrt [(28) / 11,000]	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%	1%	1%	0%	
(30)	Indicated Rate (b) (\$)	28	26	26	22	25	25	23	22	25	20	22	25	28	22	30	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	28	26	26	22	25	25	23	22	25	20	22	25	28	22	30	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	19	19	19	19	19	19	19	19	19	19	19	19	19	19	20	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>121</b>	<b>125</b>	<b>127</b>	<b>118</b>	<b>125</b>	<b>122</b>	<b>115</b>	<b>119</b>	<b>115</b>	<b>107</b>	<b>112</b>	<b>115</b>	<b>128</b>	<b>110</b>	<b>136</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-5.5%</b>	<b>-5.3%</b>	<b>-5.2%</b>	<b>-4.1%</b>	<b>-5.3%</b>	<b>-3.9%</b>	<b>-4.2%</b>	<b>-4.0%</b>	<b>-5.0%</b>	<b>-4.5%</b>	<b>-4.3%</b>	<b>-1.7%</b>	<b>-5.9%</b>	<b>-4.3%</b>	<b>-5.6%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 321 - Motorcycle - Pleasure Use, 111 - 400C.C. (Senior)

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	56	3	1	3	17	54	23	4	2	2	1	63	62	3	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>386</b>	<b>398</b>	<b>404</b>	<b>353</b>	<b>394</b>	<b>379</b>	<b>364</b>	<b>380</b>	<b>366</b>	<b>334</b>	<b>348</b>	<b>349</b>	<b>389</b>	<b>343</b>	<b>439</b>	
(3)	TPB Base Rate (\$)	222	245	254	216	248	232	223	239	215	206	215	214	242	210	267	
(4)	Part 7 Base Rate (\$)	136	125	122	109	118	119	113	113	123	100	106	107	119	105	143	
(5)	UMP Base Rate (\$)	28	28	28	28	28	28	28	28	28	28	27	28	28	28	29	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	236	260	269	229	263	246	237	254	228	219	228	227	257	223	283	
(7)	2007 Part 7 x (1- 21.4%) (\$)	107	98	96	86	93	94	89	89	97	79	83	84	94	83	112	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	229	252	261	222	255	238	230	246	221	212	221	220	249	216	274	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	104	95	93	83	90	91	86	86	94	77	80	81	91	80	109	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	237	14	8	10	70	233	76	8	11	10	8	227	245	11	3	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	6	0	0	0	2	6	2	0	0	0	0	6	7	0	0	
(12)	Loss Cost: (11) / (10) (\$)	27	28	29	27	31	26	29	40	21	20	21	26	30	28	14	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	58.2%	58.2%	58.2%	58.2%	58.2%	58.2%	58.2%	58.2%	58.2%	58.2%	58.2%	58.2%	58.2%	58.2%	58.2%	
(16)	Adjusted Experience Rate (a) (\$)	160	162	164	161	168	160	164	183	150	150	150	159	166	162	139	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	
(19)	Indicated Rate (b) (\$)	229	252	261	222	255	238	230	246	221	212	221	220	248	216	274	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	227	250	259	221	253	236	228	244	220	211	220	219	247	215	272	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	237	14	8	10	70	233	76	8	11	10	8	227	245	11	3	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	6	0	0	0	14	9	1	0	0	0	0	1	4	0	0	
(23)	Loss Cost: (22) / (21) (\$)	24	7	6	7	204	41	7	9	5	4	5	6	15	43	3	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	58.2%	58.2%	58.2%	58.2%	58.2%	58.2%	58.2%	58.2%	58.2%	58.2%	58.2%	58.2%	58.2%	58.2%	58.2%	
(27)	Adjusted Experience Rate (a) (\$)	50	19	18	19	369	80	20	24	17	16	16	19	34	84	13	
(28)	5 yrs Ultimate Claim Count (#)	2	0	0	0	1	2	0	0	0	0	0	0	4	1	0	
(29)	Credibility: sqrt [(28) / 11,000]	1%	0%	0%	0%	1%	1%	0%	0%	0%	0%	0%	0%	2%	1%	0%	
(30)	Indicated Rate (b) (\$)	103	95	93	83	93	91	86	86	94	77	80	81	90	80	109	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	104	96	94	83	93	91	87	87	95	77	80	81	90	81	110	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	28	28	28	28	28	28	28	28	28	28	27	28	28	28	29	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>359</b>	<b>374</b>	<b>381</b>	<b>332</b>	<b>374</b>	<b>355</b>	<b>343</b>	<b>359</b>	<b>343</b>	<b>316</b>	<b>327</b>	<b>328</b>	<b>365</b>	<b>324</b>	<b>411</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-7.0%</b>	<b>-6.0%</b>	<b>-5.7%</b>	<b>-5.9%</b>	<b>-5.1%</b>	<b>-6.3%</b>	<b>-5.8%</b>	<b>-5.5%</b>	<b>-6.3%</b>	<b>-5.4%</b>	<b>-6.0%</b>	<b>-6.0%</b>	<b>-6.2%</b>	<b>-5.5%</b>	<b>-6.4%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 322 - Motorcycle - Pleasure Use, 401 - 750 C.C. (Senior)

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	83	3	1	1	26	61	19	3	6	3	3	51	68	6	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>796</b>	<b>788</b>	<b>828</b>	<b>735</b>	<b>821</b>	<b>775</b>	<b>729</b>	<b>769</b>	<b>724</b>	<b>668</b>	<b>693</b>	<b>692</b>	<b>782</b>	<b>694</b>	<b>889</b>	
(3)	TPB Base Rate (\$)	467	496	518	467	518	482	454	492	439	425	437	439	479	435	544	
(4)	Part 7 Base Rate (\$)	301	264	282	240	275	265	247	249	257	215	229	225	275	231	316	
(5)	UMP Base Rate (\$)	28	28	28	28	28	28	28	28	28	28	27	28	28	28	29	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	495	526	550	495	550	511	482	522	466	451	464	466	508	462	577	
(7)	2007 Part 7 x (1- 21.4%) (\$)	237	208	222	189	216	208	194	196	202	169	180	177	216	182	248	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	480	510	533	480	533	495	467	506	452	437	450	452	492	448	559	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	230	202	215	183	209	202	188	190	196	164	174	172	209	176	240	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	337	16	8	3	108	225	76	10	24	10	10	252	255	17	0	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	253	1	0	0	21	15	6	1	1	0	0	16	15	1	0	
(12)	Loss Cost: (11) / (10) (\$)	752	55	43	65	196	66	81	60	54	49	47	64	60	56	76	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	
(16)	Adjusted Experience Rate (a) (\$)	1,430	212	192	231	459	232	258	221	212	203	198	228	221	214	249	
(17)	5 yrs Ultimate Claim Count (#)	7	0	0	0	1	1	1	0	0	0	0	3	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	3%	0%	0%	0%	1%	1%	1%	0%	0%	0%	0%	2%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	504	510	533	480	532	492	465	506	452	437	450	448	492	448	559	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	501	507	529	477	529	489	462	503	449	434	447	445	489	445	555	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	337	16	8	3	108	225	76	10	24	10	10	252	255	17	0	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	16	0	0	0	10	56	2	0	1	20	0	18	4	6	0	
(23)	Loss Cost: (22) / (21) (\$)	47	14	11	16	94	247	24	15	55	2,060	12	70	16	337	16	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	
(27)	Adjusted Experience Rate (a) (\$)	92	32	27	37	178	451	50	35	107	3,713	29	133	37	614	37	
(28)	5 yrs Ultimate Claim Count (#)	9	0	0	0	3	5	2	0	1	1	0	6	0	1	0	
(29)	Credibility: sqrt [(28) / 11,000]	3%	0%	0%	0%	2%	2%	1%	0%	1%	1%	0%	2%	0%	1%	0%	
(30)	Indicated Rate (b) (\$)	226	202	215	183	208	207	186	190	195	198	174	171	209	180	240	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	227	203	216	184	210	209	187	191	196	199	175	172	210	181	241	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	28	28	28	28	28	28	28	28	28	28	27	28	28	28	29	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>756</b>	<b>738</b>	<b>773</b>	<b>689</b>	<b>767</b>	<b>726</b>	<b>677</b>	<b>722</b>	<b>673</b>	<b>661</b>	<b>649</b>	<b>645</b>	<b>727</b>	<b>654</b>	<b>825</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-5.0%</b>	<b>-6.3%</b>	<b>-6.6%</b>	<b>-6.3%</b>	<b>-6.6%</b>	<b>-6.3%</b>	<b>-7.1%</b>	<b>-6.1%</b>	<b>-7.0%</b>	<b>-1.0%</b>	<b>-6.3%</b>	<b>-6.8%</b>	<b>-7.0%</b>	<b>-5.8%</b>	<b>-7.2%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 323 - Motorcycle - Pleasure Use, 751 - 1150 C.C. (Senior)

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	69	5	1	1	16	52	11	4	5	3	1	42	43	5	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,036</b>	<b>1,078</b>	<b>1,096</b>	<b>983</b>	<b>1,078</b>	<b>1,037</b>	<b>967</b>	<b>1,031</b>	<b>1,013</b>	<b>893</b>	<b>957</b>	<b>932</b>	<b>1,055</b>	<b>921</b>	<b>1,185</b>	
(3)	TPB Base Rate (\$)	660	729	753	648	745	692	659	711	645	615	639	631	721	626	791	
(4)	Part 7 Base Rate (\$)	348	321	315	307	305	317	280	292	340	250	291	273	306	267	365	
(5)	UMP Base Rate (\$)	28	28	28	28	28	28	28	28	28	28	27	28	28	28	29	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	700	773	799	688	790	734	699	754	684	653	678	669	765	664	839	
(7)	2007 Part 7 x (1- 21.4%) (\$)	274	252	248	241	240	249	220	230	267	197	229	215	241	210	287	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	679	749	775	667	766	711	678	731	663	633	657	648	742	644	813	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	266	244	240	234	233	241	213	223	259	191	222	208	234	204	278	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	302	19	4	5	74	180	50	11	23	13	4	182	163	13	1	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	64	2	0	0	17	37	4	1	2	1	0	27	17	6	0	
(12)	Loss Cost: (11) / (10) (\$)	211	82	83	76	232	207	72	101	77	76	82	149	102	432	60	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	
(16)	Adjusted Experience Rate (a) (\$)	482	259	261	248	519	475	241	291	249	249	258	375	293	866	219	
(17)	5 yrs Ultimate Claim Count (#)	6	0	0	0	2	3	0	0	0	0	0	1	1	1	0	
(18)	Credibility: sqrt [(17) / 11,000]	2%	0%	0%	0%	1%	2%	0%	0%	0%	0%	0%	1%	1%	1%	0%	
(19)	Indicated Rate (b) (\$)	674	749	775	667	763	707	678	731	663	633	657	645	738	646	813	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	670	744	770	663	758	702	674	726	659	629	653	641	733	642	808	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	302	19	4	5	74	180	50	11	23	13	4	182	163	13	1	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	39	0	0	0	2	107	1	0	0	4	0	65	61	0	0	
(23)	Loss Cost: (22) / (21) (\$)	129	17	18	18	21	594	14	20	19	332	17	354	375	37	11	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	
(27)	Adjusted Experience Rate (a) (\$)	238	39	39	39	45	1,069	34	44	42	601	39	641	677	73	27	
(28)	5 yrs Ultimate Claim Count (#)	9	0	0	0	2	6	0	0	0	1	0	6	1	1	0	
(29)	Credibility: sqrt [(28) / 11,000]	3%	0%	0%	0%	1%	2%	0%	0%	0%	1%	0%	2%	1%	1%	0%	
(30)	Indicated Rate (b) (\$)	265	244	240	234	230	260	213	223	259	195	222	218	238	203	278	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	267	245	241	235	232	262	214	224	261	196	223	219	240	204	280	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	28	28	28	28	28	28	28	28	28	28	27	28	28	28	29	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>965</b>	<b>1,017</b>	<b>1,039</b>	<b>926</b>	<b>1,018</b>	<b>992</b>	<b>916</b>	<b>978</b>	<b>948</b>	<b>853</b>	<b>903</b>	<b>888</b>	<b>1,001</b>	<b>874</b>	<b>1,117</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-6.9%</b>	<b>-5.7%</b>	<b>-5.2%</b>	<b>-5.8%</b>	<b>-5.6%</b>	<b>-4.3%</b>	<b>-5.3%</b>	<b>-5.1%</b>	<b>-6.4%</b>	<b>-4.5%</b>	<b>-5.6%</b>	<b>-4.7%</b>	<b>-5.1%</b>	<b>-5.1%</b>	<b>-5.7%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE } \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 324 - Motorcycle - Pleasure Use, >1150 C.C. (Senior)

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	111	9	2	4	32	87	23	7	8	4	1	52	57	7	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,167</b>	<b>1,198</b>	<b>1,245</b>	<b>1,033</b>	<b>1,184</b>	<b>1,151</b>	<b>1,063</b>	<b>1,139</b>	<b>1,060</b>	<b>987</b>	<b>1,035</b>	<b>1,045</b>	<b>1,219</b>	<b>1,021</b>	<b>1,319</b>	
(3)	TPB Base Rate (\$)	770	831	860	717	829	784	735	807	712	687	717	735	845	700	903	
(4)	Part 7 Base Rate (\$)	369	339	357	288	327	339	300	304	320	272	291	282	346	293	387	
(5)	UMP Base Rate (\$)	28	28	28	28	28	28	28	28	28	28	27	28	28	28	29	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	817	882	912	761	880	832	780	856	755	729	761	780	897	743	958	
(7)	2007 Part 7 x (1- 21.4%) (\$)	290	266	281	226	257	266	236	239	252	214	229	222	272	230	304	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	792	855	884	738	853	806	756	830	732	707	738	756	869	720	929	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	281	258	272	219	249	258	229	232	244	207	222	215	264	223	295	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	408	37	12	14	134	319	96	24	28	17	6	184	208	20	2	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	81	3	1	1	14	326	97	2	3	1	0	64	35	2	0	
(12)	Loss Cost: (11) / (10) (\$)	198	92	90	99	102	1,021	1,013	103	95	82	82	346	169	111	89	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	
(16)	Adjusted Experience Rate (a) (\$)	465	279	276	291	296	1,911	1,896	299	283	261	260	726	415	312	273	
(17)	5 yrs Ultimate Claim Count (#)	4	1	0	0	0	5	3	0	0	0	0	2	1	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	2%	1%	0%	0%	0%	2%	2%	0%	0%	0%	0%	1%	1%	0%	0%	
(19)	Indicated Rate (b) (\$)	786	850	884	738	853	830	775	830	732	707	738	756	865	720	929	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	781	844	878	733	847	824	770	825	727	702	733	751	859	715	923	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	408	37	12	14	134	319	96	24	28	17	6	184	208	20	2	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	40	53	0	0	14	156	59	0	1	0	0	24	7	0	0	
(23)	Loss Cost: (22) / (21) (\$)	99	1,419	17	19	105	491	610	19	32	15	16	133	32	22	18	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	
(27)	Adjusted Experience Rate (a) (\$)	187	2,572	39	42	198	894	1,110	42	66	35	37	248	66	49	40	
(28)	5 yrs Ultimate Claim Count (#)	11	3	0	0	5	12	4	0	2	0	0	2	2	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	3%	2%	0%	0%	2%	3%	2%	0%	1%	0%	0%	1%	1%	0%	0%	
(30)	Indicated Rate (b) (\$)	278	296	272	219	248	279	246	232	242	207	222	215	261	223	295	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	280	298	274	220	249	281	247	233	243	208	223	217	263	224	297	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	28	28	28	28	28	28	28	28	28	28	27	28	28	28	29	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,089</b>	<b>1,170</b>	<b>1,180</b>	<b>981</b>	<b>1,124</b>	<b>1,133</b>	<b>1,045</b>	<b>1,086</b>	<b>998</b>	<b>938</b>	<b>983</b>	<b>996</b>	<b>1,150</b>	<b>967</b>	<b>1,249</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-6.7%</b>	<b>-2.3%</b>	<b>-5.2%</b>	<b>-5.0%</b>	<b>-5.1%</b>	<b>-1.6%</b>	<b>-1.7%</b>	<b>-4.7%</b>	<b>-5.8%</b>	<b>-5.0%</b>	<b>-5.0%</b>	<b>-4.7%</b>	<b>-5.7%</b>	<b>-5.3%</b>	<b>-5.3%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense



Insurance Corporation of British Columbia

RATE CLASS 400 - Delivery - Horses & Explosives, Comm. >5000 kg, <160 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	21	0	1	0	2	8	6	3	2	0	3	8	8	8	2	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>2,789</b>	<b>1,857</b>	<b>2,197</b>	<b>927</b>	<b>1,496</b>	<b>949</b>	<b>783</b>	<b>1,331</b>	<b>1,258</b>	<b>1,202</b>	<b>1,256</b>	<b>1,377</b>	<b>1,084</b>	<b>1,147</b>	<b>3,336</b>	
(3)	TPB Base Rate (\$)	2,658	1,734	2,035	837	1,379	869	702	1,222	1,163	1,092	1,149	1,289	973	1,035	3,166	
(4)	Part 7 Base Rate (\$)	92	84	123	51	78	41	42	70	56	71	69	49	72	73	129	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	2,820	1,840	2,159	888	1,463	922	745	1,297	1,234	1,159	1,219	1,368	1,032	1,098	3,359	
(7)	2007 Part 7 x (1- 21.4%) (\$)	72	66	97	40	61	32	33	55	44	56	54	39	57	57	101	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	2,734	1,784	2,093	861	1,418	894	722	1,257	1,196	1,123	1,182	1,326	1,000	1,064	3,256	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	70	64	94	39	59	31	32	53	43	54	52	38	55	55	98	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	99	5	3	5	9	40	15	3	4	5	8	43	43	26	11	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	45	0	1	0	1	3	1	0	1	0	2	4	3	2	4	
(12)	Loss Cost: (11) / (10) (\$)	458	70	243	27	114	66	93	160	129	88	215	93	71	84	382	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	
(16)	Adjusted Experience Rate (a) (\$)	1,068	277	629	191	368	269	324	460	399	315	572	326	280	306	913	
(17)	5 yrs Ultimate Claim Count (#)	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	4%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	2,670	1,784	2,093	861	1,418	894	722	1,257	1,196	1,123	1,182	1,326	1,000	1,064	3,256	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	2,652	1,772	2,079	855	1,409	888	717	1,249	1,188	1,116	1,174	1,317	993	1,057	3,235	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	99	5	3	5	9	40	15	3	4	5	8	43	43	26	11	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	4	1	7	1	3	1	3	5	3	2	6	2	2	3	7	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	49.2%	
(27)	Adjusted Experience Rate (a) (\$)	18	12	24	11	16	12	15	19	16	14	22	13	14	15	25	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	70	64	94	39	59	31	32	53	43	54	52	38	55	55	98	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	70	64	95	39	59	31	32	53	43	54	52	38	55	55	99	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>2,761</b>	<b>1,875</b>	<b>2,213</b>	<b>933</b>	<b>1,507</b>	<b>958</b>	<b>788</b>	<b>1,341</b>	<b>1,270</b>	<b>1,209</b>	<b>1,264</b>	<b>1,394</b>	<b>1,087</b>	<b>1,151</b>	<b>3,375</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-1.0%</b>	<b>1.0%</b>	<b>0.7%</b>	<b>0.6%</b>	<b>0.7%</b>	<b>0.9%</b>	<b>0.6%</b>	<b>0.8%</b>	<b>1.0%</b>	<b>0.6%</b>	<b>0.6%</b>	<b>1.2%</b>	<b>0.3%</b>	<b>0.3%</b>	<b>1.2%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 401 - Delivery - Cement & Metals of Owner, Comm. >5000 kg, <160 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	233	5	4	1	17	88	31	7	21	12	15	32	38	9	4	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>4,156</b>	<b>2,335</b>	<b>3,095</b>	<b>1,205</b>	<b>1,903</b>	<b>1,163</b>	<b>972</b>	<b>1,630</b>	<b>1,591</b>	<b>1,312</b>	<b>1,365</b>	<b>1,781</b>	<b>1,388</b>	<b>1,465</b>	<b>4,414</b>	
(3)	TPB Base Rate (\$)	3,993	2,191	2,884	1,104	1,766	1,075	882	1,504	1,484	1,199	1,254	1,681	1,259	1,335	4,193	
(4)	Part 7 Base Rate (\$)	124	105	172	62	98	49	51	87	68	74	73	61	90	91	180	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	4,237	2,325	3,060	1,171	1,874	1,141	936	1,596	1,575	1,272	1,330	1,784	1,336	1,416	4,449	
(7)	2007 Part 7 x (1- 21.4%) (\$)	97	83	135	49	77	39	40	68	53	58	57	48	71	72	141	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	4,107	2,254	2,966	1,135	1,817	1,106	907	1,547	1,527	1,233	1,289	1,729	1,295	1,373	4,313	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	94	80	131	47	75	38	39	66	51	56	55	47	69	70	137	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	875	21	19	9	94	344	139	30	87	38	53	138	179	32	9	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1,302	134	7	98	250	54	43	6	21	5	8	98	142	4	9	
(12)	Loss Cost: (11) / (10) (\$)	1,487	6,505	368	11,462	2,663	157	306	196	244	140	149	715	793	135	1,091	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	53.9%	53.9%	53.9%	53.9%	53.9%	53.9%	53.9%	53.9%	53.9%	53.9%	53.9%	53.9%	53.9%	53.9%	53.9%	
(16)	Adjusted Experience Rate (a) (\$)	2,888	12,217	808	21,432	5,074	416	692	488	578	384	402	1,454	1,599	375	2,151	
(17)	5 yrs Ultimate Claim Count (#)	153	6	1	2	18	10	3	1	5	1	1	16	8	0	2	
(18)	Credibility: sqrt [(17) / 11,000]	12%	2%	1%	1%	4%	3%	2%	1%	2%	1%	1%	4%	3%	0%	1%	
(19)	Indicated Rate (b) (\$)	3,963	2,487	2,945	1,409	1,947	1,085	903	1,537	1,507	1,225	1,280	1,718	1,303	1,373	4,283	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	3,937	2,471	2,926	1,399	1,934	1,078	897	1,527	1,497	1,217	1,272	1,707	1,295	1,364	4,255	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	875	21	19	9	94	344	139	30	87	38	53	138	179	32	9	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	6	0	0	0	2	1	0	0	0	0	0	0	1	0	0	
(23)	Loss Cost: (22) / (21) (\$)	7	6	17	2	18	3	3	4	3	4	4	3	4	4	11	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	53.9%	53.9%	53.9%	53.9%	53.9%	53.9%	53.9%	53.9%	53.9%	53.9%	53.9%	53.9%	53.9%	53.9%	53.9%	
(27)	Adjusted Experience Rate (a) (\$)	21	20	41	13	42	13	13	17	15	16	16	14	16	17	30	
(28)	5 yrs Ultimate Claim Count (#)	3	0	1	0	2	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	2%	0%	1%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	93	80	130	47	75	38	39	66	51	56	55	47	69	70	137	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	93	80	131	47	75	38	39	66	51	56	55	47	69	70	138	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>4,069</b>	<b>2,590</b>	<b>3,096</b>	<b>1,485</b>	<b>2,048</b>	<b>1,155</b>	<b>975</b>	<b>1,632</b>	<b>1,587</b>	<b>1,312</b>	<b>1,365</b>	<b>1,793</b>	<b>1,403</b>	<b>1,473</b>	<b>4,434</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-2.1%</b>	<b>10.9%</b>	<b>0.0%</b>	<b>23.2%</b>	<b>7.6%</b>	<b>-0.7%</b>	<b>0.3%</b>	<b>0.1%</b>	<b>-0.3%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.7%</b>	<b>1.1%</b>	<b>0.5%</b>	<b>0.5%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 402 - Delivery - Boat Moving Tow Trucks, Comm. >5000 kg, <160 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	4	1	0	0	1	0	0	0	0	1	0	3	9	3	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>5,813</b>	<b>3,720</b>	<b>4,390</b>	<b>2,137</b>	<b>3,142</b>	<b>1,913</b>	<b>1,853</b>	<b>2,556</b>	<b>2,520</b>	<b>2,485</b>	<b>2,419</b>	<b>2,924</b>	<b>2,215</b>	<b>2,367</b>	<b>6,169</b>	
(3)	TPB Base Rate (\$)	5,589	3,514	4,104	1,985	2,935	1,782	1,712	2,372	2,352	2,291	2,241	2,780	2,019	2,169	5,868	
(4)	Part 7 Base Rate (\$)	185	167	247	113	168	92	102	145	129	155	140	105	157	159	260	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	5,930	3,728	4,354	2,106	3,114	1,891	1,816	2,517	2,495	2,431	2,378	2,950	2,142	2,301	6,226	
(7)	2007 Part 7 x (1- 21.4%) (\$)	145	131	194	89	132	72	80	114	101	122	110	83	123	125	204	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	5,748	3,614	4,221	2,041	3,019	1,833	1,760	2,440	2,419	2,356	2,305	2,860	2,076	2,230	6,035	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	141	127	188	86	128	70	78	111	98	118	107	80	119	121	198	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	29	5	0	0	1	5	0	0	0	2	0	9	43	21	5	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	13	2	0	0	4	1	0	0	0	1	0	4	11	40	5	
(12)	Loss Cost: (11) / (10) (\$)	463	372	356	0	5,249	179	28	253	0	479	0	439	250	1,913	897	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	50.7%	50.7%	50.7%	50.7%	50.7%	50.7%	50.7%	50.7%	50.7%	50.7%	50.7%	50.7%	50.7%	50.7%	50.7%	
(16)	Adjusted Experience Rate (a) (\$)	1,046	867	835	132	10,492	484	186	630	132	1,078	132	998	625	3,907	1,902	
(17)	5 yrs Ultimate Claim Count (#)	1	0	0	0	1	0	0	0	0	0	0	1	2	3	1	
(18)	Credibility: sqrt [(17) / 11,000]	1%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	1%	1%	2%	1%	
(19)	Indicated Rate (b) (\$)	5,703	3,614	4,221	2,041	3,094	1,833	1,760	2,440	2,419	2,356	2,305	2,842	2,056	2,259	5,995	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	5,666	3,590	4,193	2,028	3,074	1,821	1,748	2,424	2,403	2,340	2,290	2,824	2,042	2,244	5,956	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	29	5	0	0	1	5	0	0	0	2	0	9	43	21	5	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	7	8	6	0	15	4	1	6	0	16	0	6	8	7	7	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	50.7%	50.7%	50.7%	50.7%	50.7%	50.7%	50.7%	50.7%	50.7%	50.7%	50.7%	50.7%	50.7%	50.7%	50.7%	
(27)	Adjusted Experience Rate (a) (\$)	22	26	22	9	39	17	10	20	9	41	9	21	25	23	23	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	141	127	188	86	128	70	78	111	98	118	107	80	119	121	198	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	142	128	189	87	129	70	78	112	99	119	108	80	120	122	199	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>5,847</b>	<b>3,757</b>	<b>4,421</b>	<b>2,154</b>	<b>3,242</b>	<b>1,930</b>	<b>1,865</b>	<b>2,575</b>	<b>2,541</b>	<b>2,498</b>	<b>2,436</b>	<b>2,943</b>	<b>2,201</b>	<b>2,405</b>	<b>6,196</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>0.6%</b>	<b>1.0%</b>	<b>0.7%</b>	<b>0.8%</b>	<b>3.2%</b>	<b>0.9%</b>	<b>0.6%</b>	<b>0.7%</b>	<b>0.8%</b>	<b>0.5%</b>	<b>0.7%</b>	<b>0.6%</b>	<b>-0.6%</b>	<b>1.6%</b>	<b>0.4%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 403 - Delivery - Other Goods of Owner/ Driving School, Comm. >5000 kg, <160 km

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	3,779	25	49	13	206	704	225	42	210	66	263	460	424	92	61
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>3,065</b>	<b>2,360</b>	<b>2,725</b>	<b>1,201</b>	<b>1,901</b>	<b>1,177</b>	<b>1,005</b>	<b>1,765</b>	<b>1,659</b>	<b>1,380</b>	<b>1,441</b>	<b>1,962</b>	<b>1,513</b>	<b>1,493</b>	<b>3,810</b>
(3)	TPB Base Rate (\$)	2,917	2,205	2,531	1,092	1,754	1,082	908	1,626	1,541	1,255	1,318	1,858	1,378	1,340	3,606
(4)	Part 7 Base Rate (\$)	109	116	155	70	108	56	58	100	79	86	85	65	96	114	163
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	3,095	2,340	2,685	1,159	1,861	1,148	963	1,725	1,635	1,332	1,398	1,971	1,462	1,422	3,826
(7)	2007 Part 7 x (1- 21.4%) (\$)	86	91	122	55	85	44	46	79	62	68	67	51	75	90	128
(8)	TPB off-balanced: (6) x 0.969340 (\$)	3,000	2,268	2,603	1,123	1,804	1,113	933	1,672	1,585	1,291	1,355	1,911	1,417	1,378	3,709
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	83	88	118	53	82	43	45	77	60	66	65	49	73	87	124
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	16,651	139	252	59	951	3,053	931	172	941	339	1,193	2,003	1,904	484	363
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	26,780	198	132	8	2,223	1,729	163	40	331	45	845	1,977	1,261	128	471
(12)	Loss Cost: (11) / (10) (\$)	1,608	1,426	524	130	2,338	566	175	230	352	134	708	987	662	265	1,298
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	57.1%	57.1%	57.1%	57.1%	57.1%	57.1%	57.1%	57.1%	57.1%	57.1%	57.1%	57.1%	57.1%	57.1%	57.1%
(16)	Adjusted Experience Rate (a) (\$)	2,938	2,618	1,036	345	4,218	1,110	424	520	734	352	1,359	1,848	1,278	581	2,393
(17)	5 yrs Ultimate Claim Count (#)	4,059	24	25	0	99	162	30	4	36	4	39	321	143	13	30
(18)	Credibility: sqrt [(17) / 11,000]	61%	5%	5%	0%	9%	12%	5%	2%	6%	2%	6%	17%	11%	3%	5%
(19)	Indicated Rate (b) (\$)	2,962	2,284	2,528	1,123	2,033	1,113	907	1,650	1,536	1,273	1,355	1,900	1,401	1,350	3,640
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	2,943	2,269	2,512	1,116	2,019	1,105	901	1,639	1,526	1,264	1,346	1,888	1,392	1,342	3,616
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	16,651	139	252	59	951	3,053	931	172	941	339	1,193	2,003	1,904	484	363
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	414	1	2	0	7	10	5	1	4	1	5	12	10	27	3
(23)	Loss Cost: (22) / (21) (\$)	25	5	7	4	7	3	5	5	4	4	4	6	5	55	7
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	57.1%	57.1%	57.1%	57.1%	57.1%	57.1%	57.1%	57.1%	57.1%	57.1%	57.1%	57.1%	57.1%	57.1%	57.1%
(27)	Adjusted Experience Rate (a) (\$)	53	18	21	15	20	14	17	17	16	14	16	19	18	107	21
(28)	5 yrs Ultimate Claim Count (#)	69	0	0	0	3	6	1	0	2	0	1	9	8	1	0
(29)	Credibility: sqrt [(28) / 11,000]	8%	0%	0%	0%	2%	2%	1%	0%	1%	0%	1%	3%	3%	1%	0%
(30)	Indicated Rate (b) (\$)	81	88	118	53	81	42	45	77	59	66	65	48	72	87	124
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	81	89	119	53	81	43	45	77	60	66	65	48	72	88	125
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>3,063</b>	<b>2,397</b>	<b>2,670</b>	<b>1,208</b>	<b>2,139</b>	<b>1,187</b>	<b>985</b>	<b>1,755</b>	<b>1,625</b>	<b>1,369</b>	<b>1,449</b>	<b>1,975</b>	<b>1,503</b>	<b>1,469</b>	<b>3,782</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-0.1%</b>	<b>1.6%</b>	<b>-2.0%</b>	<b>0.6%</b>	<b>12.5%</b>	<b>0.8%</b>	<b>-2.0%</b>	<b>-0.6%</b>	<b>-2.0%</b>	<b>-0.8%</b>	<b>0.6%</b>	<b>0.7%</b>	<b>-0.7%</b>	<b>-1.6%</b>	<b>-0.7%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 404 - Delivery - Household Goods of Others (Moving), Comm. >5000 kg, <160 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	431	1	1	0	7	57	11	3	5	2	1	117	49	6	4	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>3,561</b>	<b>2,457</b>	<b>2,955</b>	<b>1,384</b>	<b>2,016</b>	<b>1,359</b>	<b>1,059</b>	<b>1,944</b>	<b>1,833</b>	<b>1,540</b>	<b>1,840</b>	<b>1,794</b>	<b>1,424</b>	<b>1,583</b>	<b>4,307</b>	
(3)	TPB Base Rate (\$)	3,403	2,309	2,749	1,270	1,861	1,254	959	1,784	1,699	1,398	1,685	1,686	1,282	1,440	4,091	
(4)	Part 7 Base Rate (\$)	119	109	167	75	116	66	61	121	95	103	117	69	103	104	175	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	3,611	2,450	2,917	1,347	1,975	1,330	1,017	1,893	1,803	1,483	1,788	1,789	1,360	1,528	4,341	
(7)	2007 Part 7 x (1- 21.4%) (\$)	94	86	131	59	91	52	48	95	75	81	92	54	81	82	138	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	3,500	2,375	2,828	1,306	1,914	1,289	986	1,835	1,748	1,438	1,733	1,734	1,318	1,481	4,208	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	91	83	127	57	88	50	47	92	73	79	89	52	79	79	134	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	1,833	11	1	0	45	262	42	5	18	9	4	427	226	24	23	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	2,843	60	0	0	40	447	634	1	24	3	1	415	158	15	47	
(12)	Loss Cost: (11) / (10) (\$)	1,551	5,481	463	0	890	1,704	15,204	287	1,282	376	198	971	696	631	2,029	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	58.8%	58.8%	58.8%	58.8%	58.8%	58.8%	58.8%	58.8%	58.8%	58.8%	58.8%	58.8%	58.8%	58.8%	58.8%	
(16)	Adjusted Experience Rate (a) (\$)	2,756	9,449	902	114	1,630	3,016	26,009	602	2,297	754	451	1,768	1,299	1,189	3,569	
(17)	5 yrs Ultimate Claim Count (#)	588	2	0	0	8	28	2	0	2	1	0	73	17	3	4	
(18)	Credibility: sqrt [(17) / 11,000]	23%	1%	0%	0%	3%	5%	1%	0%	1%	1%	0%	8%	4%	2%	2%	
(19)	Indicated Rate (b) (\$)	3,328	2,473	2,828	1,306	1,906	1,375	1,333	1,835	1,756	1,431	1,733	1,737	1,317	1,476	4,196	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	3,306	2,457	2,809	1,297	1,894	1,366	1,324	1,823	1,744	1,422	1,722	1,725	1,309	1,466	4,168	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	1,833	11	1	0	45	262	42	5	18	9	4	427	226	24	23	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	18	0	0	0	0	1	8	0	0	0	0	2	1	0	0	
(23)	Loss Cost: (22) / (21) (\$)	10	6	14	0	5	3	189	10	5	5	6	4	5	5	6	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	58.8%	58.8%	58.8%	58.8%	58.8%	58.8%	58.8%	58.8%	58.8%	58.8%	58.8%	58.8%	58.8%	58.8%	58.8%	
(27)	Adjusted Experience Rate (a) (\$)	25	18	33	8	17	14	338	25	16	16	19	15	16	16	19	
(28)	5 yrs Ultimate Claim Count (#)	9	0	0	0	0	0	1	0	0	0	0	1	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	3%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	89	83	127	57	88	50	50	92	73	79	89	52	79	79	134	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	90	83	128	57	89	50	50	93	73	79	90	52	79	79	135	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>3,435</b>	<b>2,579</b>	<b>2,976</b>	<b>1,393</b>	<b>2,022</b>	<b>1,455</b>	<b>1,413</b>	<b>1,955</b>	<b>1,856</b>	<b>1,540</b>	<b>1,850</b>	<b>1,816</b>	<b>1,427</b>	<b>1,584</b>	<b>4,344</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-3.5%</b>	<b>5.0%</b>	<b>0.7%</b>	<b>0.7%</b>	<b>0.3%</b>	<b>7.1%</b>	<b>33.4%</b>	<b>0.6%</b>	<b>1.3%</b>	<b>0.0%</b>	<b>0.5%</b>	<b>1.2%</b>	<b>0.2%</b>	<b>0.1%</b>	<b>0.9%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 405 - Delivery - Owned & Non Owned Goods, Comm. >5000 kg, <160 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	289	1	7	0	12	152	61	9	41	11	64	106	98	17	18	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>4,759</b>	<b>2,895</b>	<b>3,988</b>	<b>1,456</b>	<b>2,393</b>	<b>1,486</b>	<b>1,200</b>	<b>2,003</b>	<b>1,965</b>	<b>1,682</b>	<b>1,692</b>	<b>2,158</b>	<b>1,655</b>	<b>1,763</b>	<b>5,787</b>	
(3)	TPB Base Rate (\$)	4,570	2,719	3,741	1,332	2,222	1,379	1,092	1,841	1,829	1,538	1,550	2,041	1,503	1,606	5,527	
(4)	Part 7 Base Rate (\$)	150	137	208	85	132	68	69	123	97	105	104	78	113	118	219	
(5)	UMP Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	4,849	2,885	3,969	1,413	2,358	1,463	1,159	1,953	1,941	1,632	1,645	2,166	1,595	1,704	5,864	
(7)	2007 Part 7 x (1- 21.4%) (\$)	118	108	163	67	104	53	54	97	76	83	82	61	89	93	172	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	4,700	2,797	3,847	1,370	2,286	1,418	1,123	1,893	1,881	1,582	1,595	2,100	1,546	1,652	5,684	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	114	105	158	65	101	51	52	94	74	80	79	59	86	90	167	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	1,143	10	26	6	103	577	242	58	151	58	275	444	369	51	76	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	2,624	62	30	1	247	373	48	15	97	13	193	281	263	10	76	
(12)	Loss Cost: (11) / (10) (\$)	2,296	5,967	1,169	96	2,407	647	201	250	646	232	700	632	713	196	995	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	55.5%	55.5%	55.5%	55.5%	55.5%	55.5%	55.5%	55.5%	55.5%	55.5%	55.5%	55.5%	55.5%	55.5%	55.5%	
(16)	Adjusted Experience Rate (a) (\$)	4,260	10,880	2,228	293	4,461	1,287	482	570	1,286	539	1,382	1,261	1,406	474	1,914	
(17)	5 yrs Ultimate Claim Count (#)	271	2	3	0	12	48	6	4	5	3	11	68	38	1	8	
(18)	Credibility: sqrt [(17) / 11,000]	16%	1%	2%	0%	3%	7%	2%	2%	2%	2%	3%	8%	6%	1%	3%	
(19)	Indicated Rate (b) (\$)	4,631	2,906	3,820	1,370	2,358	1,409	1,108	1,868	1,868	1,565	1,588	2,034	1,538	1,640	5,582	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	4,600	2,887	3,795	1,361	2,342	1,400	1,101	1,855	1,856	1,554	1,578	2,021	1,528	1,629	5,545	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	1,143	10	26	6	103	577	242	58	151	58	275	444	369	51	76	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	117	0	0	0	1	3	1	0	1	0	2	2	2	0	1	
(23)	Loss Cost: (22) / (21) (\$)	102	6	12	3	5	6	3	5	5	5	6	4	6	6	10	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	55.5%	55.5%	55.5%	55.5%	55.5%	55.5%	55.5%	55.5%	55.5%	55.5%	55.5%	55.5%	55.5%	55.5%	55.5%	
(27)	Adjusted Experience Rate (a) (\$)	198	20	31	13	17	19	15	18	18	18	20	16	19	20	26	
(28)	5 yrs Ultimate Claim Count (#)	7	0	0	0	0	2	0	0	0	0	0	1	1	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	3%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	1%	1%	0%	0%	
(30)	Indicated Rate (b) (\$)	116	105	158	65	101	51	52	94	74	80	79	59	85	90	167	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	117	106	159	65	102	51	52	95	74	80	79	59	86	91	168	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	39	39	39	39	39	39	39	39	39	39	38	39	39	39	41	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>4,756</b>	<b>3,032</b>	<b>3,993</b>	<b>1,465</b>	<b>2,483</b>	<b>1,490</b>	<b>1,192</b>	<b>1,989</b>	<b>1,969</b>	<b>1,673</b>	<b>1,695</b>	<b>2,119</b>	<b>1,653</b>	<b>1,759</b>	<b>5,754</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-0.1%</b>	<b>4.7%</b>	<b>0.1%</b>	<b>0.6%</b>	<b>3.8%</b>	<b>0.3%</b>	<b>-0.7%</b>	<b>-0.7%</b>	<b>0.2%</b>	<b>-0.5%</b>	<b>0.2%</b>	<b>-1.8%</b>	<b>-0.1%</b>	<b>-0.2%</b>	<b>-0.6%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 406 - Delivery - Petrol & Other Non Owned Goods, Comm. >5000 kg, <160 km

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	5,223	15	24	7	129	571	182	64	244	68	423	347	487	138	249
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>5,229</b>	<b>3,184</b>	<b>4,088</b>	<b>1,477</b>	<b>2,516</b>	<b>1,935</b>	<b>1,247</b>	<b>2,202</b>	<b>2,162</b>	<b>1,850</b>	<b>1,861</b>	<b>2,710</b>	<b>1,822</b>	<b>1,939</b>	<b>6,363</b>
(3)	TPB Base Rate (\$)	5,027	2,990	3,817	1,341	2,328	1,820	1,127	2,024	2,012	1,691	1,705	2,582	1,654	1,766	6,079
(4)	Part 7 Base Rate (\$)	159	151	228	93	145	72	77	135	107	116	114	85	125	130	239
(5)	UMP Base Rate (\$)	43	43	43	43	43	43	43	43	43	43	42	43	43	43	45
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	5,334	3,172	4,050	1,423	2,470	1,931	1,196	2,147	2,135	1,794	1,809	2,740	1,755	1,874	6,450
(7)	2007 Part 7 x (1- 21.4%) (\$)	125	119	179	73	114	57	61	106	84	91	90	67	98	102	188
(8)	TPB off-balanced: (6) x 0.969340 (\$)	5,170	3,075	3,926	1,379	2,394	1,872	1,159	2,081	2,070	1,739	1,754	2,656	1,701	1,817	6,252
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	121	115	174	71	111	55	59	103	81	88	87	65	95	99	182
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	19,657	101	118	39	606	2,408	843	290	1,152	337	1,666	1,401	2,386	703	1,395
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	55,609	174	170	20	591	2,147	199	164	600	388	1,047	3,902	1,994	1,006	3,383
(12)	Loss Cost: (11) / (10) (\$)	2,829	1,728	1,446	504	975	891	236	565	521	1,151	629	2,785	836	1,431	2,425
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	56.1%	56.1%	56.1%	56.1%	56.1%	56.1%	56.1%	56.1%	56.1%	56.1%	56.1%	56.1%	56.1%	56.1%	56.1%
(16)	Adjusted Experience Rate (a) (\$)	5,170	3,205	2,702	1,019	1,860	1,711	541	1,129	1,049	2,174	1,242	5,092	1,611	2,675	4,448
(17)	5 yrs Ultimate Claim Count (#)	5,248	25	16	4	90	249	52	13	65	14	43	254	255	52	270
(18)	Credibility: sqrt [(17) / 11,000]	69%	5%	4%	2%	9%	15%	7%	3%	8%	4%	6%	15%	15%	7%	16%
(19)	Indicated Rate (b) (\$)	5,170	3,081	3,879	1,372	2,346	1,848	1,116	2,048	1,991	1,755	1,722	3,026	1,687	1,876	5,970
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	5,136	3,061	3,853	1,363	2,330	1,836	1,109	2,034	1,978	1,743	1,711	3,006	1,676	1,864	5,930
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	19,657	101	118	39	606	2,408	843	290	1,152	337	1,666	1,401	2,386	703	1,395
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	612	1	2	0	71	275	3	2	7	16	11	108	38	5	30
(23)	Loss Cost: (22) / (21) (\$)	31	6	14	4	116	114	4	6	6	46	7	77	16	7	21
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	56.1%	56.1%	56.1%	56.1%	56.1%	56.1%	56.1%	56.1%	56.1%	56.1%	56.1%	56.1%	56.1%	56.1%	56.1%
(27)	Adjusted Experience Rate (a) (\$)	65	20	33	16	222	218	15	19	20	93	20	149	37	21	47
(28)	5 yrs Ultimate Claim Count (#)	134	0	1	0	4	5	1	0	3	2	3	6	15	5	6
(29)	Credibility: sqrt [(28) / 11,000]	11%	0%	1%	0%	2%	2%	1%	0%	2%	1%	2%	2%	4%	2%	2%
(30)	Indicated Rate (b) (\$)	115	115	173	71	113	58	59	103	80	88	86	67	93	97	179
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	115	116	174	71	114	59	59	104	80	89	86	67	93	98	180
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	43	43	43	43	43	43	43	43	43	43	42	43	43	43	45
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>5,294</b>	<b>3,220</b>	<b>4,070</b>	<b>1,477</b>	<b>2,487</b>	<b>1,938</b>	<b>1,211</b>	<b>2,181</b>	<b>2,101</b>	<b>1,875</b>	<b>1,839</b>	<b>3,116</b>	<b>1,812</b>	<b>2,005</b>	<b>6,155</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>1.2%</b>	<b>1.1%</b>	<b>-0.4%</b>	<b>0.0%</b>	<b>-1.2%</b>	<b>0.2%</b>	<b>-2.9%</b>	<b>-1.0%</b>	<b>-2.8%</b>	<b>1.4%</b>	<b>-1.2%</b>	<b>15.0%</b>	<b>-0.5%</b>	<b>3.4%</b>	<b>-3.3%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 410 - BC Del - Horses & Explosives, Comm. >5000 kg, 161-550 km

		Territory			
		D-H	L-V	W-Y	Z
(1)	2006 Written Exposure (#)	10	16	7	0
<u>2007 Interim Base Rate</u>					
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>2,737</b>	<b>973</b>	<b>1,164</b>	<b>2,874</b>
(3)	TPB Base Rate (\$)	2,583	886	1,055	2,712
(4)	Part 7 Base Rate (\$)	115	48	70	121
(5)	UMP Base Rate (\$)	39	39	39	41
<u>Coverage Rate Adjustment</u>					
(6)	2007 TPB x (1+ 6.1%) (\$)	2,741	940	1,119	2,877
(7)	2007 Part 7 x (1- 21.4%) (\$)	90	38	55	95
(8)	TPB off-balanced: (6) x 0.969340 (\$)	2,657	911	1,085	2,789
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	87	37	53	92
<u>Rate Class/Territory Rate Adjustment (TPB)</u>					
(10)	5 yrs Ultimate Earned Exposures (#)	39	100	41	3
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	18	17	3	0
(12)	Loss Cost: (11) / (10) (\$)	453	169	68	77
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	45.3%	45.3%	45.3%	45.3%
(16)	Adjusted Experience Rate (a) (\$)	1,149	521	297	318
(17)	5 yrs Ultimate Claim Count (#)	5	6	0	0
(18)	Credibility: sqrt [(17) / 11,000]	2%	2%	0%	0%
(19)	Indicated Rate (b) (\$)	2,624	902	1,085	2,789
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	2,607	896	1,078	2,771
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>					
(21)	5 yrs Ultimate Earned Exposures (#)	39	100	41	3
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	24	0	0	0
(23)	Loss Cost: (22) / (21) (\$)	614	2	8	2
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	45.3%	45.3%	45.3%	45.3%
(27)	Adjusted Experience Rate (a) (\$)	1,404	14	28	14
(28)	5 yrs Ultimate Claim Count (#)	1	0	1	0
(29)	Credibility: sqrt [(28) / 11,000]	1%	0%	1%	0%
(30)	Indicated Rate (b) (\$)	100	37	53	92
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	100	37	53	93
<u>UMP Base Rate</u>					
(32)	2007 Interim Base Rate (\$)	39	39	39	41
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>2,746</b>	<b>972</b>	<b>1,170</b>	<b>2,905</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>0.3%</b>	<b>-0.1%</b>	<b>0.5%</b>	<b>1.1%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense



Insurance Corporation of British Columbia

RATE CLASS 411 - BC Del - Cement & Metals of Owner, Comm. >5000 kg, 161 - 550 km

		Territory			
		D-H	L-V	W-Y	Z
(1)	2006 Written Exposure (#)	52	76	34	0
<u>2007 Interim Base Rate</u>					
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>4,284</b>	<b>1,246</b>	<b>1,733</b>	<b>4,498</b>
(3)	TPB Base Rate (\$)	4,120	1,152	1,629	4,326
(4)	Part 7 Base Rate (\$)	125	55	65	131
(5)	UMP Base Rate (\$)	39	39	39	41
<u>Coverage Rate Adjustment</u>					
(6)	2007 TPB x (1+ 6.1%) (\$)	4,371	1,222	1,728	4,590
(7)	2007 Part 7 x (1- 21.4%) (\$)	98	43	51	103
(8)	TPB off-balanced: (6) x 0.969340 (\$)	4,237	1,185	1,675	4,449
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	95	42	49	100
<u>Rate Class/Territory Rate Adjustment (TPB)</u>					
(10)	5 yrs Ultimate Earned Exposures (#)	150	300	119	1
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	149	525	94	0
(12)	Loss Cost: (11) / (10) (\$)	991	1,747	785	160
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	50.9%	50.9%	50.9%	50.9%
(16)	Adjusted Experience Rate (a) (\$)	2,081	3,570	1,677	446
(17)	5 yrs Ultimate Claim Count (#)	21	13	5	0
(18)	Credibility: sqrt [(17) / 11,000]	4%	3%	2%	0%
(19)	Indicated Rate (b) (\$)	4,144	1,268	1,675	4,449
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	4,116	1,260	1,664	4,420
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>					
(21)	5 yrs Ultimate Earned Exposures (#)	150	300	119	1
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1	2	0	0
(23)	Loss Cost: (22) / (21) (\$)	9	6	4	2
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	50.9%	50.9%	50.9%	50.9%
(27)	Adjusted Experience Rate (a) (\$)	26	22	16	13
(28)	5 yrs Ultimate Claim Count (#)	1	2	0	0
(29)	Credibility: sqrt [(28) / 11,000]	1%	1%	0%	0%
(30)	Indicated Rate (b) (\$)	94	42	49	100
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	95	42	49	101
<u>UMP Base Rate</u>					
(32)	2007 Interim Base Rate (\$)	39	39	39	41
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>4,250</b>	<b>1,341</b>	<b>1,752</b>	<b>4,562</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-0.8%</b>	<b>7.6%</b>	<b>1.1%</b>	<b>1.4%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

where: TPB ULAE % = 8.8%  
 TPB Investment Credit = 15.3%  
 Premium Tax = 4.4%

Part 7 ULAE % = 11.3%  
 Part 7 Investment Credit = 15.1%  
 Capital Provision = 2.2%

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 412 - BC Del - Boat Moving Tow Trucks, Comm. >5000 kg, 161 - 550 km

		Territory			
		D-H	L-V	W-Y	Z
(1)	2006 Written Exposure (#)	1	0	1	0
<u>2007 Interim Base Rate</u>					
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>6,899</b>	<b>5,644</b>	<b>5,253</b>	<b>7,315</b>
(3)	TPB Base Rate (\$)	6,608	5,296	4,894	6,938
(4)	Part 7 Base Rate (\$)	252	309	320	336
(5)	UMP Base Rate (\$)	39	39	39	41
<u>Coverage Rate Adjustment</u>					
(6)	2007 TPB x (1+ 6.1%) (\$)	7,011	5,619	5,193	7,361
(7)	2007 Part 7 x (1- 21.4%) (\$)	198	243	252	264
(8)	TPB off-balanced: (6) x 0.969340 (\$)	6,796	5,447	5,034	7,135
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	192	236	244	256
<u>Rate Class/Territory Rate Adjustment (TPB)</u>					
(10)	5 yrs Ultimate Earned Exposures (#)	2	2	4	1
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1	2	2	0
(12)	Loss Cost: (11) / (10) (\$)	540	1,291	519	243
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	57.0%	57.0%	57.0%	57.0%
(16)	Adjusted Experience Rate (a) (\$)	1,066	2,384	1,028	544
(17)	5 yrs Ultimate Claim Count (#)	0	1	0	0
(18)	Credibility: sqrt [(17) / 11,000]	0%	1%	0%	0%
(19)	Indicated Rate (b) (\$)	6,796	5,418	5,034	7,135
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	6,751	5,382	5,001	7,088
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>					
(21)	5 yrs Ultimate Earned Exposures (#)	2	2	4	1
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0
(23)	Loss Cost: (22) / (21) (\$)	9	12	16	5
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	57.0%	57.0%	57.0%	57.0%
(27)	Adjusted Experience Rate (a) (\$)	25	30	37	17
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%
(30)	Indicated Rate (b) (\$)	192	236	244	256
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	193	237	245	258
<u>UMP Base Rate</u>					
(32)	2007 Interim Base Rate (\$)	39	39	39	41
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>6,983</b>	<b>5,658</b>	<b>5,285</b>	<b>7,387</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>1.2%</b>	<b>0.2%</b>	<b>0.6%</b>	<b>1.0%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

where: TPB ULAE % = 8.8%  
 TPB Investment Credit = 15.3%  
 Premium Tax = 4.4%

Part 7 ULAE % = 11.3%  
 Part 7 Investment Credit = 15.1%  
 Capital Provision = 2.2%

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 413 - BC Del - Other Goods of Owner, Comm. >5000 kg, 161 - 550 km

		Territory			
		D-H	L-V	W-Y	Z
(1)	2006 Written Exposure (#)	498	756	392	15
<u>2007 Interim Base Rate</u>					
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>3,987</b>	<b>1,405</b>	<b>1,559</b>	<b>4,186</b>
(3)	TPB Base Rate (\$)	3,837	1,298	1,430	4,029
(4)	Part 7 Base Rate (\$)	111	68	90	116
(5)	UMP Base Rate (\$)	39	39	39	41
<u>Coverage Rate Adjustment</u>					
(6)	2007 TPB x (1+ 6.1%) (\$)	4,071	1,377	1,517	4,275
(7)	2007 Part 7 x (1- 21.4%) (\$)	87	53	71	91
(8)	TPB off-balanced: (6) x 0.969340 (\$)	3,946	1,335	1,470	4,144
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	84	51	69	88
<u>Rate Class/Territory Rate Adjustment (TPB)</u>					
(10)	5 yrs Ultimate Earned Exposures (#)	2,300	3,224	1,573	72
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	5,594	1,513	784	185
(12)	Loss Cost: (11) / (10) (\$)	2,433	469	498	2,563
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	52.6%	52.6%	52.6%	52.6%
(16)	Adjusted Experience Rate (a) (\$)	4,753	1,019	1,075	5,002
(17)	5 yrs Ultimate Claim Count (#)	443	216	195	17
(18)	Credibility: sqrt [(17) / 11,000]	20%	14%	13%	4%
(19)	Indicated Rate (b) (\$)	4,108	1,291	1,417	4,177
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	4,081	1,282	1,408	4,150
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>					
(21)	5 yrs Ultimate Earned Exposures (#)	2,300	3,224	1,573	72
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	17	16	10	0
(23)	Loss Cost: (22) / (21) (\$)	7	5	6	7
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	52.6%	52.6%	52.6%	52.6%
(27)	Adjusted Experience Rate (a) (\$)	23	18	21	21
(28)	5 yrs Ultimate Claim Count (#)	8	4	5	0
(29)	Credibility: sqrt [(28) / 11,000]	3%	2%	2%	0%
(30)	Indicated Rate (b) (\$)	82	50	68	88
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	83	51	68	89
<u>UMP Base Rate</u>					
(32)	2007 Interim Base Rate (\$)	39	39	39	41
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>4,203</b>	<b>1,372</b>	<b>1,515</b>	<b>4,280</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>5.4%</b>	<b>-2.3%</b>	<b>-2.8%</b>	<b>2.2%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 414 - BC Del - Household Goods of Others (Moving), Comm. >5000 kg, 161 - 550 km

		Territory			
		D-H	L-V	W-Y	Z
(1)	2006 Written Exposure (#)	22	10	6	0
<u>2007 Interim Base Rate</u>					
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>4,940</b>	<b>3,813</b>	<b>3,553</b>	<b>5,234</b>
(3)	TPB Base Rate (\$)	4,692	3,563	3,260	4,926
(4)	Part 7 Base Rate (\$)	209	211	254	267
(5)	UMP Base Rate (\$)	39	39	39	41
<u>Coverage Rate Adjustment</u>					
(6)	2007 TPB x (1+ 6.1%) (\$)	4,978	3,780	3,459	5,226
(7)	2007 Part 7 x (1- 21.4%) (\$)	164	166	200	210
(8)	TPB off-balanced: (6) x 0.969340 (\$)	4,825	3,664	3,353	5,066
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	159	161	194	204
<u>Rate Class/Territory Rate Adjustment (TPB)</u>					
(10)	5 yrs Ultimate Earned Exposures (#)	95	39	13	6
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	147	605	6	16
(12)	Loss Cost: (11) / (10) (\$)	1,555	15,601	502	2,590
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	55.1%	55.1%	55.1%	55.1%
(16)	Adjusted Experience Rate (a) (\$)	2,946	28,462	1,033	4,826
(17)	5 yrs Ultimate Claim Count (#)	27	5	2	2
(18)	Credibility: sqrt [(17) / 11,000]	5%	2%	1%	1%
(19)	Indicated Rate (b) (\$)	4,732	4,216	3,322	5,063
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	4,701	4,189	3,300	5,029
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>					
(21)	5 yrs Ultimate Earned Exposures (#)	95	39	13	6
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1	22	0	0
(23)	Loss Cost: (22) / (21) (\$)	11	562	16	12
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	55.1%	55.1%	55.1%	55.1%
(27)	Adjusted Experience Rate (a) (\$)	29	1,059	39	30
(28)	5 yrs Ultimate Claim Count (#)	0	1	0	0
(29)	Credibility: sqrt [(28) / 11,000]	0%	1%	0%	0%
(30)	Indicated Rate (b) (\$)	159	170	194	204
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	160	171	195	205
<u>UMP Base Rate</u>					
(32)	2007 Interim Base Rate (\$)	39	39	39	41
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>4,900</b>	<b>4,399</b>	<b>3,534</b>	<b>5,275</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-0.8%</b>	<b>15.4%</b>	<b>-0.5%</b>	<b>0.8%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

where: TPB ULAE % = 8.8%      Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3%      Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4%      Capital Provision = 2.2%

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 415 - BC Del - Owned & Non Owned Goods, Comm. >5000 kg, 161 - 550 km

		Territory			
		D-H	L-V	W-Y	Z
(1)	2006 Written Exposure (#)	81	57	19	2
<u>2007 Interim Base Rate</u>					
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>6,061</b>	<b>4,330</b>	<b>4,815</b>	<b>6,386</b>
(3)	TPB Base Rate (\$)	5,819	4,078	4,552	6,110
(4)	Part 7 Base Rate (\$)	203	213	224	235
(5)	UMP Base Rate (\$)	39	39	39	41
<u>Coverage Rate Adjustment</u>					
(6)	2007 TPB x (1+ 6.1%) (\$)	6,174	4,327	4,830	6,483
(7)	2007 Part 7 x (1- 21.4%) (\$)	160	167	176	185
(8)	TPB off-balanced: (6) x 0.969340 (\$)	5,985	4,194	4,682	6,284
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	155	162	171	179
<u>Rate Class/Territory Rate Adjustment (TPB)</u>					
(10)	5 yrs Ultimate Earned Exposures (#)	362	216	65	22
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	551	208	53	36
(12)	Loss Cost: (11) / (10) (\$)	1,524	964	819	1,685
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	48.9%	48.9%	48.9%	48.9%
(16)	Adjusted Experience Rate (a) (\$)	3,258	2,110	1,814	3,587
(17)	5 yrs Ultimate Claim Count (#)	50	11	9	2
(18)	Credibility: sqrt [(17) / 11,000]	7%	3%	3%	1%
(19)	Indicated Rate (b) (\$)	5,801	4,128	4,598	6,247
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	5,763	4,100	4,568	6,206
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>					
(21)	5 yrs Ultimate Earned Exposures (#)	362	216	65	22
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	28	2	1	0
(23)	Loss Cost: (22) / (21) (\$)	77	11	12	20
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	48.9%	48.9%	48.9%	48.9%
(27)	Adjusted Experience Rate (a) (\$)	172	32	34	51
(28)	5 yrs Ultimate Claim Count (#)	1	0	0	1
(29)	Credibility: sqrt [(28) / 11,000]	1%	0%	0%	1%
(30)	Indicated Rate (b) (\$)	155	162	171	178
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	156	163	172	179
<u>UMP Base Rate</u>					
(32)	2007 Interim Base Rate (\$)	39	39	39	41
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>5,958</b>	<b>4,302</b>	<b>4,779</b>	<b>6,426</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-1.7%</b>	<b>-0.6%</b>	<b>-0.7%</b>	<b>0.6%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 416 - BC Del - Petrol & Other Non Owned Goods, Comm. >5000 kg, 161 - 550 km

		Territory			
		D-H	L-V	W-Y	Z
(1)	2006 Written Exposure (#)	463	698	164	39
<u>2007 Interim Base Rate</u>					
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>6,506</b>	<b>4,860</b>	<b>5,359</b>	<b>6,902</b>
(3)	TPB Base Rate (\$)	6,222	4,568	5,008	6,534
(4)	Part 7 Base Rate (\$)	241	249	308	323
(5)	UMP Base Rate (\$)	43	43	43	45
<u>Coverage Rate Adjustment</u>					
(6)	2007 TPB x (1+ 6.1%) (\$)	6,602	4,847	5,313	6,933
(7)	2007 Part 7 x (1- 21.4%) (\$)	189	196	242	254
(8)	TPB off-balanced: (6) x 0.969340 (\$)	6,400	4,698	5,150	6,720
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	183	190	235	246
<u>Rate Class/Territory Rate Adjustment (TPB)</u>					
(10)	5 yrs Ultimate Earned Exposures (#)	1,562	2,431	639	184
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	6,201	5,864	1,506	386
(12)	Loss Cost: (11) / (10) (\$)	3,969	2,413	2,355	2,100
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	50.6%	50.6%	50.6%	50.6%
(16)	Adjusted Experience Rate (a) (\$)	7,992	4,910	4,795	4,290
(17)	5 yrs Ultimate Claim Count (#)	348	181	63	29
(18)	Credibility: sqrt [(17) / 11,000]	18%	13%	8%	5%
(19)	Indicated Rate (b) (\$)	6,683	4,725	5,123	6,594
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	6,639	4,694	5,089	6,551
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>					
(21)	5 yrs Ultimate Earned Exposures (#)	1,562	2,431	639	184
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	122	81	18	27
(23)	Loss Cost: (22) / (21) (\$)	78	33	28	147
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	50.6%	50.6%	50.6%	50.6%
(27)	Adjusted Experience Rate (a) (\$)	168	77	65	308
(28)	5 yrs Ultimate Claim Count (#)	15	13	3	2
(29)	Credibility: sqrt [(28) / 11,000]	4%	3%	2%	1%
(30)	Indicated Rate (b) (\$)	182	186	232	247
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	184	187	234	248
<u>UMP Base Rate</u>					
(32)	2007 Interim Base Rate (\$)	43	43	43	45
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>6,866</b>	<b>4,924</b>	<b>5,366</b>	<b>6,844</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>5.5%</b>	<b>1.3%</b>	<b>0.1%</b>	<b>-0.8%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 420 - CAN Del - Horses & Explosives, Comm. >5000 kg, 161 - 550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,816</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,659	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	118	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,821	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	93	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,735	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	90	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	364	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	77.9%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	554	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,735	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,717	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	77.9%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	90	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	91	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,847</b>	
(34)	<b>Indicated Rate Adjustment %</b>															<b>1.1%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 421 - CAN Del - Cement & Metals of Owner, Comm. >5000 kg, 161 - 550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,795</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,600	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	156	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,820	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	123	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,703	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	119	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	430	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	51.5%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	966	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,703	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,679	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	51.5%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	119	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	120	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,838</b>	
(34)	<b>Indicated Rate Adjustment %</b>															<b>1.1%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense



Insurance Corporation of British Columbia

RATE CLASS 422 - CAN Del - Boat Moving Tow Trucks, Comm. >5000 kg, 161 - 550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,572</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,239	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	294	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,620	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	231	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,417	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	224	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	67	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,417	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,375	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	224	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	225	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,639</b>	
(34)	<b>Indicated Rate Adjustment %</b>															<b>1.0%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 423 - CAN Del - Other Goods of Owner, Comm. >5000 kg, 161 - 550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	60	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,847</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,663	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	145	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,886	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	114	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,767	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	111	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	257	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	183	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	711	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	49.6%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,571	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,704	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,679	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	257	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	49.6%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	111	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	112	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,830</b>	
(34)	<b>Indicated Rate Adjustment %</b>																<b>-0.4%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 424 - CAN Del - Household Goods of Others (Moving), Comm. >5000 kg, 161 - 550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,516</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,215	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	262	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,472	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	206	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,335	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	200	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	312	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	40.6%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	932	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,289	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,261	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	40.6%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	200	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	201	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,501</b>	
(34)	<b>Indicated Rate Adjustment %</b>															<b>-0.3%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 425 - CAN Del - Owned & Non Owned Goods, Comm. >5000 kg, 161 - 550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,789</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,496	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	254	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,892	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	200	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,681	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	194	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	41	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	702	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	51.2%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,505	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,595	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,552	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	41	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	51.2%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	194	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	195	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,786</b>	
(34)	<b>Indicated Rate Adjustment %</b>																<b>0.0%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 426 - CAN Del - Petrol & Other Non Owned Goods, Comm. >5000 kg, 161 - 550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	170	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,818</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,465	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	310	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,920	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	244	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,677	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	237	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	685	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,965	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,867	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	46.6%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,298	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	44	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	6%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,590	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,540	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	685	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	46.6%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	42	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	235	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	237	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,820</b>	
(34)	<b>Indicated Rate Adjustment %</b>																<b>0.0%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 430 - USA Del - Horses & Explosives, Comm. >5000 kg, 161 - 550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,436</b>
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,273
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	124
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,473
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	97
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,367
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	94
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	119
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	57.0%
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	327
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,367
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,345
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	57.0%
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	94
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	95
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,479</b>
(34)	<b>Indicated Rate Adjustment %</b>																<b>1.3%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE } \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 431 - USA Del - Cement & Metals of Owner, Comm. >5000 kg, 161 - 550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,567</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,367	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	161	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,633	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	127	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,491	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	123	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	560	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	62.2%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,009	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,432	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,403	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	62.2%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	123	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	124	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,566</b>	
(34)	<b>Indicated Rate Adjustment %</b>																<b>0.0%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 432 - USA Del - Boat Moving Tow Trucks, Comm. >5000 kg, 161 - 550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,647</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,298	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	310	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,682	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	244	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,477	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	237	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	964	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	37.0%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,789	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,442	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,399	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	37.0%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	42	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	237	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	238	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,676</b>	
(34)	<b>Indicated Rate Adjustment %</b>															<b>0.4%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense



Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 433 - USA Del - Other Goods of Owner, Comm. >5000 kg, 161 - 550 km

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	166
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,914</b>
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,726
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	149
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,953
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	117
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,832
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	113
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	909
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,268
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,394
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	48.6%
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,007
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	118
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	10%
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,747
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,722
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	909
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	48.6%
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	112
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	113
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,874</b>
(34)	<b>Indicated Rate Adjustment %</b>															<b>-1.0%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 434 - USA Del - Household Goods of Others (Moving), Comm. >5000 kg, 161 - 550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,636</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,335	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	262	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,599	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	206	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,458	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	200	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,166	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	45.3%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,723	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,421	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,392	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	45.3%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	200	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	201	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,632</b>	
(34)	<b>Indicated Rate Adjustment %</b>															<b>-0.1%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 435 - USA Del - Owned & Non Owned Goods, Comm. >5000 kg, 161 - 550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,949</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,625	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	285	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,029	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	224	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,813	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	217	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	158	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	511	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,240	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	47.4%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,986	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	5%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,822	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,777	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	158	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	47.4%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	217	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	218	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,034</b>	
(34)	<b>Indicated Rate Adjustment %</b>															<b>1.2%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 436 - USA Del - Petrol & Other Non Owned Goods, Comm. >5000 kg, 161 - 550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	326	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,393</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,029	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	321	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,519	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	252	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,258	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	244	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,332	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,040	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,032	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	50.9%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,094	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	320	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	17%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,889	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,837	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,332	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	67	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	51	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	50.9%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	111	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	241	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	243	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,123</b>	
(34)	<b>Indicated Rate Adjustment %</b>																<b>-3.2%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 440 - BC Del - Horses & Explosives, Comm. >5000 kg, >550 km

		Territory			
		D-H	L-V	W-Y	Z
(1)	2006 Written Exposure (#)	53	4	7	1
<u>2007 Interim Base Rate</u>					
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>3,227</b>	<b>1,163</b>	<b>1,546</b>	<b>3,389</b>
(3)	TPB Base Rate (\$)	3,072	1,071	1,416	3,226
(4)	Part 7 Base Rate (\$)	116	53	91	122
(5)	UMP Base Rate (\$)	39	39	39	41
<u>Coverage Rate Adjustment</u>					
(6)	2007 TPB x (1+ 6.1%) (\$)	3,259	1,136	1,502	3,423
(7)	2007 Part 7 x (1- 21.4%) (\$)	91	42	72	96
(8)	TPB off-balanced: (6) x 0.969340 (\$)	3,159	1,101	1,456	3,318
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	88	41	70	93
<u>Rate Class/Territory Rate Adjustment (TPB)</u>					
(10)	5 yrs Ultimate Earned Exposures (#)	136	20	21	2
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	72	2	4	2
(12)	Loss Cost: (11) / (10) (\$)	532	95	213	1,011
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	47.7%	47.7%	47.7%	47.7%
(16)	Adjusted Experience Rate (a) (\$)	1,257	339	586	2,261
(17)	5 yrs Ultimate Claim Count (#)	7	0	1	1
(18)	Credibility: sqrt [(17) / 11,000]	3%	0%	1%	1%
(19)	Indicated Rate (b) (\$)	3,110	1,101	1,448	3,308
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	3,090	1,094	1,438	3,286
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>					
(21)	5 yrs Ultimate Earned Exposures (#)	136	20	21	2
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1	0	0	0
(23)	Loss Cost: (22) / (21) (\$)	7	2	4	10
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	47.7%	47.7%	47.7%	47.7%
(27)	Adjusted Experience Rate (a) (\$)	25	14	18	31
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%
(30)	Indicated Rate (b) (\$)	88	41	70	93
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	89	41	70	94
<u>UMP Base Rate</u>					
(32)	2007 Interim Base Rate (\$)	39	39	39	41
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>3,218</b>	<b>1,174</b>	<b>1,547</b>	<b>3,421</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-0.3%</b>	<b>0.9%</b>	<b>0.1%</b>	<b>0.9%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 441 - BC Del - Cement & Metals of Owner, Comm. >5000 kg, >550 km

		Territory			
		D-H	L-V	W-Y	Z
(1)	2006 Written Exposure (#)	22	21	3	0
<u>2007 Interim Base Rate</u>					
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>4,595</b>	<b>1,357</b>	<b>1,697</b>	<b>4,825</b>
(3)	TPB Base Rate (\$)	4,427	1,258	1,577	4,649
(4)	Part 7 Base Rate (\$)	129	60	81	135
(5)	UMP Base Rate (\$)	39	39	39	41
<u>Coverage Rate Adjustment</u>					
(6)	2007 TPB x (1+ 6.1%) (\$)	4,697	1,335	1,673	4,933
(7)	2007 Part 7 x (1- 21.4%) (\$)	101	47	64	106
(8)	TPB off-balanced: (6) x 0.969340 (\$)	4,553	1,294	1,622	4,782
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	98	46	62	103
<u>Rate Class/Territory Rate Adjustment (TPB)</u>					
(10)	5 yrs Ultimate Earned Exposures (#)	76	123	13	6
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	83	54	3	32
(12)	Loss Cost: (11) / (10) (\$)	1,098	441	196	5,085
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	51.6%	51.6%	51.6%	51.6%
(16)	Adjusted Experience Rate (a) (\$)	2,259	986	510	9,992
(17)	5 yrs Ultimate Claim Count (#)	14	8	0	1
(18)	Credibility: sqrt [(17) / 11,000]	4%	3%	0%	1%
(19)	Indicated Rate (b) (\$)	4,472	1,286	1,622	4,832
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	4,443	1,277	1,611	4,800
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>					
(21)	5 yrs Ultimate Earned Exposures (#)	76	123	13	6
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1	26	0	0
(23)	Loss Cost: (22) / (21) (\$)	7	216	5	3
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	51.6%	51.6%	51.6%	51.6%
(27)	Adjusted Experience Rate (a) (\$)	23	440	18	14
(28)	5 yrs Ultimate Claim Count (#)	0	2	0	0
(29)	Credibility: sqrt [(28) / 11,000]	0%	1%	0%	0%
(30)	Indicated Rate (b) (\$)	98	51	62	103
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	99	52	62	104
<u>UMP Base Rate</u>					
(32)	2007 Interim Base Rate (\$)	39	39	39	41
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>4,581</b>	<b>1,368</b>	<b>1,712</b>	<b>4,945</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-0.3%</b>	<b>0.8%</b>	<b>0.9%</b>	<b>2.5%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

where: TPB ULAE % = 8.8%      Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3%      Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4%      Capital Provision = 2.2%

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 442 - BC Del - Boat Moving Tow Trucks, Comm. >5000 kg, >550 km

		Territory			
		D-H	L-V	W-Y	Z
(1)	2006 Written Exposure (#)	0	0	0	0
<u>2007 Interim Base Rate</u>					
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>8,157</b>	<b>6,512</b>	<b>6,563</b>	<b>8,565</b>
(3)	TPB Base Rate (\$)	7,738	6,109	6,169	8,125
(4)	Part 7 Base Rate (\$)	380	364	355	399
(5)	UMP Base Rate (\$)	39	39	39	41
<u>Coverage Rate Adjustment</u>					
(6)	2007 TPB x (1+ 6.1%) (\$)	8,210	6,482	6,545	8,621
(7)	2007 Part 7 x (1- 21.4%) (\$)	299	286	279	314
(8)	TPB off-balanced: (6) x 0.969340 (\$)	7,958	6,283	6,344	8,357
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	290	277	270	304
<u>Rate Class/Territory Rate Adjustment (TPB)</u>					
(10)	5 yrs Ultimate Earned Exposures (#)	4	0	0	0
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	2	0	0	0
(12)	Loss Cost: (11) / (10) (\$)	407	661	0	396
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	57.0%	57.0%	57.0%	57.0%
(16)	Adjusted Experience Rate (a) (\$)	832	1,278	117	813
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%
(19)	Indicated Rate (b) (\$)	7,958	6,283	6,344	8,357
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	7,906	6,242	6,302	8,302
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>					
(21)	5 yrs Ultimate Earned Exposures (#)	4	0	0	0
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0
(23)	Loss Cost: (22) / (21) (\$)	9	19	0	15
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	57.0%	57.0%	57.0%	57.0%
(27)	Adjusted Experience Rate (a) (\$)	24	42	8	36
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%
(30)	Indicated Rate (b) (\$)	290	277	270	304
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	292	279	272	306
<u>UMP Base Rate</u>					
(32)	2007 Interim Base Rate (\$)	39	39	39	41
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>8,237</b>	<b>6,560</b>	<b>6,613</b>	<b>8,649</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>1.0%</b>	<b>0.7%</b>	<b>0.8%</b>	<b>1.0%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

where: TPB ULAE % = 8.8%  
 TPB Investment Credit = 15.3%  
 Premium Tax = 4.4%

Part 7 ULAE % = 11.3%  
 Part 7 Investment Credit = 15.1%  
 Capital Provision = 2.2%

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 443 - BC Del - Other Goods of Owner, Comm. >5000 kg, >550 km

		Territory			
		D-H	L-V	W-Y	Z
(1)	2006 Written Exposure (#)	198	223	33	22
<u>2007 Interim Base Rate</u>					
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>3,477</b>	<b>1,623</b>	<b>1,710</b>	<b>3,651</b>
(3)	TPB Base Rate (\$)	3,319	1,507	1,579	3,485
(4)	Part 7 Base Rate (\$)	119	77	92	125
(5)	UMP Base Rate (\$)	39	39	39	41
<u>Coverage Rate Adjustment</u>					
(6)	2007 TPB x (1+ 6.1%) (\$)	3,521	1,599	1,675	3,698
(7)	2007 Part 7 x (1- 21.4%) (\$)	94	61	72	98
(8)	TPB off-balanced: (6) x 0.969340 (\$)	3,413	1,550	1,624	3,585
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	91	59	70	95
<u>Rate Class/Territory Rate Adjustment (TPB)</u>					
(10)	5 yrs Ultimate Earned Exposures (#)	952	1,082	196	121
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1,761	493	88	657
(12)	Loss Cost: (11) / (10) (\$)	1,849	456	449	5,445
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	52.1%	52.1%	52.1%	52.1%
(16)	Adjusted Experience Rate (a) (\$)	3,684	1,005	991	10,597
(17)	5 yrs Ultimate Claim Count (#)	146	67	23	15
(18)	Credibility: sqrt [(17) / 11,000]	12%	8%	5%	4%
(19)	Indicated Rate (b) (\$)	3,444	1,507	1,595	3,844
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	3,422	1,497	1,584	3,819
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>					
(21)	5 yrs Ultimate Earned Exposures (#)	952	1,082	196	121
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	6	5	1	32
(23)	Loss Cost: (22) / (21) (\$)	7	5	4	265
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	52.1%	52.1%	52.1%	52.1%
(27)	Adjusted Experience Rate (a) (\$)	22	18	16	533
(28)	5 yrs Ultimate Claim Count (#)	2	2	0	1
(29)	Credibility: sqrt [(28) / 11,000]	1%	1%	0%	1%
(30)	Indicated Rate (b) (\$)	90	58	70	99
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	91	59	70	100
<u>UMP Base Rate</u>					
(32)	2007 Interim Base Rate (\$)	39	39	39	41
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>3,552</b>	<b>1,595</b>	<b>1,693</b>	<b>3,960</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>2.2%</b>	<b>-1.7%</b>	<b>-1.0%</b>	<b>8.5%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE } \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$

where: TPB ULAE % = 8.8%  
 TPB Investment Credit = 15.3%  
 Premium Tax = 4.4%  
 Part 7 ULAE % = 11.3%  
 Part 7 Investment Credit = 15.1%  
 Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense



Insurance Corporation of British Columbia

RATE CLASS 444 - BC Del - Household Goods of Others (Moving), Comm. >5000 kg, >550 km

		Territory			
		D-H	L-V	W-Y	Z
(1)	2006 Written Exposure (#)	9	8	2	2
<u>2007 Interim Base Rate</u>					
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>5,996</b>	<b>4,242</b>	<b>4,326</b>	<b>6,325</b>
(3)	TPB Base Rate (\$)	5,720	3,962	4,023	6,006
(4)	Part 7 Base Rate (\$)	237	241	264	278
(5)	UMP Base Rate (\$)	39	39	39	41
<u>Coverage Rate Adjustment</u>					
(6)	2007 TPB x (1+ 6.1%) (\$)	6,069	4,204	4,268	6,372
(7)	2007 Part 7 x (1- 21.4%) (\$)	186	189	208	219
(8)	TPB off-balanced: (6) x 0.969340 (\$)	5,883	4,075	4,137	6,177
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	180	183	202	212
<u>Rate Class/Territory Rate Adjustment (TPB)</u>					
(10)	5 yrs Ultimate Earned Exposures (#)	25	41	5	12
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	25	23	3	18
(12)	Loss Cost: (11) / (10) (\$)	999	577	630	1,470
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	54.1%	54.1%	54.1%	54.1%
(16)	Adjusted Experience Rate (a) (\$)	1,971	1,191	1,289	2,844
(17)	5 yrs Ultimate Claim Count (#)	6	3	0	4
(18)	Credibility: sqrt [(17) / 11,000]	2%	2%	0%	2%
(19)	Indicated Rate (b) (\$)	5,791	4,027	4,137	6,113
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	5,753	4,001	4,110	6,073
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>					
(21)	5 yrs Ultimate Earned Exposures (#)	25	41	5	12
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0
(23)	Loss Cost: (22) / (21) (\$)	14	12	20	11
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	54.1%	54.1%	54.1%	54.1%
(27)	Adjusted Experience Rate (a) (\$)	34	32	46	28
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%
(30)	Indicated Rate (b) (\$)	180	183	202	212
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	181	184	203	213
<u>UMP Base Rate</u>					
(32)	2007 Interim Base Rate (\$)	39	39	39	41
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>5,973</b>	<b>4,224</b>	<b>4,352</b>	<b>6,327</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-0.4%</b>	<b>-0.4%</b>	<b>0.6%</b>	<b>0.0%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

where: TPB ULAE % = 8.8%  
 TPB Investment Credit = 15.3%  
 Premium Tax = 4.4%

Part 7 ULAE % = 11.3%  
 Part 7 Investment Credit = 15.1%  
 Capital Provision = 2.2%

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 445 - BC Del - Owned & Non Owned Goods, Comm. >5000 kg, >550 km

		Territory			
		D-H	L-V	W-Y	Z
(1)	2006 Written Exposure (#)	26	10	2	0
<u>2007 Interim Base Rate</u>					
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>6,863</b>	<b>5,200</b>	<b>5,978</b>	<b>7,232</b>
(3)	TPB Base Rate (\$)	6,587	4,899	5,709	6,916
(4)	Part 7 Base Rate (\$)	237	262	230	275
(5)	UMP Base Rate (\$)	39	39	39	41
<u>Coverage Rate Adjustment</u>					
(6)	2007 TPB x (1+ 6.1%) (\$)	6,989	5,198	6,057	7,338
(7)	2007 Part 7 x (1- 21.4%) (\$)	186	206	181	216
(8)	TPB off-balanced: (6) x 0.969340 (\$)	6,775	5,039	5,871	7,113
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	180	200	175	209
<u>Rate Class/Territory Rate Adjustment (TPB)</u>					
(10)	5 yrs Ultimate Earned Exposures (#)	174	56	11	27
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	364	59	19	43
(12)	Loss Cost: (11) / (10) (\$)	2,093	1,061	1,725	1,574
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	46.4%	46.4%	46.4%	46.4%
(16)	Adjusted Experience Rate (a) (\$)	4,660	2,434	3,867	3,540
(17)	5 yrs Ultimate Claim Count (#)	28	6	1	5
(18)	Credibility: sqrt [(17) / 11,000]	5%	2%	1%	2%
(19)	Indicated Rate (b) (\$)	6,667	4,978	5,852	7,037
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	6,624	4,945	5,813	6,990
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>					
(21)	5 yrs Ultimate Earned Exposures (#)	174	56	11	27
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	2	1	0	0
(23)	Loss Cost: (22) / (21) (\$)	12	12	9	5
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	46.4%	46.4%	46.4%	46.4%
(27)	Adjusted Experience Rate (a) (\$)	36	36	31	22
(28)	5 yrs Ultimate Claim Count (#)	2	0	0	0
(29)	Credibility: sqrt [(28) / 11,000]	1%	0%	0%	0%
(30)	Indicated Rate (b) (\$)	178	200	175	209
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	179	201	176	210
<u>UMP Base Rate</u>					
(32)	2007 Interim Base Rate (\$)	39	39	39	41
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>6,842</b>	<b>5,185</b>	<b>6,028</b>	<b>7,241</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-0.3%</b>	<b>-0.3%</b>	<b>0.8%</b>	<b>0.1%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 446 - BC Del - Petrol & Other Non Owned Goods, Comm. >5000 kg, >550 km

		Territory			
		D-H	L-V	W-Y	Z
(1)	2006 Written Exposure (#)	421	148	11	44
<u>2007 Interim Base Rate</u>					
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>8,152</b>	<b>6,349</b>	<b>6,684</b>	<b>8,643</b>
(3)	TPB Base Rate (\$)	7,826	6,016	6,280	8,218
(4)	Part 7 Base Rate (\$)	283	290	361	380
(5)	UMP Base Rate (\$)	43	43	43	45
<u>Coverage Rate Adjustment</u>					
(6)	2007 TPB x (1+ 6.1%) (\$)	8,303	6,383	6,663	8,719
(7)	2007 Part 7 x (1- 21.4%) (\$)	222	228	284	299
(8)	TPB off-balanced: (6) x 0.969340 (\$)	8,048	6,187	6,459	8,452
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	215	221	275	290
<u>Rate Class/Territory Rate Adjustment (TPB)</u>					
(10)	5 yrs Ultimate Earned Exposures (#)	1,486	611	46	280
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	3,443	1,181	101	731
(12)	Loss Cost: (11) / (10) (\$)	2,316	1,933	2,223	2,615
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	53.1%	53.1%	53.1%	53.1%
(16)	Adjusted Experience Rate (a) (\$)	4,493	3,771	4,317	5,057
(17)	5 yrs Ultimate Claim Count (#)	276	53	7	52
(18)	Credibility: sqrt [(17) / 11,000]	16%	7%	3%	7%
(19)	Indicated Rate (b) (\$)	7,484	6,020	6,405	8,219
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	7,435	5,980	6,363	8,165
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>					
(21)	5 yrs Ultimate Earned Exposures (#)	1,486	611	46	280
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	27	9	1	5
(23)	Loss Cost: (22) / (21) (\$)	18	14	16	18
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	53.1%	53.1%	53.1%	53.1%
(27)	Adjusted Experience Rate (a) (\$)	44	36	39	43
(28)	5 yrs Ultimate Claim Count (#)	11	1	0	1
(29)	Credibility: sqrt [(28) / 11,000]	3%	1%	0%	1%
(30)	Indicated Rate (b) (\$)	210	219	275	288
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	211	221	277	289
<u>UMP Base Rate</u>					
(32)	2007 Interim Base Rate (\$)	43	43	43	45
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>7,689</b>	<b>6,244</b>	<b>6,683</b>	<b>8,499</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-5.7%</b>	<b>-1.7%</b>	<b>0.0%</b>	<b>-1.7%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE } \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 450 - CAN Del - Horses & Explosives, Comm. >5000 kg, >550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,684</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,521	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	124	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,675	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	97	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,593	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	94	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	356	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	44.9%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	942	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,571	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,554	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	44.9%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	94	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	95	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,688</b>	
(34)	<b>Indicated Rate Adjustment %</b>																<b>0.1%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 451 - CAN Del - Cement & Metals of Owner, Comm. >5000 kg, >550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,558</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,373	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	146	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,640	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	115	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,498	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	111	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	119	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	109	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	912	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	46.4%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,112	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,437	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,408	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	119	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	46.4%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	111	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	112	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,559</b>	
(34)	<b>Indicated Rate Adjustment %</b>																<b>0.0%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 452 - CAN Del - Boat Moving Tow Trucks, Comm. >5000 kg, >550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,155</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,770	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	346	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,305	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	272	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,020	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	264	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	525	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	57.0%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,040	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,020	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,961	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	57.0%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	264	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	266	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,266</b>	
(34)	<b>Indicated Rate Adjustment %</b>															<b>1.2%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 453 - CAN Del - Other Goods of Owner, Comm. >5000 kg, >550 km

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	272
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,742</b>
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,575
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	128
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,793
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	101
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,677
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	98
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,380
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,043
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,481
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	54.9%
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,820
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	107
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	10%
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,592
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,569
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,380
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	47
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	54.9%
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	73
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	97
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	98
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,706</b>
(34)	<b>Indicated Rate Adjustment %</b>															<b>-1.0%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 454 - CAN Del - Household Goods of Others (Moving), Comm. >5000 kg, >550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	69	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,042</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,732	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	271	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,082	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	213	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,896	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	206	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	288	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,349	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,693	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	52.0%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,172	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	60	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	7%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,137	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,097	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	288	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	52.0%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	204	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	206	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,342</b>	
(34)	<b>Indicated Rate Adjustment %</b>															<b>5.0%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense



Insurance Corporation of British Columbia

RATE CLASS 455 - CAN Del - Owned & Non Owned Goods, Comm. >5000 kg, >550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	72	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,462</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,152	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	271	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,588	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	213	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,355	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	206	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	211	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	542	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,572	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	48.7%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,421	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	5%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,254	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,207	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	211	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	48.7%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	37	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	206	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	207	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,453</b>	
(34)	<b>Indicated Rate Adjustment %</b>																<b>-0.1%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 456 - CAN Del - Petrol & Other Non Owned Goods, Comm. >5000 kg, >550 km

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,695
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,343</b>
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,983
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	317
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,470
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	249
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,210
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	241
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,950
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19,686
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,309
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	50.7%
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,664
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	844
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	28%
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,782
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,730
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,950
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	177
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	50.7%
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	69
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	6%
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	231
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	233
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,006</b>
(34)	<b>Indicated Rate Adjustment %</b>															<b>-4.0%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 460 - USA Del - Horses & Explosives, Comm. >5000 kg, >550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,433</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,302	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	92	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,442	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	72	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,367	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	75	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	120	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,610	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	54.3%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,090	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,388	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,372	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	75	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	54.3%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,481</b>	
(34)	<b>Indicated Rate Adjustment %</b>															<b>2.0%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 461 - USA Del - Cement & Metals of Owner, Comm. >5000 kg, >550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,224</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,047	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	138	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,294	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	108	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,162	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	105	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	58	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	55	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	946	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	56.4%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,797	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,106	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,079	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	58	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	56.4%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	105	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	106	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,224</b>	
(34)	<b>Indicated Rate Adjustment %</b>															<b>0.0%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 462 - USA Del - Boat Moving Tow Trucks, Comm. >5000 kg, >550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,000</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,641	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	320	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,168	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	252	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,887	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	244	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	787	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	46.8%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,828	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,792	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,734	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	46.8%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	244	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	245	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,018</b>	
(34)	<b>Indicated Rate Adjustment %</b>																<b>0.2%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 463 - USA Del - Other Goods of Owner, Comm. >5000 kg, >550 km

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	292
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,013</b>
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,835
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	139
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,069
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	109
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,944
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	106
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,503
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,434
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	954
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	46.7%
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,189
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	151
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	12%
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,739
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,714
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,503
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	46.7%
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	105
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	105
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,858</b>
(34)	<b>Indicated Rate Adjustment %</b>															<b>-3.9%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 464 - USA Del - Household Goods of Others (Moving), Comm. >5000 kg, >550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	41	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,171</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,854	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	278	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,211	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	219	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,021	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	212	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	203	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	441	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,176	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	47.8%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,700	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	6%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,947	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,908	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	203	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	47.8%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	77	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	211	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	212	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,159</b>	
(34)	<b>Indicated Rate Adjustment %</b>															<b>-0.2%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 465 - USA Del - Owned & Non Owned Goods, Comm. >5000 kg, >550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	76	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,627</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,310	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	278	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,756	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	219	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,518	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	212	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	254	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,001	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,931	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	53.6%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,472	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	55	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	7%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,515	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,465	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	254	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	53.6%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	209	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	210	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,714</b>	
(34)	<b>Indicated Rate Adjustment %</b>															<b>1.1%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense



Insurance Corporation of British Columbia

RATE CLASS 466 - USA Del - Petrol & Other Non Owned Goods, Comm. >5000 kg, >550 km

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,040
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,730</b>
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,349
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	338
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,858
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	266
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,586
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	258
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21,541
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	110,992
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,152
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	49.7%
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,510
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,026
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	68%
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,887
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,821
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21,541
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,388
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	157
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	49.7%
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	335
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	135
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	11%
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	267
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	268
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10,132</b>
(34)	<b>Indicated Rate Adjustment %</b>															<b>16.1%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 510 - Trailer - Towing In Classes 0Xx,10X,14X,17X,6Xx

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	5,993	471	219	183	2,720	5,986	2,078	1,165	2,491	604	2,890	1,540	2,501	455	594	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>102</b>	<b>135</b>	<b>122</b>	<b>100</b>	<b>126</b>	<b>101</b>	<b>101</b>	<b>104</b>	<b>93</b>	<b>86</b>	<b>96</b>	<b>90</b>	<b>96</b>	<b>95</b>	<b>144</b>	
(3)	TPB Base Rate (\$)	92	123	111	91	115	92	92	95	85	77	87	82	87	85	130	
(4)	Part 7 Base Rate (\$)	8	10	9	7	9	7	7	7	6	7	7	6	7	8	11	
(5)	UMP Base Rate (\$)	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	98	131	118	97	122	98	98	101	90	82	92	87	92	90	138	
(7)	2007 Part 7 x (1- 21.4%) (\$)	6	8	7	6	7	6	6	6	5	6	6	5	6	6	9	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	95	127	114	94	118	95	95	98	87	79	89	84	89	87	134	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	6	8	7	6	7	6	6	6	5	6	6	5	6	6	9	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	21,969	1,463	831	579	9,053	20,965	8,111	4,663	9,766	2,350	11,017	5,266	8,530	1,772	1,977	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	416	39	18	10	224	388	147	80	145	30	194	82	149	27	46	
(12)	Loss Cost: (11) / (10) (\$)	19	27	22	17	25	18	18	17	15	13	18	16	17	15	23	
(13)	Per-Policy Expenses (\$)	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(15)	Avg Discount/Surcharge Factor	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	
(16)	Adjusted Experience Rate (a) (\$)	43	52	46	40	49	42	42	40	38	35	41	39	41	38	47	
(17)	5 yrs Ultimate Claim Count (#)	32	1	1	0	7	10	1	1	4	0	2	5	2	1	2	
(18)	Credibility: sqrt [(17) / 11,000]	5%	1%	1%	0%	3%	3%	1%	1%	2%	0%	1%	2%	1%	1%	1%	
(19)	Indicated Rate (b) (\$)	92	126	113	94	116	93	94	97	86	79	88	83	88	87	133	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	92	125	113	93	115	93	94	97	85	78	88	82	88	86	132	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	21,969	1,463	831	579	9,053	20,965	8,111	4,663	9,766	2,350	11,017	5,266	8,530	1,772	1,977	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	14	1	1	0	8	13	5	3	5	1	6	3	5	1	2	
(23)	Loss Cost: (22) / (21) (\$)	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
(24)	Per-Policy Expenses (\$)	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(26)	Avg Discount/Surcharge Factor	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	87.0%	
(27)	Adjusted Experience Rate (a) (\$)	3	4	3	3	3	3	3	3	3	3	3	3	3	3	3	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	6	8	7	6	7	6	6	6	5	6	6	5	6	6	9	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	6	8	7	6	7	6	6	6	5	6	6	5	6	6	9	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>100</b>	<b>135</b>	<b>122</b>	<b>101</b>	<b>124</b>	<b>101</b>	<b>102</b>	<b>105</b>	<b>92</b>	<b>86</b>	<b>96</b>	<b>89</b>	<b>96</b>	<b>94</b>	<b>144</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-2.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>1.0%</b>	<b>-1.6%</b>	<b>0.0%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>-1.1%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>-1.1%</b>	<b>0.0%</b>	<b>-1.1%</b>	<b>0.0%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 511 - Trailer - Towing In Classes 11X,12X(Exc120),15X,40X(Exc406)

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	3,546	127	112	43	571	2,099	660	1,301	1,940	237	1,009	435	996	322	639	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>116</b>	<b>148</b>	<b>132</b>	<b>110</b>	<b>138</b>	<b>110</b>	<b>111</b>	<b>114</b>	<b>102</b>	<b>94</b>	<b>104</b>	<b>98</b>	<b>104</b>	<b>103</b>	<b>158</b>	
(3)	TPB Base Rate (\$)	106	135	121	100	127	101	101	104	93	85	95	90	95	92	144	
(4)	Part 7 Base Rate (\$)	8	11	9	8	9	7	8	8	7	7	7	6	7	9	11	
(5)	UMP Base Rate (\$)	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	112	143	128	106	135	107	107	110	99	90	101	95	101	98	153	
(7)	2007 Part 7 x (1- 21.4%) (\$)	6	9	7	6	7	6	6	6	6	6	6	5	6	7	9	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	109	139	124	103	131	104	104	107	96	87	98	92	98	95	148	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	6	9	7	6	7	6	6	6	6	6	6	5	6	7	9	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	17,654	455	522	264	2,349	9,361	3,344	5,255	9,769	1,421	4,337	2,145	4,931	1,467	3,691	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1,529	51	8	3	63	133	159	94	133	24	85	30	61	92	65	
(12)	Loss Cost: (11) / (10) (\$)	87	112	16	10	27	14	48	18	14	17	20	14	12	63	18	
(13)	Per-Policy Expenses (\$)	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(15)	Avg Discount/Surcharge Factor	65.4%	65.4%	65.4%	65.4%	65.4%	65.4%	65.4%	65.4%	65.4%	65.4%	65.4%	65.4%	65.4%	65.4%	65.4%	
(16)	Adjusted Experience Rate (a) (\$)	160	199	52	44	69	49	100	55	48	53	58	49	47	124	55	
(17)	5 yrs Ultimate Claim Count (#)	63	2	1	0	4	6	4	9	4	4	1	4	3	3	5	
(18)	Credibility: sqrt [(17) / 11,000]	8%	1%	1%	0%	2%	2%	2%	3%	2%	2%	1%	2%	2%	2%	2%	
(19)	Indicated Rate (b) (\$)	113	140	123	103	130	103	104	106	95	86	98	91	97	95	146	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	112	139	123	102	129	102	103	105	94	86	97	91	97	95	145	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	17,654	455	522	264	2,349	9,361	3,344	5,255	9,769	1,421	4,337	2,145	4,931	1,467	3,691	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	7	0	0	0	1	4	1	3	5	0	2	1	2	1	2	
(23)	Loss Cost: (22) / (21) (\$)	0	1	0	0	1	0	0	1	0	0	1	0	0	0	1	
(24)	Per-Policy Expenses (\$)	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(26)	Avg Discount/Surcharge Factor	65.4%	65.4%	65.4%	65.4%	65.4%	65.4%	65.4%	65.4%	65.4%	65.4%	65.4%	65.4%	65.4%	65.4%	65.4%	
(27)	Adjusted Experience Rate (a) (\$)	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
(28)	5 yrs Ultimate Claim Count (#)	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	6	9	7	6	7	6	6	6	6	6	6	5	6	7	9	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	6	9	7	6	7	6	6	6	6	6	6	5	6	7	9	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>120</b>	<b>150</b>	<b>132</b>	<b>110</b>	<b>138</b>	<b>110</b>	<b>111</b>	<b>113</b>	<b>102</b>	<b>94</b>	<b>105</b>	<b>98</b>	<b>105</b>	<b>104</b>	<b>157</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>3.4%</b>	<b>1.4%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>-0.9%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>1.0%</b>	<b>0.0%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>-0.6%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 512 - Trailer - Towing In Classes 41X-46X(Exc 456,466)

		Territory			
		D-H	L-V	W-Y	Z
(1)	2006 Written Exposure (#)	3,352	2,256	564	2,511
<u>2007 Interim Base Rate</u>					
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>114</b>	<b>106</b>	<b>102</b>	<b>121</b>
(3)	TPB Base Rate (\$)	104	97	93	110
(4)	Part 7 Base Rate (\$)	8	7	7	8
(5)	UMP Base Rate (\$)	2	2	2	3
<u>Coverage Rate Adjustment</u>					
(6)	2007 TPB x (1+ 6.1%) (\$)	110	103	99	117
(7)	2007 Part 7 x (1- 21.4%) (\$)	6	6	6	6
(8)	TPB off-balanced: (6) x 0.969340 (\$)	107	100	96	113
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	6	6	6	6
<u>Rate Class/Territory Rate Adjustment (TPB)</u>					
(10)	5 yrs Ultimate Earned Exposures (#)	13,561	8,819	2,760	9,942
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	365	126	76	148
(12)	Loss Cost: (11) / (10) (\$)	27	14	27	15
(13)	Per-Policy Expenses (\$)	16.85	16.85	16.85	16.85
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00
(15)	Avg Discount/Surcharge Factor	58.1%	58.1%	58.1%	58.1%
(16)	Adjusted Experience Rate (a) (\$)	77	56	78	57
(17)	5 yrs Ultimate Claim Count (#)	32	12	7	15
(18)	Credibility: sqrt [(17) / 11,000]	5%	3%	3%	4%
(19)	Indicated Rate (b) (\$)	105	99	96	111
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	105	98	95	110
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>					
(21)	5 yrs Ultimate Earned Exposures (#)	13,561	8,819	2,760	9,942
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	6	5	1	12
(23)	Loss Cost: (22) / (21) (\$)	0	1	0	1
(24)	Per-Policy Expenses (\$)	1.95	1.95	1.95	1.95
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00
(26)	Avg Discount/Surcharge Factor	58.1%	58.1%	58.1%	58.1%
(27)	Adjusted Experience Rate (a) (\$)	4	5	4	6
(28)	5 yrs Ultimate Claim Count (#)	1	2	0	1
(29)	Credibility: sqrt [(28) / 11,000]	1%	1%	0%	1%
(30)	Indicated Rate (b) (\$)	6	6	6	6
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	6	6	6	6
<u>UMP Base Rate</u>					
(32)	2007 Interim Base Rate (\$)	2	2	2	3
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>113</b>	<b>106</b>	<b>103</b>	<b>119</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-0.9%</b>	<b>0.0%</b>	<b>1.0%</b>	<b>-1.7%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

where: TPB ULAE % = 8.8%      Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3%      Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4%      Capital Provision = 2.2%

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 513 - Trailer - Towing In Classes 456 & 466

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,974	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>149</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	138	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	146	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	142	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	51,571	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,462	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	48	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16.85	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(15)	Avg Discount/Surcharge Factor	53.5%	53.5%	53.5%	53.5%	53.5%	53.5%	53.5%	53.5%	53.5%	53.5%	53.5%	53.5%	53.5%	53.5%	53.5%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	123	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	137	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	11%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	140	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	139	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	51,571	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.95	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(26)	Avg Discount/Surcharge Factor	53.5%	53.5%	53.5%	53.5%	53.5%	53.5%	53.5%	53.5%	53.5%	53.5%	53.5%	53.5%	53.5%	53.5%	53.5%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>148</b>	
(34)	<b>Indicated Rate Adjustment %</b>																<b>-0.7%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 514 - Trailer - Towing In Classes 120 & 406

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	6,464	45	41	88	1,082	714	184	126	290	45	432	210	534	131	360	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>110</b>	<b>142</b>	<b>128</b>	<b>105</b>	<b>133</b>	<b>107</b>	<b>107</b>	<b>108</b>	<b>98</b>	<b>91</b>	<b>100</b>	<b>95</b>	<b>100</b>	<b>99</b>	<b>152</b>	
(3)	TPB Base Rate (\$)	100	130	117	96	122	98	98	99	90	82	91	87	91	89	138	
(4)	Part 7 Base Rate (\$)	8	10	9	7	9	7	7	7	6	7	7	6	7	8	11	
(5)	UMP Base Rate (\$)	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	106	138	124	102	129	104	104	105	95	87	97	92	97	94	146	
(7)	2007 Part 7 x (1- 21.4%) (\$)	6	8	7	6	7	6	6	6	5	6	6	5	6	6	9	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	103	134	120	99	125	101	101	102	92	84	94	89	94	91	142	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	6	8	7	6	7	6	6	6	5	6	6	5	6	6	9	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	25,004	202	185	94	2,004	2,622	764	587	1,124	228	1,687	834	2,219	526	1,965	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	547	573	5	3	45	58	12	13	14	3	25	11	37	6	37	
(12)	Loss Cost: (11) / (10) (\$)	22	2,828	27	33	23	22	15	22	13	11	15	14	17	12	19	
(13)	Per-Policy Expenses (\$)	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(15)	Avg Discount/Surcharge Factor	63.1%	63.1%	63.1%	63.1%	63.1%	63.1%	63.1%	63.1%	63.1%	63.1%	63.1%	63.1%	63.1%	63.1%	63.1%	
(16)	Adjusted Experience Rate (a) (\$)	63	4,518	72	81	64	64	53	63	49	46	52	50	55	48	59	
(17)	5 yrs Ultimate Claim Count (#)	78	2	1	1	3	4	0	1	0	0	0	0	5	0	9	
(18)	Credibility: sqrt [(17) / 11,000]	8%	1%	1%	1%	2%	2%	0%	1%	0%	0%	0%	0%	2%	0%	3%	
(19)	Indicated Rate (b) (\$)	100	193	120	99	124	100	101	102	92	84	94	89	93	91	140	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	99	192	119	98	123	100	100	101	91	83	93	88	93	90	139	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	25,004	202	185	94	2,004	2,622	764	587	1,124	228	1,687	834	2,219	526	1,965	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	26	0	0	0	1	1	0	0	1	0	1	0	1	0	1	
(23)	Loss Cost: (22) / (21) (\$)	1	1	1	1	1	1	1	1	0	0	1	0	0	1	1	
(24)	Per-Policy Expenses (\$)	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(26)	Avg Discount/Surcharge Factor	63.1%	63.1%	63.1%	63.1%	63.1%	63.1%	63.1%	63.1%	63.1%	63.1%	63.1%	63.1%	63.1%	63.1%	63.1%	
(27)	Adjusted Experience Rate (a) (\$)	5	5	4	5	4	4	4	4	4	4	4	4	4	4	4	
(28)	5 yrs Ultimate Claim Count (#)	2	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
(29)	Credibility: sqrt [(28) / 11,000]	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	
(30)	Indicated Rate (b) (\$)	6	8	7	6	7	6	6	6	5	6	6	5	6	6	9	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	6	8	7	6	7	6	6	6	5	6	6	5	6	6	9	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>107</b>	<b>202</b>	<b>128</b>	<b>106</b>	<b>132</b>	<b>108</b>	<b>108</b>	<b>109</b>	<b>98</b>	<b>91</b>	<b>101</b>	<b>95</b>	<b>101</b>	<b>98</b>	<b>151</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-2.7%</b>	<b>42.3%</b>	<b>0.0%</b>	<b>1.0%</b>	<b>-0.8%</b>	<b>0.9%</b>	<b>0.9%</b>	<b>0.9%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>1.0%</b>	<b>0.0%</b>	<b>1.0%</b>	<b>-1.0%</b>	<b>-0.7%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 550 - Trailer - Pleasure/Business/Commercial or U-Drive, <700 kg

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	25,210	2,846	705	516	9,057	23,439	7,902	3,028	6,486	2,506	2,107	9,499	14,492	2,314	665
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>23</b>	<b>26</b>	<b>27</b>	<b>23</b>	<b>25</b>	<b>23</b>	<b>24</b>	<b>24</b>	<b>23</b>	<b>22</b>	<b>22</b>	<b>23</b>	<b>23</b>	<b>23</b>	<b>28</b>
(3)	TPB Base Rate (\$)	18	20	22	18	20	18	19	19	18	17	17	18	18	18	22
(4)	Part 7 Base Rate (\$)	3	4	3	3	3	3	3	3	3	3	3	3	3	3	4
(5)	UMP Base Rate (\$)	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	19	21	23	19	21	19	20	20	19	18	18	19	19	19	23
(7)	2007 Part 7 x (1- 21.4%) (\$)	2	3	2	2	2	2	2	2	2	2	2	2	2	2	3
(8)	TPB off-balanced: (6) x 0.969340 (\$)	18	20	22	18	20	18	19	19	18	17	17	18	18	18	22
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	2	3	2	2	2	2	2	2	2	2	2	2	2	2	3
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	128,644	13,919	3,589	2,480	44,029	112,924	38,080	14,644	32,727	13,100	10,978	47,430	69,806	11,213	3,105
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	438	58	16	8	173	406	134	50	106	39	34	163	246	34	6
(12)	Loss Cost: (11) / (10) (\$)	3	4	4	3	4	4	4	3	3	3	3	3	4	3	2
(13)	Per-Policy Expenses (\$)	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(15)	Avg Discount/Surcharge Factor	97.7%	97.7%	97.7%	97.7%	97.7%	97.7%	97.7%	97.7%	97.7%	97.7%	97.7%	97.7%	97.7%	97.7%	97.7%
(16)	Adjusted Experience Rate (a) (\$)	22	23	23	22	22	22	22	22	22	22	22	22	22	22	21
(17)	5 yrs Ultimate Claim Count (#)	40	5	2	0	8	16	1	0	1	1	1	13	7	0	0
(18)	Credibility: sqrt [(17) / 11,000]	6%	2%	1%	0%	3%	4%	1%	0%	1%	1%	1%	3%	3%	0%	0%
(19)	Indicated Rate (b) (\$)	18	20	22	18	20	18	19	19	18	17	17	18	18	18	22
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	18	20	22	18	20	18	19	19	18	17	17	18	18	18	22
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	128,644	13,919	3,589	2,480	44,029	112,924	38,080	14,644	32,727	13,100	10,978	47,430	69,806	11,213	3,105
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	38	4	1	1	13	26	9	4	7	3	2	12	28	3	1
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(24)	Per-Policy Expenses (\$)	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(26)	Avg Discount/Surcharge Factor	97.7%	97.7%	97.7%	97.7%	97.7%	97.7%	97.7%	97.7%	97.7%	97.7%	97.7%	97.7%	97.7%	97.7%	97.7%
(27)	Adjusted Experience Rate (a) (\$)	2	2	2	2	2	2	2	2	2	2	2	2	3	2	2
(28)	5 yrs Ultimate Claim Count (#)	3	0	0	0	0	1	0	0	0	0	0	2	2	0	0
(29)	Credibility: sqrt [(28) / 11,000]	2%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	1%	1%	0%	0%
(30)	Indicated Rate (b) (\$)	2	3	2	2	2	2	2	2	2	2	2	2	2	2	3
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	2	3	2	2	2	2	2	2	2	2	2	2	2	2	3
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>22</b>	<b>25</b>	<b>26</b>	<b>22</b>	<b>24</b>	<b>22</b>	<b>23</b>	<b>23</b>	<b>22</b>	<b>21</b>	<b>21</b>	<b>22</b>	<b>22</b>	<b>22</b>	<b>27</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-4.3%</b>	<b>-3.8%</b>	<b>-3.7%</b>	<b>-4.3%</b>	<b>-4.0%</b>	<b>-4.3%</b>	<b>-4.2%</b>	<b>-4.2%</b>	<b>-4.3%</b>	<b>-4.5%</b>	<b>-4.5%</b>	<b>-4.3%</b>	<b>-4.3%</b>	<b>-4.3%</b>	<b>-3.6%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 551 - Trailer - Pleasure or U-Drive, 701 - 1400 kg (Type 4), All Weights (Type 6, Pleasure Use Only)

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	27,421	3,223	683	610	11,263	31,109	11,088	4,080	10,476	3,484	6,499	11,235	21,178	3,784	689	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>23</b>	<b>26</b>	<b>27</b>	<b>23</b>	<b>25</b>	<b>24</b>	<b>24</b>	<b>24</b>	<b>23</b>	<b>22</b>	<b>22</b>	<b>23</b>	<b>23</b>	<b>23</b>	<b>28</b>	
(3)	TPB Base Rate (\$)	18	20	22	18	20	19	19	19	18	17	17	18	18	18	22	
(4)	Part 7 Base Rate (\$)	3	4	3	3	3	3	3	3	3	3	3	3	3	3	4	
(5)	UMP Base Rate (\$)	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	19	21	23	19	21	20	20	20	19	18	18	19	19	19	23	
(7)	2007 Part 7 x (1- 21.4%) (\$)	2	3	2	2	2	2	2	2	2	2	2	2	2	2	3	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	18	20	22	18	20	19	19	19	18	17	17	18	18	18	22	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	2	3	2	2	2	2	2	2	2	2	2	2	2	2	3	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	117,124	13,278	2,747	2,612	45,979	127,223	46,918	16,483	43,150	15,253	25,148	47,648	87,904	16,232	2,358	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	646	59	11	9	195	555	192	186	189	48	91	169	334	55	10	
(12)	Loss Cost: (11) / (10) (\$)	6	4	4	4	4	4	4	11	4	3	4	4	4	3	4	
(13)	Per-Policy Expenses (\$)	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(15)	Avg Discount/Surcharge Factor	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	
(16)	Adjusted Experience Rate (a) (\$)	24	23	22	22	22	23	22	30	23	21	22	22	22	22	23	
(17)	5 yrs Ultimate Claim Count (#)	42	3	1	0	9	21	3	3	6	0	3	5	12	3	5	
(18)	Credibility: sqrt [(17) / 11,000]	6%	2%	1%	0%	3%	4%	2%	2%	2%	0%	2%	2%	3%	2%	2%	
(19)	Indicated Rate (b) (\$)	18	20	22	18	20	19	19	19	18	17	17	18	18	18	22	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	18	20	22	18	20	19	19	19	18	17	17	18	18	18	22	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	117,124	13,278	2,747	2,612	45,979	127,223	46,918	16,483	43,150	15,253	25,148	47,648	87,904	16,232	2,358	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	39	4	1	1	17	84	56	5	157	4	6	13	28	5	1	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	1	1	0	4	0	0	0	0	0	0	
(24)	Per-Policy Expenses (\$)	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(26)	Avg Discount/Surcharge Factor	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	
(27)	Adjusted Experience Rate (a) (\$)	2	2	2	2	2	3	3	2	6	2	2	2	2	2	2	
(28)	5 yrs Ultimate Claim Count (#)	4	0	0	0	1	5	2	0	3	1	0	1	2	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	2%	0%	0%	0%	1%	2%	1%	0%	2%	1%	0%	1%	1%	0%	0%	
(30)	Indicated Rate (b) (\$)	2	3	2	2	2	2	2	2	2	2	2	2	2	2	3	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	2	3	2	2	2	2	2	2	2	2	2	2	2	2	3	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>22</b>	<b>25</b>	<b>26</b>	<b>22</b>	<b>24</b>	<b>23</b>	<b>23</b>	<b>23</b>	<b>22</b>	<b>21</b>	<b>21</b>	<b>22</b>	<b>22</b>	<b>22</b>	<b>27</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-4.3%</b>	<b>-3.8%</b>	<b>-3.7%</b>	<b>-4.3%</b>	<b>-4.0%</b>	<b>-4.2%</b>	<b>-4.2%</b>	<b>-4.2%</b>	<b>-4.3%</b>	<b>-4.5%</b>	<b>-4.5%</b>	<b>-4.3%</b>	<b>-4.3%</b>	<b>-4.3%</b>	<b>-3.6%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense



Insurance Corporation of British Columbia

RATE CLASS 552 - Trailer - U-Drive, All Except Semi-Trailer & Pup (Type 6)

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	847	23	45	0	132	258	78	26	59	11	255	118	143	40	1,672	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>65</b>	<b>74</b>	<b>75</b>	<b>64</b>	<b>71</b>	<b>65</b>	<b>66</b>	<b>68</b>	<b>63</b>	<b>62</b>	<b>62</b>	<b>63</b>	<b>63</b>	<b>64</b>	<b>80</b>	
(3)	TPB Base Rate (\$)	57	65	67	57	63	58	59	60	56	55	55	56	56	56	71	
(4)	Part 7 Base Rate (\$)	6	7	6	5	6	5	5	6	5	5	5	5	5	6	7	
(5)	UMP Base Rate (\$)	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	60	69	71	60	67	62	63	64	59	58	58	59	59	59	75	
(7)	2007 Part 7 x (1- 21.4%) (\$)	5	6	5	4	5	4	4	5	4	4	4	4	4	5	6	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	58	67	69	58	65	60	61	62	57	56	56	57	57	57	73	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	5	6	5	4	5	4	4	5	4	4	4	4	4	5	6	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	7,637	115	186	15	465	1,189	392	130	355	74	980	568	885	185	4,666	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	32	1	17	0	18	9	4	1	2	1	6	5	6	1	33	
(12)	Loss Cost: (11) / (10) (\$)	4	13	92	4	40	7	11	10	7	7	6	9	7	5	7	
(13)	Per-Policy Expenses (\$)	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(15)	Avg Discount/Surcharge Factor	54.2%	54.2%	54.2%	54.2%	54.2%	54.2%	54.2%	54.2%	54.2%	54.2%	54.2%	54.2%	54.2%	54.2%	54.2%	
(16)	Adjusted Experience Rate (a) (\$)	41	57	203	41	107	47	53	51	45	46	44	49	45	42	46	
(17)	5 yrs Ultimate Claim Count (#)	4	0	1	0	1	0	1	0	0	0	0	0	0	0	3	
(18)	Credibility: sqrt [(17) / 11,000]	2%	0%	1%	0%	1%	0%	1%	0%	0%	0%	0%	0%	0%	0%	2%	
(19)	Indicated Rate (b) (\$)	58	67	70	58	65	60	61	62	57	56	56	57	57	57	73	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	57	67	70	58	65	60	61	62	57	56	56	57	57	57	72	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	7,637	115	186	15	465	1,189	392	130	355	74	980	568	885	185	4,666	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
(23)	Loss Cost: (22) / (21) (\$)	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
(24)	Per-Policy Expenses (\$)	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(26)	Avg Discount/Surcharge Factor	54.2%	54.2%	54.2%	54.2%	54.2%	54.2%	54.2%	54.2%	54.2%	54.2%	54.2%	54.2%	54.2%	54.2%	54.2%	
(27)	Adjusted Experience Rate (a) (\$)	4	5	4	4	5	4	4	5	4	4	4	5	4	4	4	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	5	6	5	4	5	4	4	5	4	4	4	4	4	5	6	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	5	6	5	4	5	4	4	5	4	4	4	4	4	5	6	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>64</b>	<b>75</b>	<b>77</b>	<b>64</b>	<b>72</b>	<b>66</b>	<b>67</b>	<b>69</b>	<b>63</b>	<b>62</b>	<b>62</b>	<b>63</b>	<b>63</b>	<b>64</b>	<b>80</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-1.5%</b>	<b>1.4%</b>	<b>2.7%</b>	<b>0.0%</b>	<b>1.4%</b>	<b>1.5%</b>	<b>1.5%</b>	<b>1.5%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 600 - Public/Airport/Charter Bus - Passenger Capacity 2 - 21, <160 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	262	2	9	1	34	100	36	7	11	10	17	119	70	21	7	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>3,145</b>	<b>2,792</b>	<b>3,455</b>	<b>1,937</b>	<b>2,661</b>	<b>1,850</b>	<b>1,654</b>	<b>2,151</b>	<b>1,862</b>	<b>1,766</b>	<b>1,848</b>	<b>1,759</b>	<b>1,856</b>	<b>2,003</b>	<b>4,148</b>	
(3)	TPB Base Rate (\$)	2,927	2,592	3,203	1,790	2,477	1,728	1,531	1,987	1,727	1,622	1,706	1,638	1,710	1,834	3,884	
(4)	Part 7 Base Rate (\$)	218	200	252	147	184	122	123	164	135	144	142	121	146	169	264	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	3,106	2,750	3,398	1,899	2,628	1,833	1,624	2,108	1,832	1,721	1,810	1,738	1,814	1,946	4,121	
(7)	2007 Part 7 x (1- 21.4%) (\$)	171	157	198	116	145	96	97	129	106	113	112	95	115	133	208	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	3,011	2,666	3,294	1,841	2,547	1,777	1,574	2,043	1,776	1,668	1,755	1,685	1,758	1,886	3,995	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	166	152	192	112	141	93	94	125	103	110	109	92	111	129	202	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	999	8	32	6	146	474	150	39	51	46	44	450	303	57	35	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	3,161	2	11	1	223	290	42	7	59	11	18	304	143	25	78	
(12)	Loss Cost: (11) / (10) (\$)	3,164	328	348	268	1,526	611	278	185	1,166	231	408	675	472	437	2,249	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	56.6%	56.6%	56.6%	56.6%	56.6%	56.6%	56.6%	56.6%	56.6%	56.6%	56.6%	56.6%	56.6%	56.6%	56.6%	
(16)	Adjusted Experience Rate (a) (\$)	5,711	698	733	593	2,816	1,197	609	445	2,179	526	839	1,311	952	891	4,093	
(17)	5 yrs Ultimate Claim Count (#)	186	0	1	0	45	50	8	0	10	4	2	48	25	4	10	
(18)	Credibility: sqrt [(17) / 11,000]	13%	0%	1%	0%	6%	7%	3%	0%	3%	2%	1%	7%	5%	2%	3%	
(19)	Indicated Rate (b) (\$)	3,362	2,666	3,268	1,841	2,564	1,738	1,548	2,043	1,788	1,646	1,742	1,660	1,719	1,867	3,998	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	3,340	2,648	3,247	1,829	2,547	1,726	1,538	2,030	1,777	1,635	1,731	1,649	1,708	1,854	3,972	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	999	8	32	6	146	474	150	39	51	46	44	450	303	57	35	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	107	0	0	0	16	23	2	0	0	0	0	6	14	1	0	
(23)	Loss Cost: (22) / (21) (\$)	107	12	11	10	109	48	11	7	8	8	8	12	47	18	10	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	56.6%	56.6%	56.6%	56.6%	56.6%	56.6%	56.6%	56.6%	56.6%	56.6%	56.6%	56.6%	56.6%	56.6%	56.6%	
(27)	Adjusted Experience Rate (a) (\$)	203	30	29	27	206	96	28	21	22	23	23	30	93	41	26	
(28)	5 yrs Ultimate Claim Count (#)	18	0	0	0	8	5	1	0	1	1	0	3	8	1	0	
(29)	Credibility: sqrt [(28) / 11,000]	4%	0%	0%	0%	3%	2%	1%	0%	1%	1%	0%	2%	3%	1%	0%	
(30)	Indicated Rate (b) (\$)	167	152	192	112	143	93	93	125	102	109	109	91	111	128	202	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	168	153	193	113	144	94	94	126	103	110	110	92	111	129	203	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>3,508</b>	<b>2,801</b>	<b>3,440</b>	<b>1,942</b>	<b>2,691</b>	<b>1,820</b>	<b>1,632</b>	<b>2,156</b>	<b>1,880</b>	<b>1,745</b>	<b>1,841</b>	<b>1,741</b>	<b>1,819</b>	<b>1,983</b>	<b>4,175</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>11.5%</b>	<b>0.3%</b>	<b>-0.4%</b>	<b>0.3%</b>	<b>1.1%</b>	<b>-1.6%</b>	<b>-1.3%</b>	<b>0.2%</b>	<b>1.0%</b>	<b>-1.2%</b>	<b>-0.4%</b>	<b>-1.0%</b>	<b>-2.0%</b>	<b>-1.0%</b>	<b>0.7%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 601 - Public/Airport/Charter Bus - Passenger Capacity 22 - 41, <160 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	264	0	2	0	3	24	4	2	2	2	0	18	10	3	1	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>4,643</b>	<b>4,211</b>	<b>5,253</b>	<b>3,150</b>	<b>4,002</b>	<b>2,801</b>	<b>2,756</b>	<b>3,554</b>	<b>3,046</b>	<b>2,732</b>	<b>2,874</b>	<b>2,755</b>	<b>2,915</b>	<b>3,052</b>	<b>6,339</b>	
(3)	TPB Base Rate (\$)	4,278	3,906	4,839	2,890	3,701	2,591	2,546	3,271	2,806	2,486	2,630	2,545	2,666	2,763	5,904	
(4)	Part 7 Base Rate (\$)	365	305	414	260	301	210	210	283	240	246	244	210	249	289	435	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	4,539	4,144	5,134	3,066	3,927	2,749	2,701	3,471	2,977	2,638	2,790	2,700	2,829	2,932	6,264	
(7)	2007 Part 7 x (1- 21.4%) (\$)	287	240	325	204	237	165	165	222	189	193	192	165	196	227	342	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	4,400	4,017	4,977	2,972	3,807	2,665	2,618	3,365	2,886	2,557	2,704	2,617	2,742	2,842	6,072	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	278	233	315	198	230	160	160	215	183	187	186	160	190	220	332	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	830	0	3	1	6	77	27	13	5	11	1	85	71	6	10	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1,940	0	1	0	4	41	6	4	1	3	0	617	18	2	7	
(12)	Loss Cost: (11) / (10) (\$)	2,339	0	403	298	644	529	218	288	211	257	323	7,214	258	312	717	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	54.0%	54.0%	54.0%	54.0%	54.0%	54.0%	54.0%	54.0%	54.0%	54.0%	54.0%	54.0%	54.0%	54.0%	54.0%	
(16)	Adjusted Experience Rate (a) (\$)	4,462	124	872	676	1,318	1,106	528	659	515	600	722	13,504	602	702	1,454	
(17)	5 yrs Ultimate Claim Count (#)	239	0	0	0	0	9	1	0	0	1	0	18	1	0	5	
(18)	Credibility: sqrt [(17) / 11,000]	15%	0%	0%	0%	0%	3%	1%	0%	0%	1%	0%	4%	1%	0%	2%	
(19)	Indicated Rate (b) (\$)	4,409	4,017	4,977	2,972	3,807	2,622	2,598	3,365	2,886	2,537	2,704	3,058	2,722	2,842	5,972	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	4,380	3,991	4,944	2,952	3,782	2,604	2,581	3,343	2,867	2,521	2,686	3,038	2,704	2,823	5,933	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	830	0	3	1	6	77	27	13	5	11	1	85	71	6	10	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	103	0	0	0	0	3	0	0	0	0	0	4	1	0	0	
(23)	Loss Cost: (22) / (21) (\$)	125	0	18	10	25	40	8	12	10	10	16	43	8	16	13	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	54.0%	54.0%	54.0%	54.0%	54.0%	54.0%	54.0%	54.0%	54.0%	54.0%	54.0%	54.0%	54.0%	54.0%	54.0%	
(27)	Adjusted Experience Rate (a) (\$)	246	8	43	27	56	85	24	31	27	28	38	90	23	39	32	
(28)	5 yrs Ultimate Claim Count (#)	44	0	0	0	0	1	0	0	0	0	0	3	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	6%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	2%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	276	233	315	198	230	159	160	215	183	187	186	159	190	220	332	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	278	234	317	199	231	160	161	216	184	188	187	160	191	221	334	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>4,658</b>	<b>4,225</b>	<b>5,261</b>	<b>3,151</b>	<b>4,013</b>	<b>2,764</b>	<b>2,742</b>	<b>3,559</b>	<b>3,051</b>	<b>2,709</b>	<b>2,873</b>	<b>3,198</b>	<b>2,895</b>	<b>3,044</b>	<b>6,267</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>0.3%</b>	<b>0.3%</b>	<b>0.2%</b>	<b>0.0%</b>	<b>0.3%</b>	<b>-1.3%</b>	<b>-0.5%</b>	<b>0.1%</b>	<b>0.2%</b>	<b>-0.8%</b>	<b>0.0%</b>	<b>16.1%</b>	<b>-0.7%</b>	<b>-0.3%</b>	<b>-1.1%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 602 - Public/Airport/Charter Bus - Passenger Capacity 42 & Over, <160 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	115	0	30	0	32	112	23	0	31	21	8	28	82	9	1	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>6,973</b>	<b>6,539</b>	<b>8,284</b>	<b>5,539</b>	<b>6,453</b>	<b>4,850</b>	<b>4,302</b>	<b>5,896</b>	<b>5,005</b>	<b>4,658</b>	<b>4,841</b>	<b>4,396</b>	<b>4,820</b>	<b>4,934</b>	<b>9,670</b>	
(3)	TPB Base Rate (\$)	6,373	5,992	7,577	5,111	5,940	4,486	3,957	5,434	4,620	4,253	4,415	4,054	4,397	4,454	8,928	
(4)	Part 7 Base Rate (\$)	600	547	707	428	513	364	345	462	385	405	426	342	423	480	742	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	6,762	6,358	8,039	5,423	6,302	4,760	4,198	5,765	4,902	4,512	4,684	4,301	4,665	4,726	9,473	
(7)	2007 Part 7 x (1- 21.4%) (\$)	472	430	556	336	403	286	271	363	303	318	335	269	332	377	583	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	6,555	6,163	7,793	5,257	6,109	4,614	4,069	5,588	4,752	4,374	4,540	4,169	4,522	4,581	9,183	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	458	417	539	326	391	277	263	352	294	308	325	261	322	365	565	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	439	18	143	0	141	550	129	1	145	95	42	114	403	45	14	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1,418	7	363	0	565	1,180	82	1	189	30	13	94	834	31	19	
(12)	Loss Cost: (11) / (10) (\$)	3,228	393	2,528	0	4,013	2,144	634	407	1,300	322	320	828	2,070	684	1,333	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	
(16)	Adjusted Experience Rate (a) (\$)	6,894	962	5,429	140	8,535	4,625	1,467	992	2,860	813	809	1,872	4,471	1,571	2,928	
(17)	5 yrs Ultimate Claim Count (#)	135	4	14	0	46	112	11	0	24	4	2	17	95	5	4	
(18)	Credibility: sqrt [(17) / 11,000]	11%	2%	4%	0%	6%	10%	3%	0%	5%	2%	1%	4%	9%	2%	2%	
(19)	Indicated Rate (b) (\$)	6,593	6,064	7,708	5,257	6,266	4,615	3,985	5,588	4,663	4,305	4,488	4,078	4,517	4,516	9,062	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	6,549	6,024	7,657	5,222	6,225	4,585	3,959	5,551	4,633	4,277	4,459	4,051	4,488	4,486	9,002	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	439	18	143	0	141	550	129	1	145	95	42	114	403	45	14	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	38	0	13	0	22	62	7	0	4	1	2	2	28	2	0	
(23)	Loss Cost: (22) / (21) (\$)	86	8	91	0	154	113	53	13	28	13	36	21	70	42	15	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	47.8%	
(27)	Adjusted Experience Rate (a) (\$)	194	27	206	9	341	252	124	37	70	36	86	54	159	101	42	
(28)	5 yrs Ultimate Claim Count (#)	28	0	7	0	26	58	6	0	7	1	4	2	37	4	0	
(29)	Credibility: sqrt [(28) / 11,000]	5%	0%	3%	0%	5%	7%	2%	0%	3%	1%	2%	1%	6%	2%	0%	
(30)	Indicated Rate (b) (\$)	445	417	531	326	389	275	260	352	288	305	320	258	313	360	565	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	447	419	534	328	391	277	261	354	290	307	322	260	314	362	568	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>6,996</b>	<b>6,443</b>	<b>8,191</b>	<b>5,550</b>	<b>6,616</b>	<b>4,862</b>	<b>4,220</b>	<b>5,905</b>	<b>4,923</b>	<b>4,584</b>	<b>4,781</b>	<b>4,311</b>	<b>4,802</b>	<b>4,848</b>	<b>9,570</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>0.3%</b>	<b>-1.5%</b>	<b>-1.1%</b>	<b>0.2%</b>	<b>2.5%</b>	<b>0.2%</b>	<b>-1.9%</b>	<b>0.2%</b>	<b>-1.6%</b>	<b>-1.6%</b>	<b>-1.2%</b>	<b>-1.9%</b>	<b>-0.4%</b>	<b>-1.7%</b>	<b>-1.0%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 603 - Public/Airport/Charter Bus, >= 500 buses & insured under fleetplan

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>10,458</b>	<b>9,809</b>	<b>12,426</b>	<b>8,308</b>	<b>9,680</b>	<b>7,274</b>	<b>6,453</b>	<b>8,845</b>	<b>7,507</b>	<b>6,987</b>	<b>7,260</b>	<b>6,595</b>	<b>7,230</b>	<b>7,400</b>	<b>14,504</b>	
(3)	TPB Base Rate (\$)	9,560	8,989	11,367	7,667	8,912	6,729	5,937	8,152	6,930	6,381	6,623	6,082	6,597	6,681	13,393	
(4)	Part 7 Base Rate (\$)	898	820	1,059	641	769	545	517	692	576	606	637	512	633	719	1,112	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	10,144	9,538	12,061	8,135	9,455	7,139	6,299	8,650	7,353	6,770	7,027	6,453	6,999	7,089	14,210	
(7)	2007 Part 7 x (1- 21.4%) (\$)	706	645	832	504	604	429	406	544	453	477	501	403	498	565	874	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	9,833	9,246	11,691	7,886	9,165	6,920	6,106	8,385	7,128	6,562	6,812	6,255	6,784	6,872	13,774	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	684	625	806	489	585	416	394	527	439	462	486	391	483	548	847	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
(16)	Adjusted Experience Rate (a) (\$)	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	9,833	9,246	11,691	7,886	9,165	6,920	6,106	8,385	7,128	6,562	6,812	6,255	6,784	6,872	13,774	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	9,768	9,185	11,614	7,834	9,105	6,874	6,066	8,330	7,081	6,519	6,767	6,214	6,739	6,827	13,683	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
(27)	Adjusted Experience Rate (a) (\$)	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	684	625	806	489	585	416	394	527	439	462	486	391	483	548	847	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	688	629	811	492	588	418	396	530	442	465	489	393	486	551	852	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>10,456</b>	<b>9,814</b>	<b>12,425</b>	<b>8,326</b>	<b>9,693</b>	<b>7,292</b>	<b>6,462</b>	<b>8,860</b>	<b>7,523</b>	<b>6,984</b>	<b>7,256</b>	<b>6,607</b>	<b>7,225</b>	<b>7,378</b>	<b>14,535</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.2%</b>	<b>0.1%</b>	<b>0.2%</b>	<b>0.1%</b>	<b>0.2%</b>	<b>0.2%</b>	<b>0.0%</b>	<b>-0.1%</b>	<b>0.2%</b>	<b>-0.1%</b>	<b>-0.3%</b>	<b>0.2%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 610 - BC Public/Airport/Charter Bus - Passenger Capacity 2 - 21, 161 - 550 km

		Territory			
		D-H	L-V	W-Y	Z
(1)	2006 Written Exposure (#)	74	80	17	1
<u>2007 Interim Base Rate</u>					
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>4,543</b>	<b>2,837</b>	<b>2,891</b>	<b>4,770</b>
(3)	TPB Base Rate (\$)	4,201	2,624	2,645	4,411
(4)	Part 7 Base Rate (\$)	342	213	246	359
(5)	UMP Base Rate (\$)	0	0	0	0
<u>Coverage Rate Adjustment</u>					
(6)	2007 TPB x (1+ 6.1%) (\$)	4,457	2,784	2,806	4,680
(7)	2007 Part 7 x (1- 21.4%) (\$)	269	167	193	282
(8)	TPB off-balanced: (6) x 0.969340 (\$)	4,320	2,699	2,720	4,537
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	261	162	187	273
<u>Rate Class/Territory Rate Adjustment (TPB)</u>					
(10)	5 yrs Ultimate Earned Exposures (#)	311	309	90	10
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	601	111	157	3
(12)	Loss Cost: (11) / (10) (\$)	1,931	361	1,737	279
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	55.7%	55.7%	55.7%	55.7%
(16)	Adjusted Experience Rate (a) (\$)	3,593	769	3,245	622
(17)	5 yrs Ultimate Claim Count (#)	96	14	5	0
(18)	Credibility: sqrt [(17) / 11,000]	9%	4%	2%	0%
(19)	Indicated Rate (b) (\$)	4,252	2,629	2,731	4,537
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	4,224	2,612	2,713	4,507
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>					
(21)	5 yrs Ultimate Earned Exposures (#)	311	309	90	10
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	19	4	1	0
(23)	Loss Cost: (22) / (21) (\$)	61	12	11	29
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	55.7%	55.7%	55.7%	55.7%
(27)	Adjusted Experience Rate (a) (\$)	121	30	29	62
(28)	5 yrs Ultimate Claim Count (#)	15	3	0	1
(29)	Credibility: sqrt [(28) / 11,000]	4%	2%	0%	1%
(30)	Indicated Rate (b) (\$)	256	160	187	271
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	257	161	188	273
<u>UMP Base Rate</u>					
(32)	2007 Interim Base Rate (\$)	0	0	0	0
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>4,481</b>	<b>2,773</b>	<b>2,901</b>	<b>4,780</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-1.4%</b>	<b>-2.3%</b>	<b>0.3%</b>	<b>0.2%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

where: TPB ULAE % = 8.8%      Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3%      Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4%      Capital Provision = 2.2%

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 611 - BC Public/Airport/Charter Bus - Passenger Capacity 22 - 41, 161 - 550 km

		Territory			
		D-H	L-V	W-Y	Z
(1)	2006 Written Exposure (#)	17	9	10	0
<u>2007 Interim Base Rate</u>					
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>5,137</b>	<b>3,281</b>	<b>3,289</b>	<b>5,394</b>
(3)	TPB Base Rate (\$)	4,745	3,026	3,028	4,983
(4)	Part 7 Base Rate (\$)	392	255	261	411
(5)	UMP Base Rate (\$)	0	0	0	0
<u>Coverage Rate Adjustment</u>					
(6)	2007 TPB x (1+ 6.1%) (\$)	5,034	3,211	3,213	5,287
(7)	2007 Part 7 x (1- 21.4%) (\$)	308	200	205	323
(8)	TPB off-balanced: (6) x 0.969340 (\$)	4,880	3,113	3,114	5,125
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	299	194	199	313
<u>Rate Class/Territory Rate Adjustment (TPB)</u>					
(10)	5 yrs Ultimate Earned Exposures (#)	39	35	31	0
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	39	11	25	0
(12)	Loss Cost: (11) / (10) (\$)	999	320	810	856
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	47.3%	47.3%	47.3%	47.3%
(16)	Adjusted Experience Rate (a) (\$)	2,257	819	1,857	1,954
(17)	5 yrs Ultimate Claim Count (#)	9	0	3	0
(18)	Credibility: sqrt [(17) / 11,000]	3%	0%	2%	0%
(19)	Indicated Rate (b) (\$)	4,804	3,113	3,093	5,125
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	4,772	3,093	3,073	5,091
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>					
(21)	5 yrs Ultimate Earned Exposures (#)	39	35	31	0
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1	0	1	0
(23)	Loss Cost: (22) / (21) (\$)	26	13	28	26
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	47.3%	47.3%	47.3%	47.3%
(27)	Adjusted Experience Rate (a) (\$)	66	37	71	66
(28)	5 yrs Ultimate Claim Count (#)	0	0	1	0
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	1%	0%
(30)	Indicated Rate (b) (\$)	299	194	198	313
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	301	195	199	315
<u>UMP Base Rate</u>					
(32)	2007 Interim Base Rate (\$)	0	0	0	0
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>5,073</b>	<b>3,288</b>	<b>3,272</b>	<b>5,406</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-1.2%</b>	<b>0.2%</b>	<b>-0.5%</b>	<b>0.2%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$

(b) Indicated Rate =  $\text{Credibility} \times \text{Adjusted Experience Rate} + (1 - \text{Credibility}) \times \text{Coveraged Adjusted Rate}$

where: TPB ULAE % = 8.8%      Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3%      Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4%      Capital Provision = 2.2%

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 612 - BC Public/Airport/Charter Bus - Passenger Capacity 42 & Over, 161 - 550 km

		Territory			
		D-H	L-V	W-Y	Z
(1)	2006 Written Exposure (#)	19	19	13	4
<u>2007 Interim Base Rate</u>					
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>7,551</b>	<b>4,306</b>	<b>4,517</b>	<b>7,928</b>
(3)	TPB Base Rate (\$)	7,007	3,948	4,142	7,357
(4)	Part 7 Base Rate (\$)	544	358	375	571
(5)	UMP Base Rate (\$)	0	0	0	0
<u>Coverage Rate Adjustment</u>					
(6)	2007 TPB x (1+ 6.1%) (\$)	7,434	4,189	4,395	7,806
(7)	2007 Part 7 x (1- 21.4%) (\$)	428	281	295	449
(8)	TPB off-balanced: (6) x 0.969340 (\$)	7,206	4,061	4,260	7,567
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	415	272	286	435
<u>Rate Class/Territory Rate Adjustment (TPB)</u>					
(10)	5 yrs Ultimate Earned Exposures (#)	42	79	40	15
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	46	33	27	11
(12)	Loss Cost: (11) / (10) (\$)	1,107	420	684	743
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	47.4%	47.4%	47.4%	47.4%
(16)	Adjusted Experience Rate (a) (\$)	2,479	1,029	1,586	1,710
(17)	5 yrs Ultimate Claim Count (#)	11	10	4	0
(18)	Credibility: sqrt [(17) / 11,000]	3%	3%	2%	0%
(19)	Indicated Rate (b) (\$)	7,053	3,969	4,208	7,567
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	7,007	3,943	4,180	7,517
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>					
(21)	5 yrs Ultimate Earned Exposures (#)	42	79	40	15
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1	1	1	0
(23)	Loss Cost: (22) / (21) (\$)	30	14	21	29
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	47.4%	47.4%	47.4%	47.4%
(27)	Adjusted Experience Rate (a) (\$)	75	40	55	72
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%
(30)	Indicated Rate (b) (\$)	415	272	286	435
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	417	274	288	438
<u>UMP Base Rate</u>					
(32)	2007 Interim Base Rate (\$)	0	0	0	0
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>7,424</b>	<b>4,217</b>	<b>4,468</b>	<b>7,955</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-1.7%</b>	<b>-2.1%</b>	<b>-1.1%</b>	<b>0.3%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

where: TPB ULAE % = 8.8%      Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3%      Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4%      Capital Provision = 2.2%

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense



Insurance Corporation of British Columbia

RATE CLASS 620 - CAN Public/Airport/Charter Bus - Passenger Capacity 2 - 21, 161 - 550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,409</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,039	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	370	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,407	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	291	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,211	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	282	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	92	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	59	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	645	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	53.2%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,338	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,079	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,039	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	92	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	53.2%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	282	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	284	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,323</b>	
(34)	<b>Indicated Rate Adjustment %</b>																<b>-1.3%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 621 - CAN Public/Airport/Charter Bus - Passenger Capacity 22 - 41, 161 - 550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,298</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,852	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	446	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,270	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	351	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,047	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	340	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	750	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	55.7%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,467	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,969	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,924	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	55.7%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	41	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	340	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	342	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,266</b>	
(34)	<b>Indicated Rate Adjustment %</b>																<b>-0.4%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 622 - CAN Public/Airport/Charter Bus - Passenger Capacity 42 & Over, 161 - 550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,252</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,712	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	540	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,182	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	424	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,931	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	411	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	768	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	45.2%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,848	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,846	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,795	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	45.2%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	50	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	411	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	413	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,208</b>	
(34)	<b>Indicated Rate Adjustment %</b>																<b>-0.5%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 630 - USA Public/Airport/Charter Bus - Passenger Capacity 2 - 21, 161 - 550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,229</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,854	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	375	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,211	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	295	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,021	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	286	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	89	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	73	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	817	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	54.5%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,623	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,882	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,843	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	89	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	54.5%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	38	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	286	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	288	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,131</b>	
(34)	<b>Indicated Rate Adjustment %</b>															<b>-1.6%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 631 - USA Public/Airport/Charter Bus - Passenger Capacity 22 - 41, 161 - 550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,415</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,969	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	446	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,394	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	351	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,167	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	340	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	176	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,138	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	55.4%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,411	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,245	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,198	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	157	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	55.4%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	301	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	339	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	341	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,539</b>	
(34)	<b>Indicated Rate Adjustment %</b>															<b>1.7%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 632 - USA Public/Airport/Charter Bus - Passenger Capacity 42 & Over, 161 - 550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,610</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,033	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	577	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,584	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	454	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,290	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	440	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	176	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	804	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,565	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	43.8%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,595	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	46	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	6%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,375	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,313	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	176	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	189	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	43.8%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	454	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	440	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	443	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,756</b>	
(34)	<b>Indicated Rate Adjustment %</b>																<b>1.5%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 640 - BC Public/Airport/Charter Bus - Passenger Capacity 2 - 21, >550 km

		Territory			
		D-H	L-V	W-Y	Z
(1)	2006 Written Exposure (#)	5	8	1	1
<u>2007 Interim Base Rate</u>					
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>5,322</b>	<b>3,523</b>	<b>3,330</b>	<b>5,588</b>
(3)	TPB Base Rate (\$)	4,911	3,266	3,064	5,157
(4)	Part 7 Base Rate (\$)	411	257	266	431
(5)	UMP Base Rate (\$)	0	0	0	0
<u>Coverage Rate Adjustment</u>					
(6)	2007 TPB x (1+ 6.1%) (\$)	5,211	3,465	3,251	5,472
(7)	2007 Part 7 x (1- 21.4%) (\$)	323	202	209	339
(8)	TPB off-balanced: (6) x 0.969340 (\$)	5,051	3,359	3,151	5,304
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	313	196	203	329
<u>Rate Class/Territory Rate Adjustment (TPB)</u>					
(10)	5 yrs Ultimate Earned Exposures (#)	13	33	8	4
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	77	39	2	6
(12)	Loss Cost: (11) / (10) (\$)	5,761	1,177	243	1,435
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	51.9%	51.9%	51.9%	51.9%
(16)	Adjusted Experience Rate (a) (\$)	11,241	2,399	597	2,896
(17)	5 yrs Ultimate Claim Count (#)	2	3	0	2
(18)	Credibility: sqrt [(17) / 11,000]	1%	2%	0%	1%
(19)	Indicated Rate (b) (\$)	5,137	3,343	3,151	5,271
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	5,103	3,321	3,130	5,237
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>					
(21)	5 yrs Ultimate Earned Exposures (#)	13	33	8	4
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0
(23)	Loss Cost: (22) / (21) (\$)	21	10	10	12
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	51.9%	51.9%	51.9%	51.9%
(27)	Adjusted Experience Rate (a) (\$)	50	29	28	32
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%
(30)	Indicated Rate (b) (\$)	313	196	203	329
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	315	197	204	331
<u>UMP Base Rate</u>					
(32)	2007 Interim Base Rate (\$)	0	0	0	0
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>5,418</b>	<b>3,518</b>	<b>3,334</b>	<b>5,568</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>1.8%</b>	<b>-0.1%</b>	<b>0.1%</b>	<b>-0.4%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE } \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

where: TPB ULAE % = 8.8%      Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3%      Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4%      Capital Provision = 2.2%

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 641 - BC Public/Airport/Charter Bus - Passenger Capacity 22 - 41, >550 km

		Territory			
		D-H	L-V	W-Y	Z
(1)	2006 Written Exposure (#)	0	8	0	0
<u>2007 Interim Base Rate</u>					
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>6,340</b>	<b>3,721</b>	<b>4,302</b>	<b>6,657</b>
(3)	TPB Base Rate (\$)	5,857	3,389	3,927	6,150
(4)	Part 7 Base Rate (\$)	483	332	375	507
(5)	UMP Base Rate (\$)	0	0	0	0
<u>Coverage Rate Adjustment</u>					
(6)	2007 TPB x (1+ 6.1%) (\$)	6,214	3,596	4,167	6,525
(7)	2007 Part 7 x (1- 21.4%) (\$)	380	261	295	399
(8)	TPB off-balanced: (6) x 0.969340 (\$)	6,023	3,486	4,039	6,325
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	368	253	286	387
<u>Rate Class/Territory Rate Adjustment (TPB)</u>					
(10)	5 yrs Ultimate Earned Exposures (#)	6	29	6	1
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	63	10	1	0
(12)	Loss Cost: (11) / (10) (\$)	11,267	345	190	358
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	46.6%	46.6%	46.6%	46.6%
(16)	Adjusted Experience Rate (a) (\$)	24,347	884	551	913
(17)	5 yrs Ultimate Claim Count (#)	2	0	0	0
(18)	Credibility: sqrt [(17) / 11,000]	1%	0%	0%	0%
(19)	Indicated Rate (b) (\$)	6,271	3,486	4,039	6,325
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	6,230	3,463	4,012	6,283
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>					
(21)	5 yrs Ultimate Earned Exposures (#)	6	29	6	1
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0
(23)	Loss Cost: (22) / (21) (\$)	12	16	8	11
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	46.6%	46.6%	46.6%	46.6%
(27)	Adjusted Experience Rate (a) (\$)	36	45	27	35
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%
(30)	Indicated Rate (b) (\$)	368	253	286	387
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	370	254	288	389
<u>UMP Base Rate</u>					
(32)	2007 Interim Base Rate (\$)	0	0	0	0
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>6,600</b>	<b>3,717</b>	<b>4,300</b>	<b>6,672</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>4.1%</b>	<b>-0.1%</b>	<b>0.0%</b>	<b>0.2%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

where: TPB ULAE % = 8.8%  
 TPB Investment Credit = 15.3%  
 Premium Tax = 4.4%

Part 7 ULAE % = 11.3%  
 Part 7 Investment Credit = 15.1%  
 Capital Provision = 2.2%

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense



Insurance Corporation of British Columbia

RATE CLASS 642 - BC Public/Airport/Charter Bus - Passenger Capacity 42 & Over, >550 km

		Territory			
		D-H	L-V	W-Y	Z
(1)	2006 Written Exposure (#)	9	17	3	1
<u>2007 Interim Base Rate</u>					
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>9,538</b>	<b>4,804</b>	<b>5,330</b>	<b>10,014</b>
(3)	TPB Base Rate (\$)	8,908	4,382	4,832	9,353
(4)	Part 7 Base Rate (\$)	630	422	498	661
(5)	UMP Base Rate (\$)	0	0	0	0
<u>Coverage Rate Adjustment</u>					
(6)	2007 TPB x (1+ 6.1%) (\$)	9,451	4,649	5,127	9,924
(7)	2007 Part 7 x (1- 21.4%) (\$)	495	332	391	520
(8)	TPB off-balanced: (6) x 0.969340 (\$)	9,161	4,506	4,970	9,620
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	480	322	379	504
<u>Rate Class/Territory Rate Adjustment (TPB)</u>					
(10)	5 yrs Ultimate Earned Exposures (#)	23	59	30	2
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	24	21	8	1
(12)	Loss Cost: (11) / (10) (\$)	1,013	357	248	390
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	43.7%	43.7%	43.7%	43.7%
(16)	Adjusted Experience Rate (a) (\$)	2,476	971	721	1,046
(17)	5 yrs Ultimate Claim Count (#)	0	4	0	0
(18)	Credibility: sqrt [(17) / 11,000]	0%	2%	0%	0%
(19)	Indicated Rate (b) (\$)	9,161	4,438	4,970	9,620
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	9,101	4,409	4,937	9,557
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>					
(21)	5 yrs Ultimate Earned Exposures (#)	23	59	30	2
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1	1	0	0
(23)	Loss Cost: (22) / (21) (\$)	34	15	11	14
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	43.7%	43.7%	43.7%	43.7%
(27)	Adjusted Experience Rate (a) (\$)	91	46	36	43
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%
(30)	Indicated Rate (b) (\$)	480	322	379	504
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	483	324	381	507
<u>UMP Base Rate</u>					
(32)	2007 Interim Base Rate (\$)	0	0	0	0
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>9,584</b>	<b>4,733</b>	<b>5,318</b>	<b>10,064</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>0.5%</b>	<b>-1.5%</b>	<b>-0.2%</b>	<b>0.5%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

where: TPB ULAE % = 8.8%      Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3%      Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4%      Capital Provision = 2.2%

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 650 - CAN Public/Airport/Charter Bus - Passenger Capacity 2 - 21, >550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,324</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,883	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	441	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,303	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	347	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,079	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	336	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	59	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	272	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,633	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	68.5%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,865	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,074	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,027	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	59	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	68.5%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	336	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	338	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,365</b>	
(34)	<b>Indicated Rate Adjustment %</b>																<b>0.6%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 651 - CAN Public/Airport/Charter Bus - Passenger Capacity 22 - 41, >550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,663</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,146	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	517	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,643	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	406	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,378	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	394	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	48	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	42	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	882	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	46.6%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,039	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,206	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,152	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	48	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	46.6%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	57	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	394	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	396	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,548</b>	
(34)	<b>Indicated Rate Adjustment %</b>																<b>-1.3%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 652 - CAN Public/Airport/Charter Bus - Passenger Capacity 42 & Over, >550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10,987</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,315	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	672	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,944	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	528	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,608	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	512	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	243	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	336	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,387	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	47.1%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,090	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	6%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,159	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,093	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	243	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	46	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	47.1%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	110	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	504	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	507	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10,600</b>	
(34)	<b>Indicated Rate Adjustment %</b>																<b>-3.5%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 660 - USA Public/Airport/Charter Bus - Passenger Capacity 2 - 21, >550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	37	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,457</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,014	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	443	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,442	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	348	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,214	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	337	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	182	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	192	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,054	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	52.5%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,138	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	4%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,990	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,944	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	182	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	41	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	52.5%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	89	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	334	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	336	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,280</b>	
(34)	<b>Indicated Rate Adjustment %</b>															<b>-2.4%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

Appendix 18 D

RATE CLASS 661 - USA Public/Airport/Charter Bus - Passenger Capacity 22 - 41, >550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,499</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,989	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	510	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,476	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	401	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,216	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	389	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	183	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	600	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,281	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	48.5%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,917	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	41	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	6%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,137	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,083	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	183	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	41	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	48.5%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	96	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	383	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	386	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,469</b>	
(34)	<b>Indicated Rate Adjustment %</b>															<b>-0.4%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 662 - USA Public/Airport/Charter Bus - Passenger Capacity 42 & Over, >550 km

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	309	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11,122</b>	
(3)	TPB Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,417	
(4)	Part 7 Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	705	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,052	
(7)	2007 Part 7 x (1- 21.4%) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	554	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,713	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	537	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,455	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,817	
(12)	Loss Cost: (11) / (10) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,310	
(13)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	46.9%	
(16)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,202	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	418	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	19%	
(19)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,028	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,962	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,455	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	268	
(23)	Loss Cost: (22) / (21) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	184	
(24)	Per-Policy Expenses (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	46.9%	
(27)	Adjusted Experience Rate (a) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	414	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	5%	
(30)	Indicated Rate (b) (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	531	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	534	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10,496</b>	
(34)	<b>Indicated Rate Adjustment %</b>																<b>-5.6%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 670 - School/Private Bus - Passenger Capacity 2 - 21

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	1,480	60	71	9	226	331	191	47	114	66	50	290	295	104	22	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,768</b>	<b>1,408</b>	<b>1,510</b>	<b>997</b>	<b>1,489</b>	<b>947</b>	<b>893</b>	<b>1,000</b>	<b>1,101</b>	<b>806</b>	<b>885</b>	<b>852</b>	<b>919</b>	<b>967</b>	<b>2,089</b>	
(3)	TPB Base Rate (\$)	1,659	1,301	1,384	925	1,388	888	832	918	1,035	735	814	792	846	882	1,957	
(4)	Part 7 Base Rate (\$)	109	107	126	72	101	59	61	82	66	71	71	60	73	85	132	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	1,760	1,380	1,468	981	1,473	942	883	974	1,098	780	864	840	898	936	2,076	
(7)	2007 Part 7 x (1- 21.4%) (\$)	86	84	99	57	79	46	48	64	52	56	56	47	57	67	104	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	1,706	1,338	1,423	951	1,428	913	856	944	1,064	756	838	814	870	907	2,012	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	83	81	96	55	77	45	47	62	50	54	54	46	55	65	101	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	7,131	265	295	50	1,030	1,418	905	236	643	349	209	1,365	1,415	407	89	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	7,331	75	72	6	618	460	99	45	175	117	28	1,008	547	57	157	
(12)	Loss Cost: (11) / (10) (\$)	1,028	284	245	114	600	325	110	190	272	334	132	739	387	140	1,766	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	54.8%	54.8%	54.8%	54.8%	54.8%	54.8%	54.8%	54.8%	54.8%	54.8%	54.8%	54.8%	54.8%	54.8%	54.8%	
(16)	Adjusted Experience Rate (a) (\$)	2,001	642	570	330	1,219	715	323	469	619	733	363	1,472	829	378	3,351	
(17)	5 yrs Ultimate Claim Count (#)	912	24	19	1	86	89	20	8	37	12	4	108	69	11	7	
(18)	Credibility: sqrt [(17) / 11,000]	29%	5%	4%	1%	9%	9%	4%	3%	6%	3%	2%	10%	8%	3%	3%	
(19)	Indicated Rate (b) (\$)	1,791	1,306	1,387	945	1,410	895	833	931	1,038	755	829	879	867	890	2,046	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	1,779	1,297	1,378	939	1,400	889	828	925	1,031	750	823	873	861	884	2,032	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	7,131	265	295	50	1,030	1,418	905	236	643	349	209	1,365	1,415	407	89	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	154	4	2	0	56	33	3	1	4	6	1	9	6	2	5	
(23)	Loss Cost: (22) / (21) (\$)	22	17	8	4	54	23	4	4	6	18	4	6	4	5	59	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	54.8%	54.8%	54.8%	54.8%	54.8%	54.8%	54.8%	54.8%	54.8%	54.8%	54.8%	54.8%	54.8%	54.8%	54.8%	
(27)	Adjusted Experience Rate (a) (\$)	49	40	23	16	110	52	15	16	20	43	16	20	16	17	119	
(28)	5 yrs Ultimate Claim Count (#)	103	1	0	1	10	9	2	0	4	3	0	4	3	1	2	
(29)	Credibility: sqrt [(28) / 11,000]	10%	1%	0%	1%	3%	3%	1%	0%	2%	2%	0%	2%	2%	1%	1%	
(30)	Indicated Rate (b) (\$)	80	81	96	55	78	45	47	62	49	54	54	46	54	65	101	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	80	81	97	55	78	45	47	62	50	54	54	46	55	65	102	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,859</b>	<b>1,378</b>	<b>1,475</b>	<b>994</b>	<b>1,478</b>	<b>934</b>	<b>875</b>	<b>987</b>	<b>1,081</b>	<b>804</b>	<b>877</b>	<b>919</b>	<b>916</b>	<b>949</b>	<b>2,134</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>5.1%</b>	<b>-2.1%</b>	<b>-2.3%</b>	<b>-0.3%</b>	<b>-0.7%</b>	<b>-1.4%</b>	<b>-2.0%</b>	<b>-1.3%</b>	<b>-1.8%</b>	<b>-0.2%</b>	<b>-0.9%</b>	<b>7.9%</b>	<b>-0.3%</b>	<b>-1.9%</b>	<b>2.2%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense



Insurance Corporation of British Columbia

RATE CLASS 671 - School/Private Bus - Passenger Capacity 22 - 41

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	183	13	14	7	22	51	29	8	23	23	7	59	45	15	4	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>2,821</b>	<b>2,407</b>	<b>2,588</b>	<b>1,721</b>	<b>2,311</b>	<b>1,586</b>	<b>1,530</b>	<b>1,728</b>	<b>1,614</b>	<b>1,389</b>	<b>1,523</b>	<b>1,430</b>	<b>1,645</b>	<b>1,676</b>	<b>3,424</b>	
(3)	TPB Base Rate (\$)	2,631	2,216	2,361	1,590	2,144	1,479	1,420	1,580	1,495	1,261	1,395	1,322	1,511	1,522	3,185	
(4)	Part 7 Base Rate (\$)	190	191	227	131	167	107	110	148	119	128	128	108	134	154	239	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	2,791	2,351	2,505	1,687	2,275	1,569	1,507	1,676	1,586	1,338	1,480	1,403	1,603	1,615	3,379	
(7)	2007 Part 7 x (1- 21.4%) (\$)	149	150	178	103	131	84	86	116	94	101	101	85	105	121	188	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	2,705	2,279	2,428	1,635	2,205	1,521	1,461	1,625	1,537	1,297	1,435	1,360	1,554	1,565	3,275	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	144	145	173	100	127	81	83	112	91	98	98	82	102	117	182	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	807	41	61	45	122	278	117	35	104	88	54	287	243	77	28	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	688	17	38	9	39	572	68	6	18	40	9	92	37	12	6	
(12)	Loss Cost: (11) / (10) (\$)	852	423	625	212	322	2,059	580	168	174	448	171	320	154	158	233	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	
(16)	Adjusted Experience Rate (a) (\$)	1,791	954	1,348	543	758	4,143	1,261	458	469	1,004	462	754	430	439	584	
(17)	5 yrs Ultimate Claim Count (#)	76	3	8	1	4	7	3	0	3	2	1	26	5	1	0	
(18)	Credibility: sqrt [(17) / 11,000]	8%	2%	3%	1%	2%	3%	2%	0%	2%	1%	1%	5%	2%	1%	0%	
(19)	Indicated Rate (b) (\$)	2,629	2,257	2,399	1,625	2,177	1,587	1,458	1,625	1,519	1,293	1,426	1,330	1,530	1,554	3,275	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	2,612	2,242	2,383	1,614	2,163	1,577	1,448	1,614	1,509	1,285	1,416	1,322	1,520	1,544	3,253	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	807	41	61	45	122	278	117	35	104	88	54	287	243	77	28	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	12	0	1	0	10	19	1	0	2	1	0	3	1	0	0	
(23)	Loss Cost: (22) / (21) (\$)	15	10	12	9	84	67	5	7	15	6	6	9	6	6	8	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	51.4%	
(27)	Adjusted Experience Rate (a) (\$)	40	30	33	26	177	144	18	24	39	21	21	26	20	21	25	
(28)	5 yrs Ultimate Claim Count (#)	4	0	0	1	2	3	0	0	2	0	0	1	1	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	2%	0%	0%	1%	1%	2%	0%	0%	1%	0%	0%	1%	1%	0%	0%	
(30)	Indicated Rate (b) (\$)	142	145	173	99	128	82	83	112	90	98	98	81	101	117	182	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	143	146	174	100	128	83	83	113	91	99	99	82	102	118	183	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>2,755</b>	<b>2,388</b>	<b>2,557</b>	<b>1,714</b>	<b>2,291</b>	<b>1,660</b>	<b>1,531</b>	<b>1,727</b>	<b>1,600</b>	<b>1,384</b>	<b>1,515</b>	<b>1,404</b>	<b>1,622</b>	<b>1,662</b>	<b>3,436</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-2.3%</b>	<b>-0.8%</b>	<b>-1.2%</b>	<b>-0.4%</b>	<b>-0.9%</b>	<b>4.7%</b>	<b>0.1%</b>	<b>-0.1%</b>	<b>-0.9%</b>	<b>-0.4%</b>	<b>-0.5%</b>	<b>-1.8%</b>	<b>-1.4%</b>	<b>-0.8%</b>	<b>0.4%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE } \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 672 - School/Private Bus - Passenger Capacity 42 & Over

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	254	15	13	24	168	370	185	82	144	80	137	117	194	40	15
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>2,995</b>	<b>2,695</b>	<b>2,998</b>	<b>1,920</b>	<b>2,542</b>	<b>1,764</b>	<b>1,707</b>	<b>1,987</b>	<b>1,751</b>	<b>1,586</b>	<b>1,741</b>	<b>1,647</b>	<b>1,956</b>	<b>1,968</b>	<b>3,822</b>
(3)	TPB Base Rate (\$)	2,760	2,459	2,717	1,758	2,339	1,631	1,571	1,804	1,603	1,428	1,581	1,514	1,794	1,777	3,527
(4)	Part 7 Base Rate (\$)	235	236	281	162	203	133	136	183	148	158	160	133	162	191	295
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	2,928	2,609	2,883	1,865	2,482	1,730	1,667	1,914	1,701	1,515	1,677	1,606	1,903	1,885	3,742
(7)	2007 Part 7 x (1- 21.4%) (\$)	185	185	221	127	160	105	107	144	116	124	126	105	127	150	232
(8)	TPB off-balanced: (6) x 0.969340 (\$)	2,838	2,529	2,795	1,808	2,406	1,677	1,616	1,855	1,649	1,469	1,626	1,557	1,845	1,827	3,627
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	179	179	214	123	155	102	104	140	112	120	122	102	123	145	225
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	1,194	71	41	123	818	1,774	945	428	720	384	618	590	981	187	55
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	968	14	13	16	761	778	136	59	121	261	109	223	203	37	23
(12)	Loss Cost: (11) / (10) (\$)	811	200	322	126	931	438	144	137	168	679	177	379	207	196	422
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	43.4%	43.4%	43.4%	43.4%	43.4%	43.4%	43.4%	43.4%	43.4%	43.4%	43.4%	43.4%	43.4%	43.4%	43.4%
(16)	Adjusted Experience Rate (a) (\$)	2,022	615	895	445	2,298	1,164	486	470	541	1,720	561	1,027	630	605	1,127
(17)	5 yrs Ultimate Claim Count (#)	185	1	0	0	42	53	19	4	16	11	9	33	31	5	2
(18)	Credibility: sqrt [(17) / 11,000]	13%	1%	0%	0%	6%	7%	4%	2%	4%	3%	3%	5%	5%	2%	1%
(19)	Indicated Rate (b) (\$)	2,732	2,511	2,795	1,808	2,399	1,641	1,570	1,829	1,607	1,477	1,595	1,528	1,780	1,801	3,593
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	2,714	2,494	2,777	1,796	2,384	1,631	1,559	1,817	1,596	1,467	1,585	1,518	1,769	1,789	3,569
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	1,194	71	41	123	818	1,774	945	428	720	384	618	590	981	187	55
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	13	1	1	1	48	15	7	2	7	11	5	9	6	1	1
(23)	Loss Cost: (22) / (21) (\$)	11	8	16	5	58	8	8	5	9	27	9	16	6	7	15
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	43.4%	43.4%	43.4%	43.4%	43.4%	43.4%	43.4%	43.4%	43.4%	43.4%	43.4%	43.4%	43.4%	43.4%	43.4%
(27)	Adjusted Experience Rate (a) (\$)	37	29	48	23	148	30	28	23	33	76	31	48	25	27	46
(28)	5 yrs Ultimate Claim Count (#)	8	0	0	0	8	7	4	0	6	1	1	4	1	0	0
(29)	Credibility: sqrt [(28) / 11,000]	3%	0%	0%	0%	3%	3%	2%	0%	2%	1%	1%	2%	1%	0%	0%
(30)	Indicated Rate (b) (\$)	175	179	214	123	155	100	103	140	110	120	121	101	122	145	225
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	176	180	215	124	156	101	103	141	111	120	122	102	123	146	226
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>2,890</b>	<b>2,674</b>	<b>2,992</b>	<b>1,920</b>	<b>2,540</b>	<b>1,732</b>	<b>1,662</b>	<b>1,958</b>	<b>1,707</b>	<b>1,587</b>	<b>1,707</b>	<b>1,620</b>	<b>1,892</b>	<b>1,935</b>	<b>3,795</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-3.5%</b>	<b>-0.8%</b>	<b>-0.2%</b>	<b>0.0%</b>	<b>-0.1%</b>	<b>-1.8%</b>	<b>-2.6%</b>	<b>-1.5%</b>	<b>-2.5%</b>	<b>0.1%</b>	<b>-2.0%</b>	<b>-1.6%</b>	<b>-3.3%</b>	<b>-1.7%</b>	<b>-0.7%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 680 - Religious Bus - Passenger Capacity 2 - 21

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	87	1	1	1	18	21	3	1	3	6	1	8	11	0	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>1,288</b>	<b>1,075</b>	<b>1,149</b>	<b>840</b>	<b>1,044</b>	<b>733</b>	<b>745</b>	<b>875</b>	<b>743</b>	<b>638</b>	<b>716</b>	<b>682</b>	<b>762</b>	<b>815</b>	<b>1,364</b>	
(3)	TPB Base Rate (\$)	1,197	994	1,047	778	965	682	691	805	687	578	652	631	700	742	1,257	
(4)	Part 7 Base Rate (\$)	91	81	102	62	79	51	54	70	56	60	64	51	62	73	107	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	1,270	1,055	1,111	825	1,024	724	733	854	729	613	692	669	743	787	1,334	
(7)	2007 Part 7 x (1- 21.4%) (\$)	72	64	80	49	62	40	42	55	44	47	50	40	49	57	84	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	1,231	1,023	1,077	800	993	702	711	828	707	594	671	648	720	763	1,293	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	70	62	78	47	60	39	41	53	43	46	48	39	47	55	81	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	452	4	2	3	111	107	14	9	24	28	8	41	40	5	1	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	181	2	0	0	18	11	1	5	1	9	0	7	3	0	0	
(12)	Loss Cost: (11) / (10) (\$)	401	449	218	94	165	101	101	570	63	329	47	183	80	55	155	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	59.8%	59.8%	59.8%	59.8%	59.8%	59.8%	59.8%	59.8%	59.8%	59.8%	59.8%	59.8%	59.8%	59.8%	59.8%	
(16)	Adjusted Experience Rate (a) (\$)	783	864	476	269	388	281	281	1,066	217	663	191	419	247	203	371	
(17)	5 yrs Ultimate Claim Count (#)	48	1	0	0	4	2	0	1	0	2	0	2	1	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	7%	1%	0%	0%	2%	1%	0%	1%	0%	1%	0%	1%	1%	0%	0%	
(19)	Indicated Rate (b) (\$)	1,201	1,021	1,077	800	981	696	711	830	707	595	671	645	715	763	1,293	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	1,193	1,015	1,070	795	975	692	706	825	702	591	667	641	711	758	1,284	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	452	4	2	3	111	107	14	9	24	28	8	41	40	5	1	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	57	0	0	0	6	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	125	3	10	4	59	2	4	2	2	3	2	2	3	2	5	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	59.8%	59.8%	59.8%	59.8%	59.8%	59.8%	59.8%	59.8%	59.8%	59.8%	59.8%	59.8%	59.8%	59.8%	59.8%	
(27)	Adjusted Experience Rate (a) (\$)	224	13	25	14	109	12	14	12	12	13	11	12	13	12	16	
(28)	5 yrs Ultimate Claim Count (#)	6	0	0	0	1	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	2%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	74	62	78	47	60	39	41	53	43	46	48	39	47	55	81	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	74	62	78	47	61	39	41	53	43	46	48	39	47	55	81	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>1,267</b>	<b>1,077</b>	<b>1,148</b>	<b>842</b>	<b>1,036</b>	<b>731</b>	<b>747</b>	<b>878</b>	<b>745</b>	<b>637</b>	<b>715</b>	<b>680</b>	<b>758</b>	<b>813</b>	<b>1,365</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-1.6%</b>	<b>0.2%</b>	<b>-0.1%</b>	<b>0.2%</b>	<b>-0.8%</b>	<b>-0.3%</b>	<b>0.3%</b>	<b>0.3%</b>	<b>0.3%</b>	<b>-0.2%</b>	<b>-0.1%</b>	<b>-0.3%</b>	<b>-0.5%</b>	<b>-0.2%</b>	<b>0.1%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 681 - Religious Bus - Passenger Capacity 22 - 41

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	14	0	0	0	3	7	1	1	1	2	0	2	1	0	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>2,249</b>	<b>1,804</b>	<b>2,057</b>	<b>1,457</b>	<b>1,848</b>	<b>1,271</b>	<b>1,359</b>	<b>1,412</b>	<b>1,323</b>	<b>1,311</b>	<b>1,359</b>	<b>1,239</b>	<b>1,319</b>	<b>1,533</b>	<b>2,379</b>	
(3)	TPB Base Rate (\$)	2,092	1,676	1,884	1,351	1,713	1,185	1,263	1,293	1,222	1,194	1,245	1,147	1,214	1,410	2,197	
(4)	Part 7 Base Rate (\$)	157	128	173	106	135	86	96	119	101	117	114	92	105	123	182	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	2,220	1,778	1,999	1,433	1,817	1,257	1,340	1,372	1,297	1,267	1,321	1,217	1,288	1,496	2,331	
(7)	2007 Part 7 x (1- 21.4%) (\$)	123	101	136	83	106	68	75	94	79	92	90	72	83	97	143	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	2,152	1,723	1,938	1,389	1,761	1,218	1,299	1,330	1,257	1,228	1,280	1,180	1,249	1,450	2,260	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	119	98	132	80	103	66	73	91	77	89	87	70	80	94	139	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	67	0	2	1	25	30	4	4	9	5	0	14	4	0	0	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	23	0	0	0	4	4	1	4	1	1	0	5	1	0	0	
(12)	Loss Cost: (11) / (10) (\$)	340	0	109	59	169	131	248	853	156	129	0	317	137	0	0	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	
(16)	Adjusted Experience Rate (a) (\$)	662	109	287	205	384	322	513	1,498	362	319	109	624	333	109	109	
(17)	5 yrs Ultimate Claim Count (#)	3	0	0	0	0	0	0	2	0	0	0	1	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	2%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	2,127	1,723	1,938	1,389	1,761	1,218	1,299	1,332	1,257	1,228	1,280	1,175	1,249	1,450	2,260	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	2,113	1,712	1,925	1,380	1,749	1,210	1,290	1,324	1,249	1,220	1,272	1,167	1,241	1,440	2,245	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	67	0	2	1	25	30	4	4	9	5	0	14	4	0	0	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	8	0	4	2	6	4	9	4	6	6	0	4	6	0	0	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	61.4%	
(27)	Adjusted Experience Rate (a) (\$)	21	7	14	11	17	15	22	14	17	17	7	14	17	7	7	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	119	98	132	80	103	66	73	91	77	89	87	70	80	94	139	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	120	99	133	80	104	66	73	92	77	90	88	70	80	95	140	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>2,233</b>	<b>1,811</b>	<b>2,058</b>	<b>1,460</b>	<b>1,853</b>	<b>1,276</b>	<b>1,363</b>	<b>1,416</b>	<b>1,326</b>	<b>1,310</b>	<b>1,360</b>	<b>1,237</b>	<b>1,321</b>	<b>1,535</b>	<b>2,385</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-0.7%</b>	<b>0.4%</b>	<b>0.0%</b>	<b>0.2%</b>	<b>0.3%</b>	<b>0.4%</b>	<b>0.3%</b>	<b>0.3%</b>	<b>0.2%</b>	<b>-0.1%</b>	<b>0.1%</b>	<b>-0.2%</b>	<b>0.2%</b>	<b>0.1%</b>	<b>0.3%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 682 - Religious Bus - Passenger Capacity 42 & Over

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	17	1	0	1	5	16	0	4	3	0	3	1	10	0	1	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>2,597</b>	<b>2,131</b>	<b>2,347</b>	<b>1,830</b>	<b>2,183</b>	<b>1,499</b>	<b>1,605</b>	<b>1,632</b>	<b>1,523</b>	<b>1,550</b>	<b>1,432</b>	<b>1,356</b>	<b>1,543</b>	<b>1,814</b>	<b>2,750</b>	
(3)	TPB Base Rate (\$)	2,407	1,973	2,134	1,695	2,017	1,393	1,487	1,486	1,405	1,405	1,305	1,250	1,413	1,661	2,527	
(4)	Part 7 Base Rate (\$)	190	158	213	135	166	106	118	146	118	145	127	106	130	153	223	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	2,554	2,093	2,264	1,798	2,140	1,478	1,578	1,577	1,491	1,491	1,385	1,326	1,499	1,762	2,681	
(7)	2007 Part 7 x (1- 21.4%) (\$)	149	124	167	106	130	83	93	115	93	114	100	83	102	120	175	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	2,476	2,029	2,195	1,743	2,074	1,433	1,530	1,529	1,445	1,445	1,343	1,285	1,453	1,708	2,599	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	144	120	162	103	126	80	90	111	90	111	97	80	99	116	170	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	76	2	2	1	23	74	0	16	18	1	11	9	36	2	3	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	28	1	0	0	4	11	0	3	2	0	2	1	7	0	1	
(12)	Loss Cost: (11) / (10) (\$)	365	409	72	389	184	152	0	181	125	23	142	77	184	200	372	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	
(16)	Adjusted Experience Rate (a) (\$)	746	821	239	787	433	377	115	427	331	155	360	249	433	460	758	
(17)	5 yrs Ultimate Claim Count (#)	3	0	0	0	1	0	0	0	0	0	0	0	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	2%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	2,447	2,029	2,195	1,743	2,058	1,433	1,530	1,529	1,445	1,445	1,343	1,285	1,453	1,708	2,599	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	2,431	2,016	2,181	1,732	2,045	1,424	1,520	1,519	1,435	1,435	1,334	1,277	1,443	1,697	2,582	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	76	2	2	1	23	74	0	16	18	1	11	9	36	2	3	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	9	16	3	15	7	5	0	8	5	1	7	3	8	8	15	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	58.0%	
(27)	Adjusted Experience Rate (a) (\$)	24	37	13	34	20	17	8	23	16	9	19	13	22	22	35	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	144	120	162	103	126	80	90	111	90	111	97	80	99	116	170	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	145	121	163	104	127	80	91	112	91	112	98	80	100	117	171	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>2,576</b>	<b>2,137</b>	<b>2,344</b>	<b>1,836</b>	<b>2,172</b>	<b>1,504</b>	<b>1,611</b>	<b>1,631</b>	<b>1,526</b>	<b>1,547</b>	<b>1,432</b>	<b>1,357</b>	<b>1,543</b>	<b>1,814</b>	<b>2,753</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-0.8%</b>	<b>0.3%</b>	<b>-0.1%</b>	<b>0.3%</b>	<b>-0.5%</b>	<b>0.3%</b>	<b>0.4%</b>	<b>-0.1%</b>	<b>0.2%</b>	<b>-0.2%</b>	<b>0.0%</b>	<b>0.1%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.1%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 690 - Taxi - All Other

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	740	26	0	0	131	195	23	0	74	73	28	255	71	14	3
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>15,515</b>	<b>7,389</b>	<b>0</b>	<b>0</b>	<b>6,783</b>	<b>6,141</b>	<b>5,753</b>	<b>0</b>	<b>5,287</b>	<b>4,751</b>	<b>5,175</b>	<b>6,704</b>	<b>5,741</b>	<b>6,094</b>	<b>16,292</b>
(3)	TPB Base Rate (\$)	14,462	6,780	0	0	6,270	5,634	5,346	0	4,859	4,345	4,774	6,106	5,307	5,610	15,186
(4)	Part 7 Base Rate (\$)	1,053	609	0	0	513	507	407	0	428	406	401	598	434	484	1,106
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	15,344	7,194	0	0	6,652	5,978	5,672	0	5,155	4,610	5,065	6,478	5,631	5,952	16,112
(7)	2007 Part 7 x (1- 21.4%) (\$)	828	479	0	0	403	399	320	0	336	319	315	470	341	380	869
(8)	TPB off-balanced: (6) x 0.969340 (\$)	14,874	6,973	0	0	6,448	5,795	5,498	0	4,997	4,469	4,910	6,279	5,458	5,770	15,618
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	803	464	0	0	391	387	310	0	326	309	305	456	331	368	842
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	3,735	111	0	0	577	822	111	0	360	368	128	1,201	320	65	13
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	32,718	417	0	0	1,623	3,455	177	0	589	625	231	3,533	1,338	62	107
(12)	Loss Cost: (11) / (10) (\$)	8,760	3,744	0	0	2,810	4,202	1,589	0	1,638	1,699	1,809	2,941	4,179	965	8,165
(13)	Per-Policy Expenses (\$)	82.43	82.43	0.00	0.00	82.43	82.43	82.43	0.00	82.43	82.43	82.43	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	20.03	0.00	0.00	20.03	20.03	20.03	0.00	20.03	20.03	20.03	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	52.0%	52.0%	52.0%	52.0%	52.0%	52.0%	52.0%	52.0%	52.0%	52.0%	52.0%	52.0%	52.0%	52.0%	52.0%
(16)	Adjusted Experience Rate (a) (\$)	17,002	7,341	0	0	5,542	8,221	3,189	0	3,283	3,401	3,612	5,794	8,179	1,988	15,856
(17)	5 yrs Ultimate Claim Count (#)	3,058	39	0	0	179	226	8	0	87	44	32	464	74	8	11
(18)	Credibility: sqrt [(17) / 11,000]	53%	6%	0%	0%	13%	14%	3%	0%	9%	5%	21%	8%	3%	3%	
(19)	Indicated Rate (b) (\$)	15,996	6,995	0	0	6,332	6,143	5,435	0	4,845	4,402	4,840	6,179	5,681	5,667	15,626
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	15,891	6,949	0	0	6,291	6,102	5,399	0	4,813	4,373	4,809	6,139	5,644	5,630	15,523
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	3,735	111	0	0	577	822	111	0	360	368	128	1,201	320	65	13
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	2,108	48	0	0	160	548	27	0	42	84	9	201	25	34	3
(23)	Loss Cost: (22) / (21) (\$)	564	429	0	0	277	666	245	0	116	229	70	167	77	522	198
(24)	Per-Policy Expenses (\$)	6.51	6.51	0.00	0.00	6.51	6.51	6.51	0.00	6.51	6.51	6.51	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	2.29	0.00	0.00	2.29	2.29	2.29	0.00	2.29	2.29	2.29	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	52.0%	52.0%	52.0%	52.0%	52.0%	52.0%	52.0%	52.0%	52.0%	52.0%	52.0%	52.0%	52.0%	52.0%	52.0%
(27)	Adjusted Experience Rate (a) (\$)	1,127	858	0	0	558	1,328	494	0	239	462	147	340	160	1,042	400
(28)	5 yrs Ultimate Claim Count (#)	1,244	26	0	0	78	96	3	0	25	16	4	156	28	6	4
(29)	Credibility: sqrt [(28) / 11,000]	34%	5%	0%	0%	8%	9%	2%	0%	5%	4%	2%	12%	5%	2%	2%
(30)	Indicated Rate (b) (\$)	912	483	0	0	405	475	313	0	322	315	302	442	322	384	834
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	917	486	0	0	407	478	315	0	324	317	304	445	324	386	838
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>16,808</b>	<b>7,435</b>	<b>0</b>	<b>0</b>	<b>6,698</b>	<b>6,580</b>	<b>5,714</b>	<b>0</b>	<b>5,137</b>	<b>4,690</b>	<b>5,113</b>	<b>6,584</b>	<b>5,968</b>	<b>6,016</b>	<b>16,361</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>8.3%</b>	<b>0.6%</b>			<b>-1.3%</b>	<b>7.1%</b>	<b>-0.7%</b>		<b>-2.8%</b>	<b>-1.3%</b>	<b>-1.2%</b>	<b>-1.8%</b>	<b>4.0%</b>	<b>-1.3%</b>	<b>0.4%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 691 - Taxi - Operated in Isolated Communities in D, F, G, L, N, P, R, S, V, W, X, Y

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	186	0	19	10	0	44	23	12	19	7	17	33	71	11	0
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>11,898</b>	<b>0</b>	<b>8,156</b>	<b>2,766</b>	<b>0</b>	<b>2,798</b>	<b>2,656</b>	<b>5,286</b>	<b>4,491</b>	<b>4,202</b>	<b>4,453</b>	<b>2,916</b>	<b>2,708</b>	<b>5,023</b>	<b>12,492</b>
(3)	TPB Base Rate (\$)	11,433	0	7,799	2,703	0	2,731	2,601	4,862	4,119	3,846	4,102	2,842	2,630	4,595	12,004
(4)	Part 7 Base Rate (\$)	465	0	357	63	0	67	55	424	372	356	351	74	78	428	488
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	12,130	0	8,275	2,868	0	2,898	2,760	5,159	4,370	4,081	4,352	3,015	2,790	4,875	12,736
(7)	2007 Part 7 x (1- 21.4%) (\$)	365	0	281	50	0	53	43	333	292	280	276	58	61	336	384
(8)	TPB off-balanced: (6) x 0.969340 (\$)	11,758	0	8,021	2,780	0	2,809	2,675	5,001	4,236	3,956	4,219	2,923	2,704	4,726	12,346
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	354	0	272	48	0	51	42	323	283	271	268	56	59	326	372
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	943	0	43	42	0	262	125	72	94	16	52	177	314	61	0
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	6,523	0	175	16	0	322	35	62	56	17	35	257	1,499	25	0
(12)	Loss Cost: (11) / (10) (\$)	6,920	0	4,114	372	0	1,229	282	861	598	1,006	670	1,451	4,777	404	118
(13)	Per-Policy Expenses (\$)	82.43	0.00	82.43	82.43	0.00	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43
(14)	Miscellaneous Revenues (\$)	20.03	0.00	20.03	20.03	0.00	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03
(15)	Avg Discount/Surcharge Factor	56.3%	56.3%	56.3%	56.3%	56.3%	56.3%	56.3%	56.3%	56.3%	56.3%	56.3%	56.3%	56.3%	56.3%	56.3%
(16)	Adjusted Experience Rate (a) (\$)	12,423	0	7,433	780	0	2,304	621	1,650	1,182	1,907	1,310	2,699	8,613	837	329
(17)	5 yrs Ultimate Claim Count (#)	552	0	15	3	0	31	8	6	7	2	3	28	63	1	0
(18)	Credibility: sqrt [(17) / 11,000]	22%	0%	4%	2%	0%	5%	3%	2%	3%	1%	2%	5%	8%	1%	0%
(19)	Indicated Rate (b) (\$)	11,907	0	7,999	2,747	0	2,782	2,620	4,922	4,158	3,928	4,170	2,912	3,150	4,689	12,346
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	11,829	0	7,947	2,729	0	2,764	2,602	4,889	4,130	3,902	4,142	2,892	3,129	4,658	12,265
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	943	0	43	42	0	262	125	72	94	16	52	177	314	61	0
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	600	0	1	0	0	18	0	3	2	23	14	19	183	1	0
(23)	Loss Cost: (22) / (21) (\$)	637	0	33	3	0	69	2	35	17	1,375	268	109	583	17	2
(24)	Per-Policy Expenses (\$)	6.51	0.00	6.51	6.51	0.00	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
(25)	Miscellaneous Revenues (\$)	2.29	0.00	2.29	2.29	0.00	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
(26)	Avg Discount/Surcharge Factor	56.3%	56.3%	56.3%	56.3%	56.3%	56.3%	56.3%	56.3%	56.3%	56.3%	56.3%	56.3%	56.3%	56.3%	56.3%
(27)	Adjusted Experience Rate (a) (\$)	1,173	0	69	14	0	134	12	72	39	2,523	497	208	1,074	39	11
(28)	5 yrs Ultimate Claim Count (#)	266	0	1	0	0	14	0	5	1	4	1	8	27	0	0
(29)	Credibility: sqrt [(28) / 11,000]	16%	0%	1%	0%	0%	4%	0%	2%	1%	2%	1%	3%	5%	0%	0%
(30)	Indicated Rate (b) (\$)	481	0	270	48	0	54	42	318	281	314	270	60	109	326	372
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	484	0	272	48	0	54	42	320	282	316	272	60	110	328	374
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>12,313</b>	<b>0</b>	<b>8,219</b>	<b>2,777</b>	<b>0</b>	<b>2,818</b>	<b>2,644</b>	<b>5,209</b>	<b>4,412</b>	<b>4,218</b>	<b>4,414</b>	<b>2,952</b>	<b>3,239</b>	<b>4,986</b>	<b>12,639</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>3.5%</b>	<b>0</b>	<b>0.8%</b>	<b>0.4%</b>	<b>0</b>	<b>0.7%</b>	<b>-0.5%</b>	<b>-1.5%</b>	<b>-1.8%</b>	<b>0.4%</b>	<b>-0.9%</b>	<b>1.2%</b>	<b>19.6%</b>	<b>-0.7%</b>	<b>1.2%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 692 - Taxi - Operated Within North & West Vancouver

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	106	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>12,687</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13,321</b>	
(3)	TPB Base Rate (\$)	12,226	0	0	0	0	0	0	0	0	0	0	0	0	0	12,837	
(4)	Part 7 Base Rate (\$)	461	0	0	0	0	0	0	0	0	0	0	0	0	0	484	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	12,972	0	0	0	0	0	0	0	0	0	0	0	0	0	13,620	
(7)	2007 Part 7 x (1- 21.4%) (\$)	362	0	0	0	0	0	0	0	0	0	0	0	0	0	380	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	12,574	0	0	0	0	0	0	0	0	0	0	0	0	0	13,202	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	351	0	0	0	0	0	0	0	0	0	0	0	0	0	368	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	530	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	4,349	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(12)	Loss Cost: (11) / (10) (\$)	8,211	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(13)	Per-Policy Expenses (\$)	82.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	64.7%	64.7%	64.7%	64.7%	64.7%	64.7%	64.7%	64.7%	64.7%	64.7%	64.7%	64.7%	64.7%	64.7%	64.7%	
(16)	Adjusted Experience Rate (a) (\$)	12,798	0	0	0	0	0	0	0	0	0	0	0	0	0	103	
(17)	5 yrs Ultimate Claim Count (#)	407	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	19%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	12,617	0	0	0	0	0	0	0	0	0	0	0	0	0	13,202	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	12,534	0	0	0	0	0	0	0	0	0	0	0	0	0	13,115	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	530	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	232	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	437	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(24)	Per-Policy Expenses (\$)	6.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	64.7%	64.7%	64.7%	64.7%	64.7%	64.7%	64.7%	64.7%	64.7%	64.7%	64.7%	64.7%	64.7%	64.7%	64.7%	
(27)	Adjusted Experience Rate (a) (\$)	702	0	0	0	0	0	0	0	0	0	0	0	0	0	7	
(28)	5 yrs Ultimate Claim Count (#)	106	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	10%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	385	0	0	0	0	0	0	0	0	0	0	0	0	0	368	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	388	0	0	0	0	0	0	0	0	0	0	0	0	0	370	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>12,922</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13,485</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>1.9%</b>														<b>1.2%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense



Insurance Corporation of British Columbia

RATE CLASS 693 - Taxi

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	166	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>14,162</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>14,869</b>	
(3)	TPB Base Rate (\$)	13,206	0	0	0	0	0	0	0	0	0	0	0	0	0	13,866	
(4)	Part 7 Base Rate (\$)	956	0	0	0	0	0	0	0	0	0	0	0	0	0	1,003	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	14,012	0	0	0	0	0	0	0	0	0	0	0	0	0	14,712	
(7)	2007 Part 7 x (1- 21.4%) (\$)	751	0	0	0	0	0	0	0	0	0	0	0	0	0	788	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	13,582	0	0	0	0	0	0	0	0	0	0	0	0	0	14,261	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	728	0	0	0	0	0	0	0	0	0	0	0	0	0	764	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	510	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	2,398	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(12)	Loss Cost: (11) / (10) (\$)	4,699	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(13)	Per-Policy Expenses (\$)	82.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.03	
(15)	Avg Discount/Surcharge Factor	53.3%	53.3%	53.3%	53.3%	53.3%	53.3%	53.3%	53.3%	53.3%	53.3%	53.3%	53.3%	53.3%	53.3%	53.3%	
(16)	Adjusted Experience Rate (a) (\$)	8,945	0	0	0	0	0	0	0	0	0	0	0	0	0	125	
(17)	5 yrs Ultimate Claim Count (#)	241	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	15%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	12,895	0	0	0	0	0	0	0	0	0	0	0	0	0	14,261	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	12,810	0	0	0	0	0	0	0	0	0	0	0	0	0	14,167	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	510	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	213	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	418	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(24)	Per-Policy Expenses (\$)	6.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.29	
(26)	Avg Discount/Surcharge Factor	53.3%	53.3%	53.3%	53.3%	53.3%	53.3%	53.3%	53.3%	53.3%	53.3%	53.3%	53.3%	53.3%	53.3%	53.3%	
(27)	Adjusted Experience Rate (a) (\$)	816	0	0	0	0	0	0	0	0	0	0	0	0	0	8	
(28)	5 yrs Ultimate Claim Count (#)	68	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	735	0	0	0	0	0	0	0	0	0	0	0	0	0	764	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	739	0	0	0	0	0	0	0	0	0	0	0	0	0	768	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>13,549</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>14,935</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-4.3%</b>														<b>0.4%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 695 - Limousine/Hourly Hire

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	254	0	6	0	1	25	7	0	4	4	1	53	20	2	6	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>2,413</b>	<b>1,987</b>	<b>1,790</b>	<b>1,398</b>	<b>1,592</b>	<b>1,347</b>	<b>1,305</b>	<b>1,458</b>	<b>1,204</b>	<b>1,161</b>	<b>1,367</b>	<b>1,453</b>	<b>1,344</b>	<b>1,423</b>	<b>2,533</b>	
(3)	TPB Base Rate (\$)	2,190	1,777	1,603	1,246	1,416	1,206	1,181	1,305	1,079	1,025	1,226	1,308	1,197	1,262	2,299	
(4)	Part 7 Base Rate (\$)	223	210	187	152	176	141	124	153	125	136	141	145	147	161	234	
(5)	UMP Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	2,324	1,885	1,701	1,322	1,502	1,280	1,253	1,385	1,145	1,088	1,301	1,388	1,270	1,339	2,439	
(7)	2007 Part 7 x (1- 21.4%) (\$)	175	165	147	119	138	111	97	120	98	107	111	114	116	127	184	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	2,253	1,827	1,649	1,281	1,456	1,241	1,215	1,343	1,110	1,055	1,261	1,345	1,231	1,298	2,364	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	170	160	142	115	134	108	94	116	95	104	108	111	112	123	178	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	1,002	2	34	2	15	129	35	5	34	15	4	265	90	8	35	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1,061	0	46	0	44	17	4	0	4	1	1	370	16	1	30	
(12)	Loss Cost: (11) / (10) (\$)	1,059	159	1,337	22	2,854	129	126	56	110	96	130	1,395	179	111	860	
(13)	Per-Policy Expenses (\$)	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	82.43	
(14)	Miscellaneous Revenues (\$)	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	
(15)	Avg Discount/Surcharge Factor	56.9%	56.9%	56.9%	56.9%	56.9%	56.9%	56.9%	56.9%	56.9%	56.9%	56.9%	56.9%	56.9%	56.9%	56.9%	
(16)	Adjusted Experience Rate (a) (\$)	1,979	397	2,467	156	5,134	345	339	215	311	286	345	2,570	432	313	1,629	
(17)	5 yrs Ultimate Claim Count (#)	142	0	3	0	1	4	1	0	1	0	0	11	5	0	9	
(18)	Credibility: sqrt [(17) / 11,000]	11%	0%	2%	0%	1%	2%	1%	0%	1%	0%	0%	3%	2%	0%	3%	
(19)	Indicated Rate (b) (\$)	2,222	1,827	1,663	1,281	1,491	1,224	1,207	1,343	1,102	1,055	1,261	1,384	1,214	1,298	2,343	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	2,207	1,815	1,652	1,273	1,481	1,216	1,199	1,334	1,095	1,048	1,253	1,375	1,206	1,289	2,328	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	1,002	2	34	2	15	129	35	5	34	15	4	265	90	8	35	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	31	0	1	0	1	6	0	0	0	0	0	3	1	0	0	
(23)	Loss Cost: (22) / (21) (\$)	31	9	38	1	66	46	6	3	4	6	8	12	8	7	13	
(24)	Per-Policy Expenses (\$)	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	
(25)	Miscellaneous Revenues (\$)	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	
(26)	Avg Discount/Surcharge Factor	56.9%	56.9%	56.9%	56.9%	56.9%	56.9%	56.9%	56.9%	56.9%	56.9%	56.9%	56.9%	56.9%	56.9%	56.9%	
(27)	Adjusted Experience Rate (a) (\$)	64	24	76	10	128	92	19	13	16	19	22	29	23	20	31	
(28)	5 yrs Ultimate Claim Count (#)	22	0	1	0	1	3	0	0	0	0	0	1	0	0	1	
(29)	Credibility: sqrt [(28) / 11,000]	4%	0%	1%	0%	1%	2%	0%	0%	0%	0%	0%	1%	0%	0%	1%	
(30)	Indicated Rate (b) (\$)	165	160	141	115	134	108	94	116	95	104	108	110	112	123	177	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	166	161	142	116	135	108	95	117	96	105	109	111	113	124	178	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>2,373</b>	<b>1,976</b>	<b>1,794</b>	<b>1,389</b>	<b>1,616</b>	<b>1,324</b>	<b>1,294</b>	<b>1,451</b>	<b>1,191</b>	<b>1,153</b>	<b>1,362</b>	<b>1,486</b>	<b>1,319</b>	<b>1,413</b>	<b>2,506</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-1.7%</b>	<b>-0.6%</b>	<b>0.2%</b>	<b>-0.6%</b>	<b>1.5%</b>	<b>-1.7%</b>	<b>-0.8%</b>	<b>-0.5%</b>	<b>-1.1%</b>	<b>-0.7%</b>	<b>-0.4%</b>	<b>2.3%</b>	<b>-1.9%</b>	<b>-0.7%</b>	<b>-1.1%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 701 - Collectors Plate - Pleasure Use(Like 001)

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2006 Written Exposure (#)	4,400	303	42	18	768	1,092	241	74	135	43	35	1,189	1,125	105	9
<u>2007 Interim Base Rate</u>																
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>219</b>	<b>216</b>	<b>229</b>	<b>177</b>	<b>213</b>	<b>176</b>	<b>169</b>	<b>192</b>	<b>173</b>	<b>173</b>	<b>171</b>	<b>168</b>	<b>173</b>	<b>183</b>	<b>241</b>
(3)	TPB Base Rate (\$)	158	153	166	120	153	120	114	133	116	116	117	113	116	124	175
(4)	Part 7 Base Rate (\$)	24	26	26	20	23	19	18	22	20	20	18	18	20	22	27
(5)	UMP Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39
<u>Coverage Rate Adjustment</u>																
(6)	2007 TPB x (1+ 6.1%) (\$)	168	162	176	127	162	127	121	141	123	123	124	120	123	132	186
(7)	2007 Part 7 x (1- 21.4%) (\$)	19	20	20	16	18	15	14	17	16	16	14	14	16	17	21
(8)	TPB off-balanced: (6) x 0.969340 (\$)	163	157	171	123	157	123	117	137	119	119	120	116	119	128	180
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	18	19	19	16	17	15	14	16	16	16	14	14	16	16	20
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																
(10)	5 yrs Ultimate Earned Exposures (#)	18,903	1,284	169	82	3,257	4,684	1,066	323	536	186	160	5,326	4,640	468	26
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	817	25	5	2	331	98	14	5	17	2	2	214	239	6	1
(12)	Loss Cost: (11) / (10) (\$)	43	20	33	27	102	21	13	15	31	13	12	40	52	13	23
(13)	Per-Policy Expenses (\$)	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(15)	Avg Discount/Surcharge Factor	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%
(16)	Adjusted Experience Rate (a) (\$)	107	66	88	78	209	68	54	58	85	55	53	102	121	55	72
(17)	5 yrs Ultimate Claim Count (#)	115	4	1	1	8	10	4	1	5	0	0	25	14	1	0
(18)	Credibility: sqrt [(17) / 11,000]	10%	2%	1%	1%	3%	3%	2%	1%	2%	0%	0%	5%	4%	1%	0%
(19)	Indicated Rate (b) (\$)	157	155	170	123	158	121	116	136	118	119	120	115	119	127	180
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	156	154	169	122	157	121	115	135	117	118	119	115	118	126	179
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																
(21)	5 yrs Ultimate Earned Exposures (#)	18,903	1,284	169	82	3,257	4,684	1,066	323	536	186	160	5,326	4,640	468	26
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	50	4	0	0	58	7	1	0	1	0	0	14	7	5	0
(23)	Loss Cost: (22) / (21) (\$)	3	4	1	1	18	2	1	1	2	1	1	3	2	11	2
(24)	Per-Policy Expenses (\$)	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(26)	Avg Discount/Surcharge Factor	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%	57.4%
(27)	Adjusted Experience Rate (a) (\$)	8	10	6	5	36	6	6	6	6	6	5	8	6	23	7
(28)	5 yrs Ultimate Claim Count (#)	26	3	0	0	5	2	1	0	1	0	0	7	3	1	0
(29)	Credibility: sqrt [(28) / 11,000]	5%	2%	0%	0%	2%	1%	1%	0%	1%	0%	0%	3%	2%	1%	0%
(30)	Indicated Rate (b) (\$)	18	19	19	16	17	15	14	16	16	16	14	14	16	16	20
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	18	19	19	16	18	15	14	16	16	16	14	14	16	16	20
<u>UMP Base Rate</u>																
(32)	2007 Interim Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>211</b>	<b>210</b>	<b>225</b>	<b>175</b>	<b>212</b>	<b>173</b>	<b>166</b>	<b>188</b>	<b>170</b>	<b>171</b>	<b>169</b>	<b>166</b>	<b>171</b>	<b>179</b>	<b>238</b>
(34)	<b>Indicated Rate Adjustment %</b>	<b>-3.7%</b>	<b>-2.8%</b>	<b>-1.7%</b>	<b>-1.1%</b>	<b>-0.5%</b>	<b>-1.7%</b>	<b>-1.8%</b>	<b>-2.1%</b>	<b>-1.7%</b>	<b>-1.2%</b>	<b>-1.2%</b>	<b>-1.2%</b>	<b>-1.2%</b>	<b>-2.2%</b>	<b>-1.2%</b>

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 705 - Collectors Plate - Pleasure Use (Like 005)

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	1,179	70	3	7	216	483	97	22	28	7	7	450	418	24	1	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>165</b>	<b>162</b>	<b>171</b>	<b>133</b>	<b>161</b>	<b>135</b>	<b>127</b>	<b>145</b>	<b>130</b>	<b>130</b>	<b>128</b>	<b>128</b>	<b>130</b>	<b>138</b>	<b>179</b>	
(3)	TPB Base Rate (\$)	119	115	124	90	116	93	85	100	87	87	87	86	87	93	130	
(4)	Part 7 Base Rate (\$)	18	19	19	15	17	14	14	17	15	15	14	14	15	17	20	
(5)	UMP Base Rate (\$)	28	28	28	28	28	28	28	28	28	28	27	28	28	28	29	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	126	122	132	95	123	99	90	106	92	92	92	91	92	99	138	
(7)	2007 Part 7 x (1- 21.4%) (\$)	14	15	15	12	13	11	11	13	12	12	11	11	12	13	16	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	122	118	128	92	119	96	87	103	89	89	89	88	89	96	134	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	14	15	15	12	13	11	11	13	12	12	11	11	12	13	16	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	4,525	275	18	46	826	1,808	383	65	106	30	24	1,843	1,491	88	3	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	178	4	0	7	15	86	4	1	1	0	0	141	67	1	0	
(12)	Loss Cost: (11) / (10) (\$)	39	13	14	155	18	48	10	13	11	10	12	76	45	12	18	
(13)	Per-Policy Expenses (\$)	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(15)	Avg Discount/Surcharge Factor	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	
(16)	Adjusted Experience Rate (a) (\$)	101	55	57	303	64	115	49	54	51	49	52	165	110	52	63	
(17)	5 yrs Ultimate Claim Count (#)	29	0	0	1	3	10	0	0	1	0	0	11	7	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	5%	0%	0%	1%	2%	3%	0%	0%	1%	0%	0%	3%	3%	0%	0%	
(19)	Indicated Rate (b) (\$)	121	118	128	94	118	97	87	103	89	89	89	90	90	96	134	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	120	117	127	93	117	96	86	102	88	88	88	90	89	95	133	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	4,525	275	18	46	826	1,808	383	65	106	30	24	1,843	1,491	88	3	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	6	0	0	0	1	2	0	0	0	0	0	3	3	0	0	
(23)	Loss Cost: (22) / (21) (\$)	1	1	1	4	1	1	1	1	1	1	1	1	2	1	1	
(24)	Per-Policy Expenses (\$)	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(26)	Avg Discount/Surcharge Factor	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	
(27)	Adjusted Experience Rate (a) (\$)	6	6	6	11	5	6	5	6	5	5	5	6	7	5	6	
(28)	5 yrs Ultimate Claim Count (#)	6	0	0	1	0	2	0	0	0	0	0	4	2	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	2%	0%	0%	1%	0%	1%	0%	0%	0%	0%	0%	2%	1%	0%	0%	
(30)	Indicated Rate (b) (\$)	14	15	15	12	13	11	11	13	12	12	11	11	12	13	16	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	14	15	15	12	13	11	11	13	12	12	11	11	12	13	16	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	28	28	28	28	28	28	28	28	28	28	27	28	28	28	29	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>162</b>	<b>160</b>	<b>170</b>	<b>133</b>	<b>158</b>	<b>135</b>	<b>125</b>	<b>143</b>	<b>128</b>	<b>128</b>	<b>126</b>	<b>129</b>	<b>129</b>	<b>136</b>	<b>178</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-1.8%</b>	<b>-1.2%</b>	<b>-0.6%</b>	<b>0.0%</b>	<b>-1.9%</b>	<b>0.0%</b>	<b>-1.6%</b>	<b>-1.4%</b>	<b>-1.5%</b>	<b>-1.5%</b>	<b>-1.6%</b>	<b>0.8%</b>	<b>-0.8%</b>	<b>-1.4%</b>	<b>-0.6%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 710 - Collectors Plate - Motorcycle < 110 C.C. (Like 310)

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	24	0	0	0	2	7	2	0	0	0	0	6	6	3	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>55</b>	<b>54</b>	<b>54</b>	<b>54</b>	<b>54</b>	<b>56</b>	<b>54</b>	<b>54</b>	<b>54</b>	<b>54</b>	<b>52</b>	<b>52</b>	<b>53</b>	<b>54</b>	<b>59</b>	
(3)	TPB Base Rate (\$)	20	20	20	20	20	22	20	20	20	20	19	19	19	20	23	
(4)	Part 7 Base Rate (\$)	9	8	8	8	8	8	8	8	8	8	8	7	8	8	9	
(5)	UMP Base Rate (\$)	26	26	26	26	26	26	26	26	26	26	25	26	26	26	27	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	21	21	21	21	21	23	21	21	21	21	20	20	20	21	24	
(7)	2007 Part 7 x (1- 21.4%) (\$)	7	6	6	6	6	6	6	6	6	6	6	6	6	6	7	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	20	20	20	20	20	22	20	20	20	20	19	19	19	20	23	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	7	6	6	6	6	6	6	6	6	6	6	6	6	6	7	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	72	0	0	1	8	24	10	0	0	0	0	25	23	3	0	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(12)	Loss Cost: (11) / (10) (\$)	4	0	0	6	5	5	4	0	0	0	0	4	4	6	0	
(13)	Per-Policy Expenses (\$)	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(15)	Avg Discount/Surcharge Factor	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
(16)	Adjusted Experience Rate (a) (\$)	22	18	18	24	23	23	22	18	18	18	18	22	22	24	18	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	20	20	20	20	20	22	20	20	20	20	19	19	19	20	23	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	20	20	20	20	20	22	20	20	20	20	19	19	19	20	23	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	72	0	0	1	8	24	10	0	0	0	0	25	23	3	0	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	1	0	0	1	1	8	1	0	0	0	0	1	1	1	0	
(24)	Per-Policy Expenses (\$)	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(26)	Avg Discount/Surcharge Factor	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
(27)	Adjusted Experience Rate (a) (\$)	3	2	2	3	3	10	3	2	2	2	2	3	3	3	2	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	7	6	6	6	6	6	6	6	6	6	6	6	6	6	7	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	7	6	6	6	6	6	6	6	6	6	6	6	6	6	7	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	26	26	26	26	26	26	26	26	26	26	25	26	26	26	27	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>53</b>	<b>52</b>	<b>52</b>	<b>52</b>	<b>52</b>	<b>54</b>	<b>52</b>	<b>52</b>	<b>52</b>	<b>52</b>	<b>50</b>	<b>51</b>	<b>51</b>	<b>52</b>	<b>57</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-3.6%</b>	<b>-3.7%</b>	<b>-3.7%</b>	<b>-3.7%</b>	<b>-3.7%</b>	<b>-3.6%</b>	<b>-3.7%</b>	<b>-3.7%</b>	<b>-3.7%</b>	<b>-3.7%</b>	<b>-3.8%</b>	<b>-1.9%</b>	<b>-3.8%</b>	<b>-3.7%</b>	<b>-3.4%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 711 - Collectors Plate - Motorcycle, 111 - 400 C.C. (Like 311)

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	64	3	1	1	3	15	6	0	1	1	0	27	18	1	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>128</b>	<b>126</b>	<b>126</b>	<b>126</b>	<b>133</b>	<b>129</b>	<b>126</b>	<b>126</b>	<b>126</b>	<b>120</b>	<b>123</b>	<b>120</b>	<b>119</b>	<b>126</b>	<b>141</b>	
(3)	TPB Base Rate (\$)	58	58	58	58	63	62	59	58	58	54	57	55	53	58	67	
(4)	Part 7 Base Rate (\$)	33	31	31	31	33	30	30	31	31	29	30	28	29	31	35	
(5)	UMP Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	62	62	62	62	67	66	63	62	62	57	60	58	56	62	71	
(7)	2007 Part 7 x (1- 21.4%) (\$)	26	24	24	24	26	24	24	24	24	23	24	22	23	24	28	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	60	60	60	60	65	64	61	60	60	55	58	56	54	60	69	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	25	23	23	23	25	23	23	23	23	22	23	21	22	23	27	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	215	7	1	2	24	28	26	0	3	5	0	108	59	3	0	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	2	0	0	0	0	0	0	0	0	0	0	1	0	0	0	
(12)	Loss Cost: (11) / (10) (\$)	7	9	14	11	6	9	7	0	7	6	0	7	7	12	5	
(13)	Per-Policy Expenses (\$)	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(15)	Avg Discount/Surcharge Factor	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	
(16)	Adjusted Experience Rate (a) (\$)	43	47	55	49	42	46	43	31	42	41	31	42	43	52	40	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	60	60	60	60	65	64	61	60	60	55	58	56	54	60	69	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	60	60	60	60	65	64	61	60	60	55	58	56	54	60	69	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	215	7	1	2	24	28	26	0	3	5	0	108	59	3	0	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	2	3	4	3	1	2	2	0	2	1	0	2	2	3	1	
(24)	Per-Policy Expenses (\$)	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(26)	Avg Discount/Surcharge Factor	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	58.3%	
(27)	Adjusted Experience Rate (a) (\$)	7	8	10	8	6	7	7	4	6	6	4	6	7	9	5	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	25	23	23	23	25	23	23	23	23	22	23	21	22	23	27	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	25	23	23	23	25	23	23	23	23	22	23	21	22	23	27	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>122</b>	<b>120</b>	<b>120</b>	<b>120</b>	<b>127</b>	<b>124</b>	<b>121</b>	<b>120</b>	<b>120</b>	<b>114</b>	<b>117</b>	<b>114</b>	<b>113</b>	<b>120</b>	<b>135</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-4.7%</b>	<b>-4.8%</b>	<b>-4.8%</b>	<b>-4.8%</b>	<b>-4.5%</b>	<b>-3.9%</b>	<b>-4.0%</b>	<b>-4.8%</b>	<b>-4.8%</b>	<b>-5.0%</b>	<b>-4.9%</b>	<b>-5.0%</b>	<b>-5.0%</b>	<b>-4.8%</b>	<b>-4.3%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 712 - Collectors Plate - Motorcycle, 401 - 750 C.C. (Like 312)

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	198	10	3	3	34	61	23	1	5	0	0	139	91	7	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>227</b>	<b>241</b>	<b>232</b>	<b>222</b>	<b>234</b>	<b>225</b>	<b>220</b>	<b>222</b>	<b>208</b>	<b>200</b>	<b>214</b>	<b>204</b>	<b>207</b>	<b>209</b>	<b>255</b>	
(3)	TPB Base Rate (\$)	118	125	124	118	126	124	115	117	108	103	113	106	106	104	133	
(4)	Part 7 Base Rate (\$)	72	79	71	67	71	64	68	68	63	60	65	61	64	68	83	
(5)	UMP Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	125	133	132	125	134	132	122	124	115	109	120	112	112	110	141	
(7)	2007 Part 7 x (1- 21.4%) (\$)	57	62	56	53	56	50	53	53	50	47	51	48	50	53	65	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	121	129	128	121	130	128	118	120	111	106	116	109	109	107	137	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	55	60	54	51	54	48	51	51	48	46	49	47	48	51	63	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	799	22	11	5	108	187	93	10	20	4	1	529	340	45	3	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	11	0	0	0	2	3	1	0	0	0	0	7	4	0	0	
(12)	Loss Cost: (11) / (10) (\$)	14	18	15	20	17	17	14	12	13	9	16	13	13	11	4	
(13)	Per-Policy Expenses (\$)	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(15)	Avg Discount/Surcharge Factor	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	
(16)	Adjusted Experience Rate (a) (\$)	56	63	58	67	61	60	57	52	54	47	60	54	54	50	39	
(17)	5 yrs Ultimate Claim Count (#)	2	0	0	0	0	1	0	0	0	0	0	0	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	1%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	120	129	128	121	130	127	118	120	111	106	116	109	109	107	137	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	119	128	127	120	129	127	117	119	110	105	115	108	108	106	136	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	799	22	11	5	108	187	93	10	20	4	1	529	340	45	3	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	3	0	0	0	2	1	0	0	0	0	0	6	1	0	0	
(23)	Loss Cost: (22) / (21) (\$)	4	6	4	6	22	4	4	3	3	2	5	12	4	3	1	
(24)	Per-Policy Expenses (\$)	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(26)	Avg Discount/Surcharge Factor	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	57.3%	
(27)	Adjusted Experience Rate (a) (\$)	11	14	11	14	43	11	11	9	10	8	12	25	10	9	6	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	1	0	0	0	0	0	0	3	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	55	60	54	51	54	48	51	51	48	46	49	47	48	51	63	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	55	60	54	51	54	48	51	51	48	46	49	47	48	51	63	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>211</b>	<b>225</b>	<b>218</b>	<b>208</b>	<b>220</b>	<b>212</b>	<b>205</b>	<b>207</b>	<b>195</b>	<b>188</b>	<b>200</b>	<b>192</b>	<b>193</b>	<b>194</b>	<b>238</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-7.0%</b>	<b>-6.6%</b>	<b>-6.0%</b>	<b>-6.3%</b>	<b>-6.0%</b>	<b>-5.8%</b>	<b>-6.8%</b>	<b>-6.8%</b>	<b>-6.3%</b>	<b>-6.0%</b>	<b>-6.5%</b>	<b>-5.9%</b>	<b>-6.8%</b>	<b>-7.2%</b>	<b>-6.7%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE } \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 713 - Collectors Plate - Motorcycle, 751 - 1150 C.C. (Like 313)

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	131	3	1	0	28	36	15	2	6	1	0	64	60	3	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>293</b>	<b>315</b>	<b>303</b>	<b>288</b>	<b>307</b>	<b>294</b>	<b>286</b>	<b>288</b>	<b>278</b>	<b>288</b>	<b>278</b>	<b>268</b>	<b>268</b>	<b>280</b>	<b>332</b>	
(3)	TPB Base Rate (\$)	169	182	180	169	182	179	167	169	163	169	163	157	154	161	192	
(4)	Part 7 Base Rate (\$)	87	96	86	82	88	78	82	82	78	82	79	74	77	82	101	
(5)	UMP Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	179	193	191	179	193	190	177	179	173	179	173	167	163	171	204	
(7)	2007 Part 7 x (1- 21.4%) (\$)	68	75	68	64	69	61	64	64	61	64	62	58	61	64	79	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	174	187	185	174	187	184	172	174	168	174	168	162	158	166	198	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	66	73	66	62	67	59	62	62	59	62	60	56	59	62	77	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	415	15	3	1	90	99	45	3	15	2	0	211	146	9	2	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	11	0	0	0	4	2	1	0	0	0	0	4	3	0	0	
(12)	Loss Cost: (11) / (10) (\$)	26	20	16	34	43	25	24	26	23	26	0	21	23	20	10	
(13)	Per-Policy Expenses (\$)	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(15)	Avg Discount/Surcharge Factor	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	
(16)	Adjusted Experience Rate (a) (\$)	77	66	60	90	106	75	73	77	70	77	31	68	71	67	49	
(17)	5 yrs Ultimate Claim Count (#)	3	0	0	0	1	0	0	0	0	0	0	0	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	2%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	172	187	185	174	186	184	172	174	168	174	168	162	158	166	198	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	171	186	184	173	185	183	171	173	167	173	167	161	157	165	197	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	415	15	3	1	90	99	45	3	15	2	0	211	146	9	2	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	10	0	0	0	3	1	0	0	0	0	0	1	3	0	0	
(23)	Loss Cost: (22) / (21) (\$)	24	5	4	8	30	5	6	6	5	6	0	5	21	5	2	
(24)	Per-Policy Expenses (\$)	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(26)	Avg Discount/Surcharge Factor	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	57.7%	
(27)	Adjusted Experience Rate (a) (\$)	47	13	10	18	57	13	14	14	13	14	4	12	41	12	8	
(28)	5 yrs Ultimate Claim Count (#)	3	0	0	0	2	0	0	0	0	0	0	0	1	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	2%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	
(30)	Indicated Rate (b) (\$)	66	73	66	62	67	59	62	62	59	62	60	56	59	62	77	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	66	73	66	62	67	59	62	62	59	62	60	56	59	62	77	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>274</b>	<b>296</b>	<b>287</b>	<b>272</b>	<b>289</b>	<b>279</b>	<b>270</b>	<b>272</b>	<b>263</b>	<b>272</b>	<b>263</b>	<b>254</b>	<b>253</b>	<b>264</b>	<b>313</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-6.5%</b>	<b>-6.0%</b>	<b>-5.3%</b>	<b>-5.6%</b>	<b>-5.9%</b>	<b>-5.1%</b>	<b>-5.6%</b>	<b>-5.6%</b>	<b>-5.4%</b>	<b>-5.6%</b>	<b>-5.4%</b>	<b>-5.2%</b>	<b>-5.6%</b>	<b>-5.7%</b>	<b>-5.7%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense



Insurance Corporation of British Columbia

RATE CLASS 714 - Collectors Plate - Motorcycle, >1150 C.C. (Like 314)

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	28	2	0	0	12	12	5	1	2	1	1	15	37	3	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>323</b>	<b>331</b>	<b>316</b>	<b>316</b>	<b>336</b>	<b>322</b>	<b>343</b>	<b>317</b>	<b>295</b>	<b>316</b>	<b>303</b>	<b>340</b>	<b>294</b>	<b>307</b>	<b>380</b>	
(3)	TPB Base Rate (\$)	190	199	189	189	204	200	200	189	174	189	184	220	172	180	230	
(4)	Part 7 Base Rate (\$)	96	95	90	90	95	85	106	91	84	90	83	83	85	90	111	
(5)	UMP Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	202	211	201	201	216	212	212	201	185	201	195	233	182	191	244	
(7)	2007 Part 7 x (1- 21.4%) (\$)	75	75	71	71	75	67	83	72	66	71	65	65	67	71	87	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	196	205	195	195	209	206	206	195	179	195	189	226	176	185	237	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	73	73	69	69	73	65	80	70	64	69	63	63	65	69	84	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	106	6	0	0	46	55	15	4	4	2	3	54	147	9	0	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	2	0	0	0	1	1	0	0	0	0	0	1	3	0	0	
(12)	Loss Cost: (11) / (10) (\$)	23	27	14	0	27	22	28	29	29	33	20	25	20	23	0	
(13)	Per-Policy Expenses (\$)	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(15)	Avg Discount/Surcharge Factor	57.5%	57.5%	57.5%	57.5%	57.5%	57.5%	57.5%	57.5%	57.5%	57.5%	57.5%	57.5%	57.5%	57.5%	57.5%	
(16)	Adjusted Experience Rate (a) (\$)	72	79	56	31	79	70	80	81	81	89	66	75	67	71	31	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	196	205	195	195	209	206	206	195	179	195	189	226	176	185	237	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	195	204	194	194	208	205	205	194	178	194	188	225	175	184	235	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	106	6	0	0	46	55	15	4	4	2	3	54	147	9	0	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1	0	0	0	0	0	0	0	0	0	0	1	1	0	0	
(23)	Loss Cost: (22) / (21) (\$)	7	6	3	0	6	5	7	7	7	7	4	11	8	6	0	
(24)	Per-Policy Expenses (\$)	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(26)	Avg Discount/Surcharge Factor	57.5%	57.5%	57.5%	57.5%	57.5%	57.5%	57.5%	57.5%	57.5%	57.5%	57.5%	57.5%	57.5%	57.5%	57.5%	
(27)	Adjusted Experience Rate (a) (\$)	17	15	8	4	15	12	16	15	16	17	11	23	18	14	4	
(28)	5 yrs Ultimate Claim Count (#)	2	0	0	0	0	0	0	0	0	0	0	1	1	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	0%	0%	
(30)	Indicated Rate (b) (\$)	72	73	69	69	73	65	80	70	64	69	63	63	65	69	84	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	73	73	69	69	73	65	80	70	64	69	63	63	65	69	84	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	37	37	37	37	37	37	37	37	37	37	36	37	37	37	39	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>305</b>	<b>314</b>	<b>300</b>	<b>300</b>	<b>318</b>	<b>307</b>	<b>322</b>	<b>301</b>	<b>279</b>	<b>300</b>	<b>287</b>	<b>325</b>	<b>277</b>	<b>290</b>	<b>358</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-5.6%</b>	<b>-5.1%</b>	<b>-5.1%</b>	<b>-5.1%</b>	<b>-5.4%</b>	<b>-4.7%</b>	<b>-6.1%</b>	<b>-5.0%</b>	<b>-5.4%</b>	<b>-5.1%</b>	<b>-5.3%</b>	<b>-4.4%</b>	<b>-5.8%</b>	<b>-5.5%</b>	<b>-5.8%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE } \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 720 - Collectors Plate - Motorcycle < 110 C.C. (Like 320)

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	5	0	0	0	1	0	0	0	0	0	0	3	1	0	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>40</b>	<b>40</b>	<b>40</b>	<b>40</b>	<b>40</b>	<b>40</b>	<b>40</b>	<b>40</b>	<b>40</b>	<b>40</b>	<b>39</b>	<b>39</b>	<b>40</b>	<b>40</b>	<b>47</b>	
(3)	TPB Base Rate (\$)	15	15	15	15	15	15	15	15	15	15	14	14	15	15	20	
(4)	Part 7 Base Rate (\$)	6	6	6	6	6	6	6	6	6	6	6	6	6	6	7	
(5)	UMP Base Rate (\$)	19	19	19	19	19	19	19	19	19	19	19	19	19	19	20	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	16	16	16	16	16	16	16	16	16	16	15	15	16	16	21	
(7)	2007 Part 7 x (1- 21.4%) (\$)	5	5	5	5	5	5	5	5	5	5	5	5	5	5	6	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	16	16	16	16	16	16	16	16	16	16	15	15	16	16	20	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	5	5	5	5	5	5	5	5	5	5	5	5	5	5	6	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	31	0	0	0	3	4	0	0	0	0	0	14	3	0	0	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(12)	Loss Cost: (11) / (10) (\$)	3	0	0	0	4	2	8	0	0	0	0	3	4	0	0	
(13)	Per-Policy Expenses (\$)	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(15)	Avg Discount/Surcharge Factor	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
(16)	Adjusted Experience Rate (a) (\$)	21	18	18	18	22	20	26	18	18	18	18	21	22	18	18	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	16	16	16	16	16	16	16	16	16	16	15	15	16	16	20	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	16	16	16	16	16	16	16	16	16	16	15	15	16	16	20	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	31	0	0	0	3	4	0	0	0	0	0	14	3	0	0	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	1	0	0	0	1	0	2	0	0	0	0	1	1	0	0	
(24)	Per-Policy Expenses (\$)	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(26)	Avg Discount/Surcharge Factor	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
(27)	Adjusted Experience Rate (a) (\$)	3	2	2	2	3	2	4	2	2	2	2	3	3	2	2	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	5	5	5	5	5	5	5	5	5	5	5	5	5	5	6	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	5	5	5	5	5	5	5	5	5	5	5	5	5	5	6	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	19	19	19	19	19	19	19	19	19	19	19	19	19	19	20	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>40</b>	<b>40</b>	<b>40</b>	<b>40</b>	<b>40</b>	<b>40</b>	<b>40</b>	<b>40</b>	<b>40</b>	<b>40</b>	<b>39</b>	<b>39</b>	<b>40</b>	<b>40</b>	<b>46</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>-2.1%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE} \%) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 721 - Collectors Plate - Motorcycle, 111 - 400 C.C. (Like 321)

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	9	0	0	0	2	3	2	0	0	0	0	2	4	0	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>96</b>	<b>94</b>	<b>94</b>	<b>94</b>	<b>96</b>	<b>96</b>	<b>94</b>	<b>94</b>	<b>94</b>	<b>94</b>	<b>92</b>	<b>91</b>	<b>92</b>	<b>94</b>	<b>102</b>	
(3)	TPB Base Rate (\$)	43	43	43	43	44	45	43	43	43	43	42	41	41	43	47	
(4)	Part 7 Base Rate (\$)	25	23	23	23	24	23	23	23	23	23	23	22	23	23	26	
(5)	UMP Base Rate (\$)	28	28	28	28	28	28	28	28	28	28	27	28	28	28	29	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	46	46	46	46	47	48	46	46	46	46	45	44	44	46	50	
(7)	2007 Part 7 x (1- 21.4%) (\$)	20	18	18	18	19	18	18	18	18	18	17	17	18	18	20	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	45	45	45	45	46	47	45	45	45	45	44	43	43	45	48	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	19	17	17	17	18	17	17	17	17	17	17	16	17	17	19	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	25	0	0	0	8	9	4	0	0	0	0	6	6	0	0	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(12)	Loss Cost: (11) / (10) (\$)	6	0	0	3	5	5	9	0	0	0	0	5	8	0	0	
(13)	Per-Policy Expenses (\$)	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(15)	Avg Discount/Surcharge Factor	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	
(16)	Adjusted Experience Rate (a) (\$)	43	32	32	37	40	41	48	32	32	32	32	40	45	32	32	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	45	45	45	45	46	47	45	45	45	45	44	43	43	45	48	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	45	45	45	45	46	47	45	45	45	45	44	43	43	45	48	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	25	0	0	0	8	9	4	0	0	0	0	6	6	0	0	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	2	0	0	1	1	1	3	0	0	0	0	1	2	0	0	
(24)	Per-Policy Expenses (\$)	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(26)	Avg Discount/Surcharge Factor	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	57.2%	
(27)	Adjusted Experience Rate (a) (\$)	7	4	4	5	6	6	8	4	4	4	4	6	8	4	4	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	19	17	17	17	18	17	17	17	17	17	17	16	17	17	19	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	19	17	17	17	18	17	17	17	17	17	17	16	17	17	19	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	28	28	28	28	28	28	28	28	28	28	27	28	28	28	29	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>92</b>	<b>90</b>	<b>90</b>	<b>90</b>	<b>92</b>	<b>92</b>	<b>90</b>	<b>90</b>	<b>90</b>	<b>90</b>	<b>88</b>	<b>87</b>	<b>88</b>	<b>90</b>	<b>96</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-4.2%</b>	<b>-4.3%</b>	<b>-4.3%</b>	<b>-4.3%</b>	<b>-4.2%</b>	<b>-4.2%</b>	<b>-4.3%</b>	<b>-4.3%</b>	<b>-4.3%</b>	<b>-4.3%</b>	<b>-4.3%</b>	<b>-4.4%</b>	<b>-4.3%</b>	<b>-4.3%</b>	<b>-5.9%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 722 - Collectors Plate - Motorcycle, 401 - 750 C.C. (Like 322)

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	13	1	2	0	3	7	2	1	1	0	0	11	12	1	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>166</b>	<b>162</b>	<b>162</b>	<b>162</b>	<b>172</b>	<b>165</b>	<b>161</b>	<b>162</b>	<b>162</b>	<b>162</b>	<b>156</b>	<b>151</b>	<b>152</b>	<b>162</b>	<b>180</b>	
(3)	TPB Base Rate (\$)	84	83	83	83	90	87	82	83	83	83	80	77	76	83	95	
(4)	Part 7 Base Rate (\$)	54	51	51	51	54	50	51	51	51	51	49	46	48	51	56	
(5)	UMP Base Rate (\$)	28	28	28	28	28	28	28	28	28	28	27	28	28	28	29	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	89	88	88	88	95	92	87	88	88	88	85	82	81	88	101	
(7)	2007 Part 7 x (1- 21.4%) (\$)	42	40	40	40	42	39	40	40	40	40	39	36	38	40	44	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	86	85	85	85	92	89	84	85	85	85	82	79	79	85	98	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	41	39	39	39	41	38	39	39	39	39	38	35	37	39	43	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	73	4	5	1	19	17	8	5	3	0	1	40	41	2	0	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	1	0	0	0	4	0	0	0	0	0	0	0	0	0	0	
(12)	Loss Cost: (11) / (10) (\$)	9	10	15	15	235	14	10	9	14	0	12	10	10	18	0	
(13)	Per-Policy Expenses (\$)	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(15)	Avg Discount/Surcharge Factor	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	
(16)	Adjusted Experience Rate (a) (\$)	46	49	56	57	432	55	49	46	55	31	51	48	48	61	31	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	86	85	85	85	95	89	84	85	85	85	82	79	79	85	98	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	85	84	84	84	95	88	83	84	84	84	81	78	78	84	97	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	73	4	5	1	19	17	8	5	3	0	1	40	41	2	0	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	137	3	4	4	2	4	3	3	4	0	3	3	3	5	0	
(24)	Per-Policy Expenses (\$)	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(26)	Avg Discount/Surcharge Factor	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	58.5%	
(27)	Adjusted Experience Rate (a) (\$)	245	9	11	11	8	10	9	8	11	4	10	8	9	13	4	
(28)	5 yrs Ultimate Claim Count (#)	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	43	39	39	39	41	38	39	39	39	39	38	35	37	39	43	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	43	39	39	39	41	38	39	39	39	39	38	35	37	39	43	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	28	28	28	28	28	28	28	28	28	28	27	28	28	28	29	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>156</b>	<b>151</b>	<b>151</b>	<b>151</b>	<b>164</b>	<b>154</b>	<b>150</b>	<b>151</b>	<b>151</b>	<b>151</b>	<b>146</b>	<b>141</b>	<b>143</b>	<b>151</b>	<b>169</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-6.0%</b>	<b>-6.8%</b>	<b>-6.8%</b>	<b>-6.8%</b>	<b>-4.7%</b>	<b>-6.7%</b>	<b>-6.8%</b>	<b>-6.8%</b>	<b>-6.8%</b>	<b>-6.8%</b>	<b>-6.4%</b>	<b>-6.6%</b>	<b>-5.9%</b>	<b>-6.8%</b>	<b>-6.1%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

Insurance Corporation of British Columbia

RATE CLASS 723 - Collectors Plate - Motorcycle, 751 - 1150 C.C. (Like 323)

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	9	2	0	0	2	5	1	0	1	0	0	7	7	0	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>224</b>	<b>223</b>	<b>223</b>	<b>223</b>	<b>230</b>	<b>227</b>	<b>223</b>	<b>223</b>	<b>223</b>	<b>223</b>	<b>215</b>	<b>213</b>	<b>216</b>	<b>223</b>	<b>242</b>	
(3)	TPB Base Rate (\$)	133	134	134	134	139	139	135	134	134	134	129	127	127	134	147	
(4)	Part 7 Base Rate (\$)	63	61	61	61	63	60	60	61	61	61	59	58	61	61	66	
(5)	UMP Base Rate (\$)	28	28	28	28	28	28	28	28	28	28	27	28	28	28	29	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	141	142	142	142	147	147	143	142	142	142	137	135	135	142	156	
(7)	2007 Part 7 x (1- 21.4%) (\$)	50	48	48	48	50	47	47	48	48	48	46	46	48	48	52	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	137	138	138	138	142	142	139	138	138	138	133	131	131	138	151	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	48	47	47	47	48	46	46	47	47	47	45	45	47	47	50	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	25	4	0	0	6	8	5	0	1	0	1	25	18	1	0	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(12)	Loss Cost: (11) / (10) (\$)	18	20	0	0	21	23	13	0	20	0	13	14	19	21	0	
(13)	Per-Policy Expenses (\$)	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(15)	Avg Discount/Surcharge Factor	57.9%	57.9%	57.9%	57.9%	57.9%	57.9%	57.9%	57.9%	57.9%	57.9%	57.9%	57.9%	57.9%	57.9%	57.9%	
(16)	Adjusted Experience Rate (a) (\$)	62	66	31	31	67	70	54	31	66	31	53	55	64	67	31	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	137	138	138	138	142	142	139	138	138	138	133	131	131	138	151	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	136	137	137	137	141	141	138	137	137	137	132	130	130	137	150	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	25	4	0	0	6	8	5	0	1	0	1	25	18	1	0	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	4	5	0	0	4	5	3	0	4	0	2	3	5	4	0	
(24)	Per-Policy Expenses (\$)	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(26)	Avg Discount/Surcharge Factor	57.9%	57.9%	57.9%	57.9%	57.9%	57.9%	57.9%	57.9%	57.9%	57.9%	57.9%	57.9%	57.9%	57.9%	57.9%	
(27)	Adjusted Experience Rate (a) (\$)	11	12	4	4	12	12	9	4	11	4	7	9	12	11	4	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	48	47	47	47	48	46	46	47	47	47	45	45	47	47	50	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	48	47	47	47	48	46	46	47	47	47	45	45	47	47	50	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	28	28	28	28	28	28	28	28	28	28	27	28	28	28	29	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>212</b>	<b>212</b>	<b>212</b>	<b>212</b>	<b>217</b>	<b>215</b>	<b>212</b>	<b>212</b>	<b>212</b>	<b>212</b>	<b>204</b>	<b>203</b>	<b>205</b>	<b>212</b>	<b>229</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-5.4%</b>	<b>-4.9%</b>	<b>-4.9%</b>	<b>-4.9%</b>	<b>-5.7%</b>	<b>-5.3%</b>	<b>-4.9%</b>	<b>-4.9%</b>	<b>-4.9%</b>	<b>-4.9%</b>	<b>-5.1%</b>	<b>-4.7%</b>	<b>-5.1%</b>	<b>-4.9%</b>	<b>-5.4%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense

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RATE CLASS 724 - Collectors Plate - Motorcycle, >1150 (Like 324)

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2006 Written Exposure (#)	1	0	0	0	0	0	0	0	1	0	0	0	2	0	0	
<u>2007 Interim Base Rate</u>																	
(2)	<b>Total Base Rate: (3) + (4) + (5)</b> (\$)	<b>231</b>	<b>231</b>	<b>231</b>	<b>231</b>	<b>231</b>	<b>236</b>	<b>231</b>	<b>231</b>	<b>223</b>	<b>231</b>	<b>222</b>	<b>231</b>	<b>224</b>	<b>231</b>	<b>248</b>	
(3)	TPB Base Rate (\$)	135	135	135	135	135	142	135	135	130	135	130	135	128	135	148	
(4)	Part 7 Base Rate (\$)	68	68	68	68	68	66	68	68	65	68	65	68	68	68	71	
(5)	UMP Base Rate (\$)	28	28	28	28	28	28	28	28	28	28	27	28	28	28	29	
<u>Coverage Rate Adjustment</u>																	
(6)	2007 TPB x (1+ 6.1%) (\$)	143	143	143	143	143	151	143	143	138	143	138	143	136	143	157	
(7)	2007 Part 7 x (1- 21.4%) (\$)	53	53	53	53	53	52	53	53	51	53	51	53	53	53	56	
(8)	TPB off-balanced: (6) x 0.969340 (\$)	139	139	139	139	139	146	139	139	134	139	134	139	132	139	152	
(9)	Part 7 off-balanced: (7) x 0.969340 (\$)	51	51	51	51	51	50	51	51	49	51	49	51	51	51	54	
<u>Rate Class/Territory Rate Adjustment (TPB)</u>																	
(10)	5 yrs Ultimate Earned Exposures (#)	7	0	0	0	1	4	0	0	6	0	0	0	4	0	0	
(11)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(12)	Loss Cost: (11) / (10) (\$)	13	0	0	0	4	7	0	0	14	0	0	0	15	0	0	
(13)	Per-Policy Expenses (\$)	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	
(14)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(15)	Avg Discount/Surcharge Factor	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	
(16)	Adjusted Experience Rate (a) (\$)	55	32	32	32	39	44	32	32	57	32	32	32	58	32	32	
(17)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(18)	Credibility: sqrt [(17) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(19)	Indicated Rate (b) (\$)	139	139	139	139	139	146	139	139	134	139	134	139	132	139	152	
(20)	Indicated off-balanced rate: (19) x 0.993415 (\$)	138	138	138	138	138	145	138	138	133	138	133	138	131	138	151	
<u>Rate Class/Territory Rate Adjustment (Part 7)</u>																	
(21)	5 yrs Ultimate Earned Exposures (#)	7	0	0	0	1	4	0	0	6	0	0	0	4	0	0	
(22)	5 yrs Trended Ultimate Inc. Loss (\$000's)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(23)	Loss Cost: (22) / (21) (\$)	3	0	0	0	1	1	0	0	3	0	0	0	4	0	0	
(24)	Per-Policy Expenses (\$)	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	
(25)	Miscellaneous Revenues (\$)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(26)	Avg Discount/Surcharge Factor	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	
(27)	Adjusted Experience Rate (a) (\$)	9	4	4	4	6	6	4	4	10	4	4	4	11	4	4	
(28)	5 yrs Ultimate Claim Count (#)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
(29)	Credibility: sqrt [(28) / 11,000]	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
(30)	Indicated Rate (b) (\$)	51	51	51	51	51	50	51	51	49	51	49	51	51	51	54	
(31)	Indicated off-balanced rate: (30) x 1.005881 (\$)	51	51	51	51	51	50	51	51	49	51	49	51	51	51	54	
<u>UMP Base Rate</u>																	
(32)	2007 Interim Base Rate (\$)	28	28	28	28	28	28	28	28	28	28	27	28	28	28	29	
(33)	<b>Indicated Base Rate: (20) + (31) + (32)</b> (\$)	<b>217</b>	<b>217</b>	<b>217</b>	<b>217</b>	<b>217</b>	<b>223</b>	<b>217</b>	<b>217</b>	<b>210</b>	<b>217</b>	<b>209</b>	<b>217</b>	<b>210</b>	<b>217</b>	<b>234</b>	
(34)	<b>Indicated Rate Adjustment %</b>	<b>-6.1%</b>	<b>-6.1%</b>	<b>-6.1%</b>	<b>-6.1%</b>	<b>-6.1%</b>	<b>-5.5%</b>	<b>-6.1%</b>	<b>-6.1%</b>	<b>-5.8%</b>	<b>-6.1%</b>	<b>-5.9%</b>	<b>-6.1%</b>	<b>-6.3%</b>	<b>-6.1%</b>	<b>-5.6%</b>	

(a) Adjusted Experience Rate =  $\frac{\text{Loss Cost} \times (1 + \text{ULAE \%}) + \text{Per-Policy Exp.} - \text{Inv.Credit} \times \text{Loss Cost} - \text{Misc.Revenues}}{(1 - \text{Premium Tax} - \text{Capital Provision}) \times (\text{Avg Discount/Surcharge Factor})}$  where: TPB ULAE % = 8.8% Part 7 ULAE % = 11.3%  
 TPB Investment Credit = 15.3% Part 7 Investment Credit = 15.1%  
 Premium Tax = 4.4% Capital Provision = 2.2%

(b) Indicated Rate = Credibility x Adjusted Experience Rate + (1 - Credibility) x Covered Adjusted Rate

Note: TPB = Basic third party liability coverage, Part 7 = accident and death benefits coverage, UMP = underinsured motorist protection coverage, ULAE = unallocated loss adjustment expense



Insurance Corporation  
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## **APPENDIX 18 E**

# **ACTUARIAL ANALYSIS: PROPOSED YEAR 1 BASE RATE ADJUSTMENTS**



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## A INTRODUCTION

1. This Appendix contains the following information for the proposed year 1 base rate adjustments:

- Six figures displaying the proposed year 1 base rate adjustments, of which three figures are for personal rate classes and three figures are for commercial rate classes (commentary on the figures appears in Chapter 17.3, and rate class groupings are included in Figures 18.E.3 and 18.E.5 of this Appendix).
- A comparison of the following three base rates: (1) base rates at 2007 rate level, (2) indicated base rates, and (3) proposed year 1 base rates.

2. Proposed year 1 base rate adjustments result from the application of the seniors discount of 25% and a cap on those indicated base rate adjustments where the difference between the indicated base rate and the 2007 interim base rate exceeds six percent of the 2007 interim base rates. The cap limits to 6% the decrease or increase to the 2007 interim base rate. Capping causes the overall premium that would be collected after applying the cap to differ from the overall premium proposed in the 2007 Revenue Requirements Application. As the rate design is a revenue-neutral modification of base rates, premium gained or lost due to capping is restored by adjusting all the remaining indicated base rates (those not directly affected by the cap) by an “off-balance” factor. This is why the indicated base rate adjustment and the proposed year 1 base rate adjustment differ from one another for customer groups whose indicated base rate adjustment was not capped.



Proposed year 1 Base Rate Adjustments

Figure 18.E.1 – Personal Rate Classes

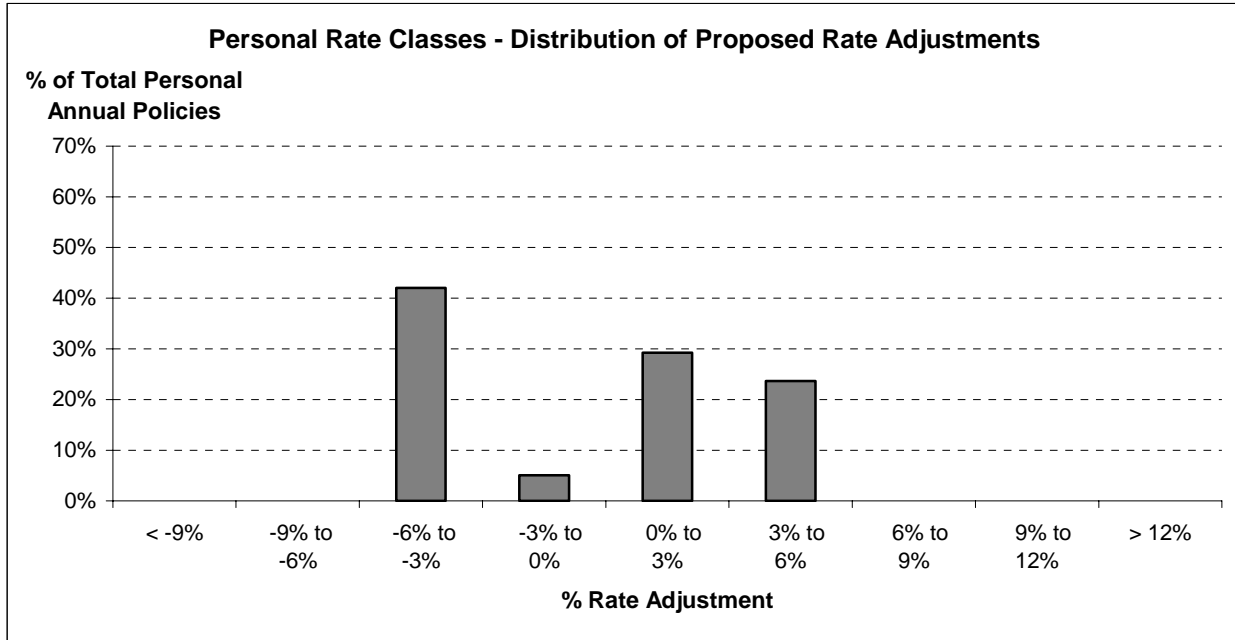
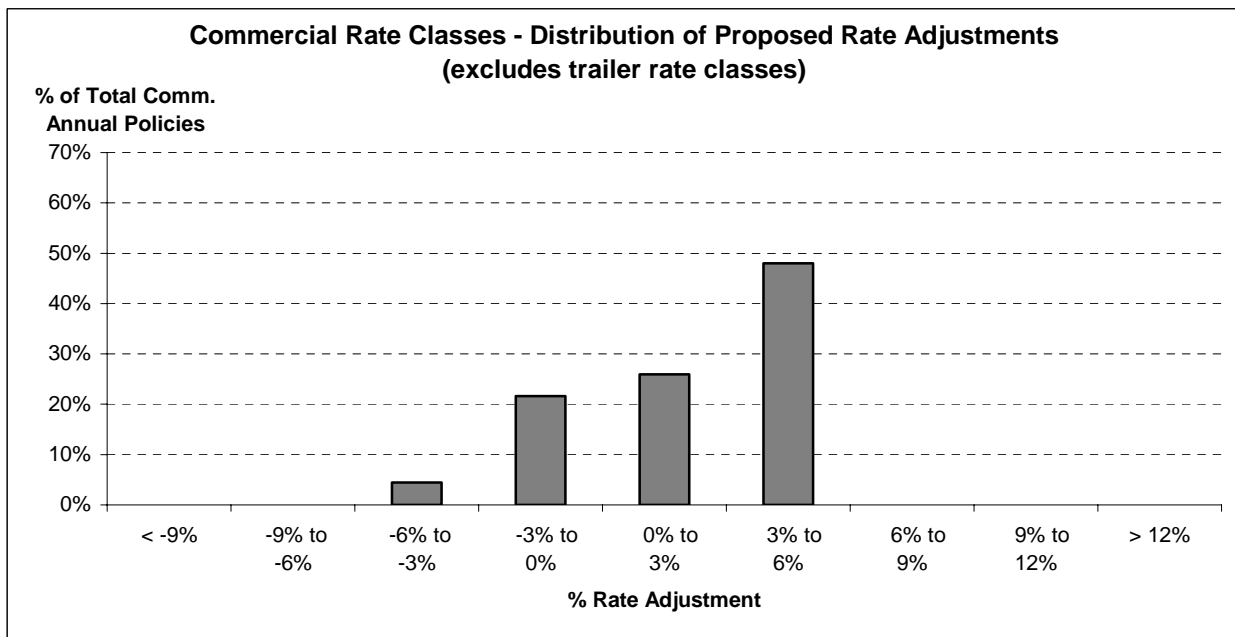


Figure 18.E.2 – Commercial Rate Classes<sup>1</sup>

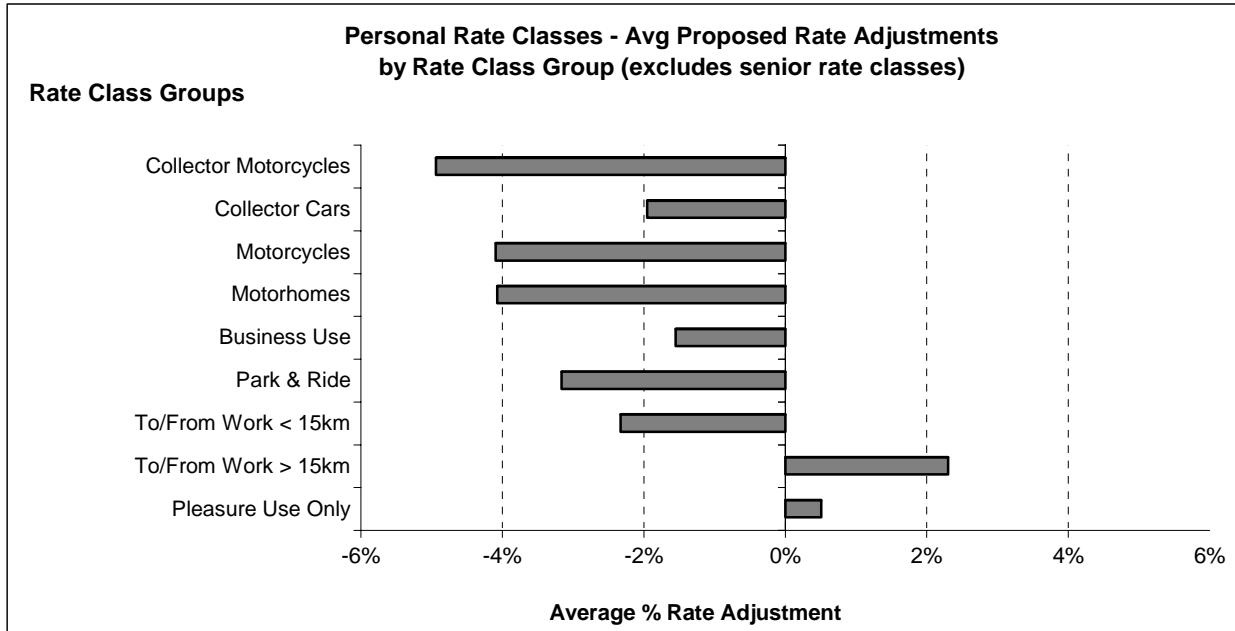


<sup>1</sup> Trailer rate classes (510-552) are excluded from all figures depicting commercial rate classes because trailer rate classes contribute only 5% to the total annual revenue of commercial rate classes, yet comprise 62% of all commercial policies, and so the presence of trailer rate classes would cause distortions in the distributions.

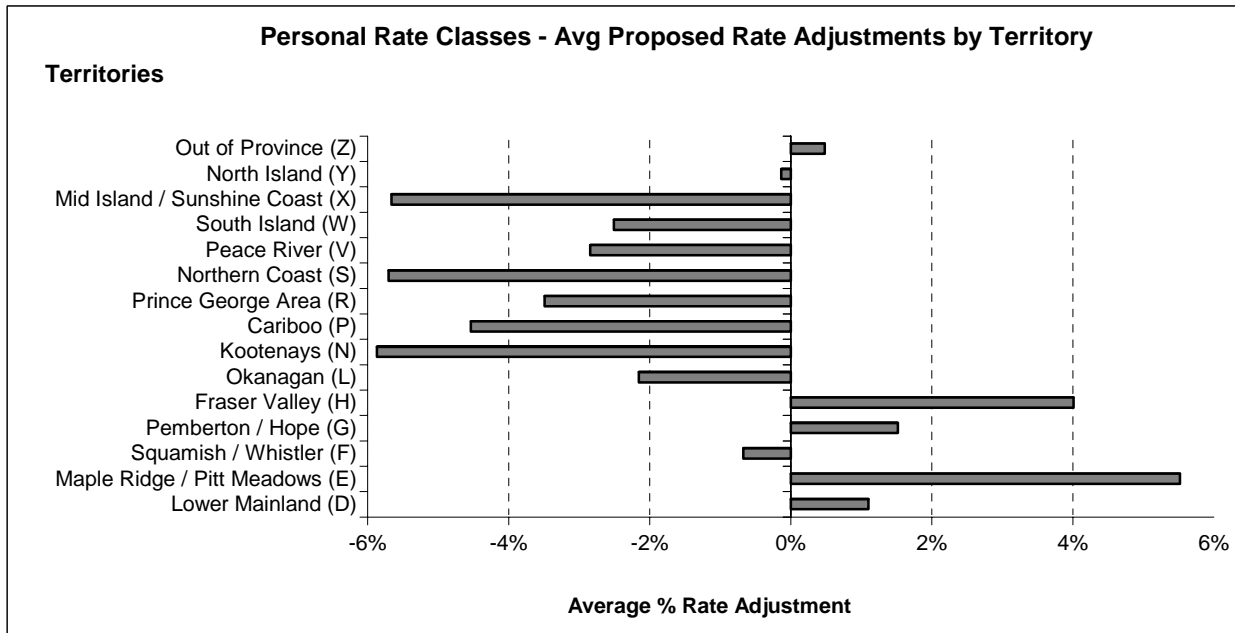
**Personal Rate Classes**

**Average Proposed year 1 Base Rate Adjustments**

**Figure 18.E.3 – Personal Rate Classes by Rate Class Group<sup>2</sup>**



**Figure 18.E.4 – Personal Rate Classes by Territory**



<sup>2</sup> Senior rate classes (005, 055, 320-324, 705, 720-724) are excluded because their rates are constrained by a seniors discount of 25%.



### Commercial Rate Classes<sup>3</sup>

#### Average Proposed year 1 Base Rate Adjustments

Figure 18.E.5 – Commercial Rate Classes by Rate Class Group

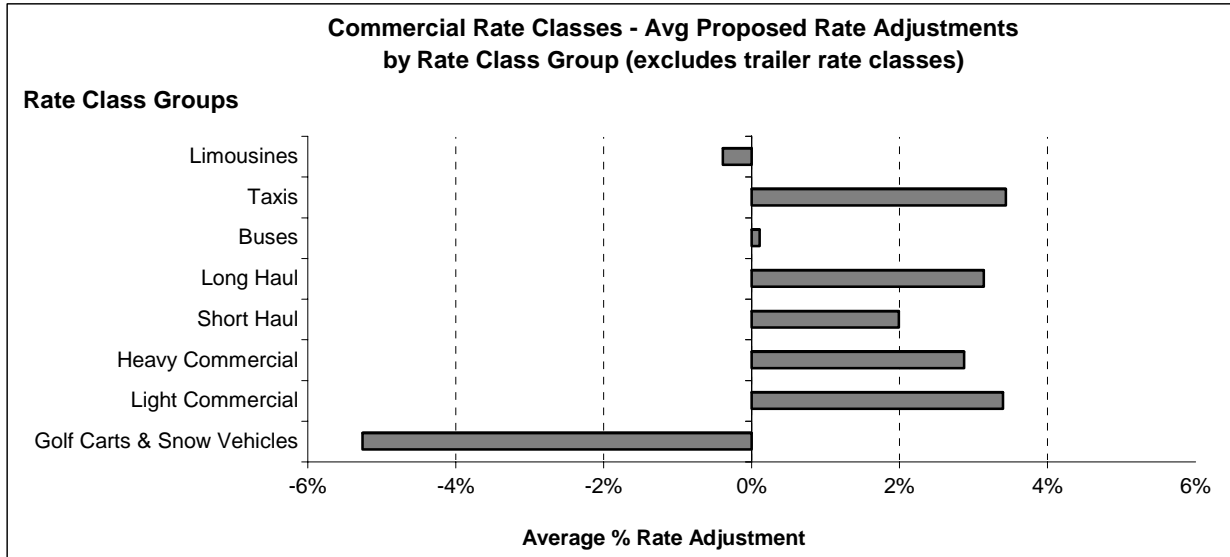
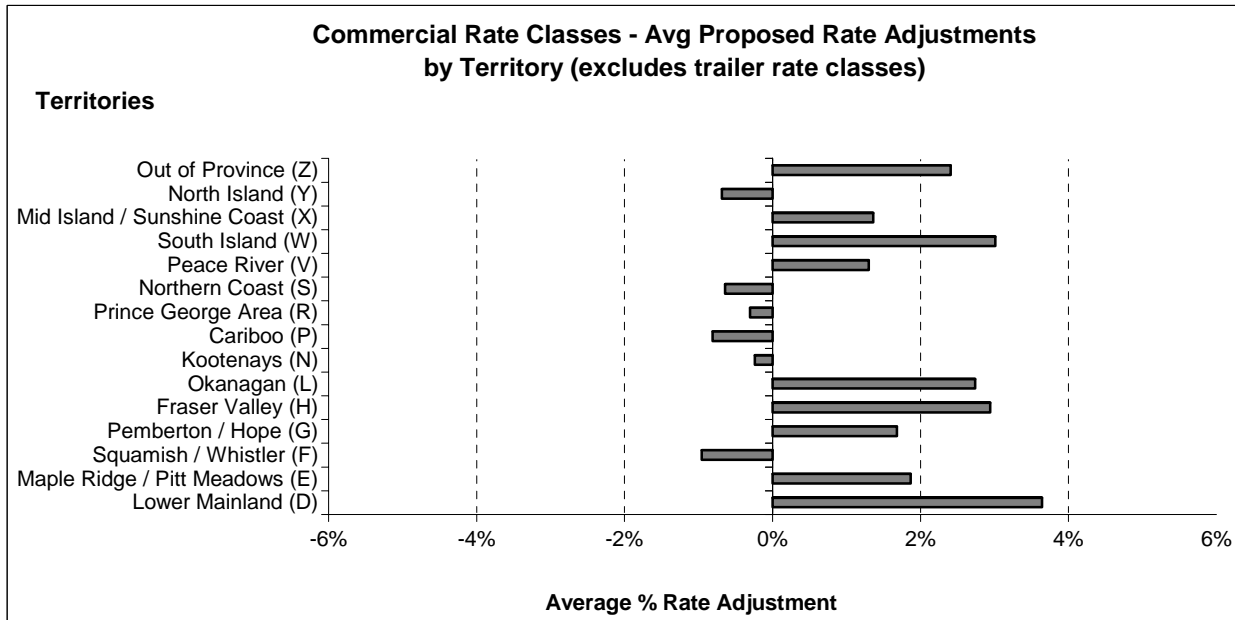


Figure 18.E.6 – Commercial Rate Classes by Territory



<sup>3</sup> See footnote 1.

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	1,287	1,181	1,215	1,056	1,161	961	851	1,063	952	886	947	831	938	1,002	1,401
(2)	Indicated Base Rate (\$)	1,328	1,282	1,208	1,062	1,192	915	750	1,005	873	817	883	786	866	1,013	1,404
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>1,340</b>	<b>1,250</b>	<b>1,217</b>	<b>1,071</b>	<b>1,201</b>	<b>923</b>	<b>800</b>	<b>1,014</b>	<b>895</b>	<b>834</b>	<b>891</b>	<b>793</b>	<b>882</b>	<b>1,022</b>	<b>1,415</b>
(4)	Indicated Rate Adjustment %	3.2%	8.6%	-0.6%	0.6%	2.7%	-4.8%	-11.9%	-5.5%	-8.3%	-7.8%	-6.8%	-5.4%	-7.7%	1.1%	0.2%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>4.1%</b>	<b>5.8%</b>	<b>0.2%</b>	<b>1.4%</b>	<b>3.4%</b>	<b>-4.0%</b>	<b>-6.0%</b>	<b>-4.6%</b>	<b>-6.0%</b>	<b>-5.9%</b>	<b>-5.9%</b>	<b>-4.6%</b>	<b>-6.0%</b>	<b>2.0%</b>	<b>1.0%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	1,427	1,373	1,403	1,030	1,308	1,004	1,048	1,181	1,039	945	931	931	1,011	1,091	1,526
(2)	Indicated Base Rate (\$)	1,456	1,464	1,441	1,049	1,370	1,020	954	1,127	959	900	907	891	958	1,071	1,590
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>1,469</b>	<b>1,453</b>	<b>1,453</b>	<b>1,058</b>	<b>1,381</b>	<b>1,028</b>	<b>986</b>	<b>1,136</b>	<b>977</b>	<b>906</b>	<b>914</b>	<b>898</b>	<b>965</b>	<b>1,080</b>	<b>1,603</b>
(4)	Indicated Rate Adjustment %	2.0%	6.6%	2.7%	1.8%	4.7%	1.6%	-9.0%	-4.6%	-7.7%	-4.8%	-2.6%	-4.3%	-5.2%	-1.8%	4.2%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>2.9%</b>	<b>5.8%</b>	<b>3.6%</b>	<b>2.7%</b>	<b>5.6%</b>	<b>2.4%</b>	<b>-5.9%</b>	<b>-3.8%</b>	<b>-6.0%</b>	<b>-4.1%</b>	<b>-1.8%</b>	<b>-3.5%</b>	<b>-4.5%</b>	<b>-1.0%</b>	<b>5.0%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	1,426	1,339	1,203	968	1,273	1,001	956	1,085	878	887	863	870	1,005	1,091	1,507
(2)	Indicated Base Rate (\$)	1,345	1,414	1,162	973	1,325	997	889	1,030	862	770	858	868	937	1,072	1,504
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>1,356</b>	<b>1,417</b>	<b>1,171</b>	<b>980</b>	<b>1,336</b>	<b>1,006</b>	<b>899</b>	<b>1,040</b>	<b>870</b>	<b>835</b>	<b>866</b>	<b>876</b>	<b>946</b>	<b>1,081</b>	<b>1,516</b>
(4)	Indicated Rate Adjustment %	-5.7%	5.6%	-3.4%	0.5%	4.1%	-0.4%	-7.0%	-5.1%	-1.8%	-13.2%	-0.6%	-0.2%	-6.8%	-1.7%	-0.2%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>-4.9%</b>	<b>5.8%</b>	<b>-2.7%</b>	<b>1.2%</b>	<b>4.9%</b>	<b>0.5%</b>	<b>-6.0%</b>	<b>-4.1%</b>	<b>-0.9%</b>	<b>-5.9%</b>	<b>0.3%</b>	<b>0.7%</b>	<b>-5.9%</b>	<b>-0.9%</b>	<b>0.6%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	1,292	1,234	1,227	1,059	1,185	964	905	1,079	952	931	949	886	940	1,010	1,402
(2)	Indicated Base Rate (\$)	1,232	1,216	1,210	1,051	1,185	951	893	1,064	934	923	941	865	917	1,000	1,394
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>1,242</b>	<b>1,226</b>	<b>1,220</b>	<b>1,059</b>	<b>1,194</b>	<b>958</b>	<b>901</b>	<b>1,072</b>	<b>942</b>	<b>931</b>	<b>948</b>	<b>872</b>	<b>925</b>	<b>1,009</b>	<b>1,406</b>
(4)	Indicated Rate Adjustment %	-4.6%	-1.5%	-1.4%	-0.8%	0.0%	-1.3%	-1.3%	-1.4%	-1.9%	-0.9%	-0.8%	-2.4%	-2.4%	-1.0%	-0.6%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>-3.9%</b>	<b>-0.6%</b>	<b>-0.6%</b>	<b>0.0%</b>	<b>0.8%</b>	<b>-0.6%</b>	<b>-0.4%</b>	<b>-0.6%</b>	<b>-1.1%</b>	<b>0.0%</b>	<b>-0.1%</b>	<b>-1.6%</b>	<b>-1.6%</b>	<b>-0.1%</b>	<b>0.3%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	965	887	911	793	871	723	638	798	714	665	710	624	703	751	1,050
(2) Indicated Base Rate	(\$)	1,077	959	875	781	928	782	646	786	745	688	715	702	762	772	1,110
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>1,006</b>	<b>936</b>	<b>913</b>	<b>803</b>	<b>901</b>	<b>691</b>	<b>601</b>	<b>760</b>	<b>672</b>	<b>627</b>	<b>668</b>	<b>594</b>	<b>663</b>	<b>767</b>	<b>1,062</b>
(4) Indicated Rate Adjustment %		11.6%	8.1%	-4.0%	-1.5%	6.5%	8.2%	1.3%	-1.5%	4.3%	3.5%	0.7%	12.5%	8.4%	2.8%	5.7%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>4.2%</b>	<b>5.5%</b>	<b>0.2%</b>	<b>1.3%</b>	<b>3.4%</b>	<b>-4.4%</b>	<b>-5.8%</b>	<b>-4.8%</b>	<b>-5.9%</b>	<b>-5.7%</b>	<b>-5.9%</b>	<b>-4.8%</b>	<b>-5.7%</b>	<b>2.1%</b>	<b>1.1%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	1,427	1,373	1,403	1,030	1,308	1,004	1,048	1,181	1,039	945	989	931	1,011	1,091	1,526
(2) Indicated Base Rate	(\$)	1,416	1,449	1,374	1,030	1,324	905	916	1,091	926	861	928	897	923	1,042	1,451
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>1,427</b>	<b>1,453</b>	<b>1,385</b>	<b>1,038</b>	<b>1,335</b>	<b>944</b>	<b>986</b>	<b>1,111</b>	<b>977</b>	<b>889</b>	<b>936</b>	<b>904</b>	<b>953</b>	<b>1,050</b>	<b>1,462</b>
(4) Indicated Rate Adjustment %		-0.8%	5.5%	-2.1%	0.0%	1.2%	-9.9%	-12.6%	-7.6%	-10.9%	-8.9%	-6.2%	-3.7%	-8.7%	-4.5%	-4.9%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>0.0%</b>	<b>5.8%</b>	<b>-1.3%</b>	<b>0.8%</b>	<b>2.1%</b>	<b>-6.0%</b>	<b>-5.9%</b>	<b>-5.9%</b>	<b>-6.0%</b>	<b>-5.9%</b>	<b>-5.4%</b>	<b>-2.9%</b>	<b>-5.7%</b>	<b>-3.8%</b>	<b>-4.2%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	3,218	3,297	3,591	2,316	2,727	2,307	2,406	2,477	2,093	2,068	2,140	2,090	2,178	2,292	3,902
(2) Indicated Base Rate	(\$)	3,240	3,305	3,593	2,316	2,720	2,304	2,386	2,486	2,097	2,051	2,116	2,075	2,236	2,333	4,018
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>3,268</b>	<b>3,333</b>	<b>3,624</b>	<b>2,335</b>	<b>2,744</b>	<b>2,322</b>	<b>2,405</b>	<b>2,507</b>	<b>2,114</b>	<b>2,067</b>	<b>2,134</b>	<b>2,092</b>	<b>2,255</b>	<b>2,352</b>	<b>4,052</b>
(4) Indicated Rate Adjustment %		0.7%	0.2%	0.1%	0.0%	-0.3%	-0.1%	-0.8%	0.4%	0.2%	-0.8%	-1.1%	-0.7%	2.7%	1.8%	3.0%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>1.6%</b>	<b>1.1%</b>	<b>0.9%</b>	<b>0.8%</b>	<b>0.6%</b>	<b>0.7%</b>	<b>0.0%</b>	<b>1.2%</b>	<b>1.0%</b>	<b>0.0%</b>	<b>-0.3%</b>	<b>0.1%</b>	<b>3.5%</b>	<b>2.6%</b>	<b>3.8%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	1,710	1,419	1,237	1,033	1,223	1,178	821	1,011	957	833	844	980	992	979	1,826
(2) Indicated Base Rate	(\$)	1,692	1,409	1,229	1,024	1,212	1,174	811	999	949	823	835	975	983	968	1,823
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>1,707</b>	<b>1,421</b>	<b>1,238</b>	<b>1,031</b>	<b>1,221</b>	<b>1,183</b>	<b>818</b>	<b>1,006</b>	<b>957</b>	<b>830</b>	<b>842</b>	<b>984</b>	<b>991</b>	<b>976</b>	<b>1,838</b>
(4) Indicated Rate Adjustment %		-1.1%	-0.7%	-0.6%	-0.9%	-0.9%	-0.3%	-1.2%	-1.2%	-0.8%	-1.2%	-1.1%	-0.5%	-0.9%	-1.1%	-0.2%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-0.2%</b>	<b>0.1%</b>	<b>0.1%</b>	<b>-0.2%</b>	<b>-0.2%</b>	<b>0.4%</b>	<b>-0.4%</b>	<b>-0.5%</b>	<b>0.0%</b>	<b>-0.4%</b>	<b>-0.2%</b>	<b>0.4%</b>	<b>-0.1%</b>	<b>-0.3%</b>	<b>0.7%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	1,460	1,085	981	543	999	707	471	688	603	530	564	671	666	599	1,557
(2) Indicated Base Rate	(\$)	1,457	1,082	971	533	1,049	712	468	681	590	519	564	672	682	581	1,559
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>1,470</b>	<b>1,091</b>	<b>979</b>	<b>537</b>	<b>1,057</b>	<b>718</b>	<b>471</b>	<b>688</b>	<b>594</b>	<b>523</b>	<b>567</b>	<b>677</b>	<b>688</b>	<b>585</b>	<b>1,572</b>
(4) Indicated Rate Adjustment %		-0.2%	-0.3%	-1.0%	-1.8%	5.0%	0.7%	-0.6%	-1.0%	-2.2%	-2.1%	0.0%	0.1%	2.4%	-3.0%	0.1%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>0.7%</b>	<b>0.6%</b>	<b>-0.2%</b>	<b>-1.1%</b>	<b>5.8%</b>	<b>1.6%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>-1.5%</b>	<b>-1.3%</b>	<b>0.5%</b>	<b>0.9%</b>	<b>3.3%</b>	<b>-2.3%</b>	<b>1.0%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	1,633	1,414	1,282	874	1,222	863	714	909	858	809	791	919	957	897	1,843
(2) Indicated Base Rate	(\$)	1,772	1,424	1,232	886	1,273	899	718	875	845	777	789	1,008	948	867	1,850
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>1,728</b>	<b>1,435</b>	<b>1,242</b>	<b>892</b>	<b>1,283</b>	<b>907</b>	<b>724</b>	<b>882</b>	<b>852</b>	<b>783</b>	<b>797</b>	<b>971</b>	<b>955</b>	<b>875</b>	<b>1,865</b>
(4) Indicated Rate Adjustment %		8.5%	0.7%	-3.9%	1.4%	4.2%	4.2%	0.6%	-3.7%	-1.5%	-4.0%	-0.3%	9.7%	-0.9%	-3.3%	0.4%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>5.8%</b>	<b>1.5%</b>	<b>-3.1%</b>	<b>2.1%</b>	<b>5.0%</b>	<b>5.1%</b>	<b>1.4%</b>	<b>-3.0%</b>	<b>-0.7%</b>	<b>-3.2%</b>	<b>0.8%</b>	<b>5.7%</b>	<b>-0.2%</b>	<b>-2.5%</b>	<b>1.2%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	2,649	2,131	1,770	1,229	1,704	1,194	986	1,440	1,355	1,077	1,158	1,343	1,305	1,415	2,818
(2) Indicated Base Rate	(\$)	2,749	2,209	1,809	1,210	1,718	1,247	945	1,417	1,326	1,044	1,119	1,422	1,351	1,405	2,739
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>2,772</b>	<b>2,228</b>	<b>1,824</b>	<b>1,221</b>	<b>1,732</b>	<b>1,256</b>	<b>953</b>	<b>1,429</b>	<b>1,337</b>	<b>1,053</b>	<b>1,128</b>	<b>1,422</b>	<b>1,362</b>	<b>1,416</b>	<b>2,762</b>
(4) Indicated Rate Adjustment %		3.8%	3.7%	2.2%	-1.5%	0.8%	4.4%	-4.2%	-1.6%	-2.1%	-3.1%	-3.4%	5.9%	3.5%	-0.7%	-2.8%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>4.6%</b>	<b>4.6%</b>	<b>3.1%</b>	<b>-0.7%</b>	<b>1.6%</b>	<b>5.2%</b>	<b>-3.3%</b>	<b>-0.8%</b>	<b>-1.3%</b>	<b>-2.2%</b>	<b>-2.6%</b>	<b>5.9%</b>	<b>4.4%</b>	<b>0.1%</b>	<b>-2.0%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	1,579	1,142	1,087	629	975	695	526	702	663	585	697	746	766	739	1,676
(2) Indicated Base Rate	(\$)	1,628	1,129	1,078	618	961	683	519	689	657	598	689	758	779	729	1,683
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>1,642</b>	<b>1,139</b>	<b>1,088</b>	<b>624</b>	<b>969</b>	<b>689</b>	<b>522</b>	<b>695</b>	<b>662</b>	<b>602</b>	<b>695</b>	<b>763</b>	<b>786</b>	<b>736</b>	<b>1,697</b>
(4) Indicated Rate Adjustment %		3.1%	-1.1%	-0.8%	-1.7%	-1.4%	-1.7%	-1.3%	-1.9%	-0.9%	2.2%	-1.1%	1.6%	1.7%	-1.4%	0.4%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>4.0%</b>	<b>-0.3%</b>	<b>0.1%</b>	<b>-0.8%</b>	<b>-0.6%</b>	<b>-0.9%</b>	<b>-0.8%</b>	<b>-1.0%</b>	<b>-0.2%</b>	<b>2.9%</b>	<b>-0.3%</b>	<b>2.3%</b>	<b>2.6%</b>	<b>-0.4%</b>	<b>1.3%</b>



RATE CLASS 015 - Municipal Government Vehicle - Comm. <5000 kg																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	1,464	1,373	1,227	851	1,223	948	693	929	846	788	772	889	915	888	1,838
(2)	Indicated Base Rate (\$)	1,403	1,355	1,206	840	1,217	929	678	921	832	773	769	867	907	875	1,840
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>1,414</b>	<b>1,367</b>	<b>1,217</b>	<b>848</b>	<b>1,228</b>	<b>936</b>	<b>684</b>	<b>928</b>	<b>838</b>	<b>779</b>	<b>776</b>	<b>875</b>	<b>914</b>	<b>882</b>	<b>1,855</b>
(4)	Indicated Rate Adjustment %	-4.2%	-1.3%	-1.7%	-1.3%	-0.5%	-2.0%	-2.2%	-0.9%	-1.7%	-1.9%	-0.4%	-2.5%	-0.9%	-1.5%	0.1%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>-3.4%</b>	<b>-0.4%</b>	<b>-0.8%</b>	<b>-0.4%</b>	<b>0.4%</b>	<b>-1.3%</b>	<b>-1.3%</b>	<b>-0.1%</b>	<b>-0.9%</b>	<b>-1.1%</b>	<b>0.5%</b>	<b>-1.6%</b>	<b>-0.1%</b>	<b>-0.7%</b>	<b>0.9%</b>

RATE CLASS 017 - Comm. <5000 kg Owned or Leased by Logging Contractor, or Under Road Maintenance Contract																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	1,786	1,506	1,306	980	1,348	1,158	798	1,004	1,027	824	840	960	957	919	1,977
(2)	Indicated Base Rate (\$)	1,776	1,504	1,290	964	1,341	1,123	775	981	999	806	828	944	937	887	1,950
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>1,790</b>	<b>1,517</b>	<b>1,300</b>	<b>971</b>	<b>1,352</b>	<b>1,133</b>	<b>781</b>	<b>989</b>	<b>1,008</b>	<b>812</b>	<b>835</b>	<b>951</b>	<b>945</b>	<b>895</b>	<b>1,966</b>
(4)	Indicated Rate Adjustment %	-0.6%	-0.1%	-1.2%	-1.6%	-0.5%	-3.0%	-2.9%	-2.3%	-2.7%	-2.2%	-1.4%	-1.7%	-2.1%	-3.5%	-1.4%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>0.2%</b>	<b>0.7%</b>	<b>-0.5%</b>	<b>-0.9%</b>	<b>0.3%</b>	<b>-2.2%</b>	<b>-2.1%</b>	<b>-1.5%</b>	<b>-1.9%</b>	<b>-1.5%</b>	<b>-0.6%</b>	<b>-0.9%</b>	<b>-1.3%</b>	<b>-2.6%</b>	<b>-0.6%</b>

RATE CLASS 018 - U-Drive - Comm. <5000 kg, Priv.Pass. (Isolated Comm.), Rented <1 Month																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	1,987	2,090	2,128	1,406	1,778	1,380	1,329	1,491	1,279	1,232	1,279	1,150	1,337	1,410	2,460
(2)	Indicated Base Rate (\$)	2,053	2,107	2,130	1,497	1,765	1,397	1,329	1,518	1,300	1,240	1,297	1,140	1,326	1,404	2,473
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>2,070</b>	<b>2,126</b>	<b>2,148</b>	<b>1,487</b>	<b>1,780</b>	<b>1,409</b>	<b>1,341</b>	<b>1,531</b>	<b>1,311</b>	<b>1,249</b>	<b>1,308</b>	<b>1,150</b>	<b>1,337</b>	<b>1,417</b>	<b>2,494</b>
(4)	Indicated Rate Adjustment %	3.3%	0.8%	0.1%	6.5%	-0.7%	1.2%	0.0%	1.8%	1.6%	0.6%	1.4%	-0.9%	-0.8%	-0.4%	0.5%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>4.2%</b>	<b>1.7%</b>	<b>0.9%</b>	<b>5.8%</b>	<b>0.1%</b>	<b>2.1%</b>	<b>0.9%</b>	<b>2.7%</b>	<b>2.5%</b>	<b>1.4%</b>	<b>2.3%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.5%</b>	<b>1.4%</b>

RATE CLASS 030 - Golf Cart, Truckster Type Used by Municipal Gov or Golf Club																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	338	361	343	327	352	307	304	315	303	298	314	266	296	315	385
(2)	Indicated Base Rate (\$)	311	333	316	299	322	283	279	289	279	272	287	246	272	287	354
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>320</b>	<b>341</b>	<b>324</b>	<b>309</b>	<b>333</b>	<b>290</b>	<b>287</b>	<b>298</b>	<b>287</b>	<b>281</b>	<b>297</b>	<b>253</b>	<b>280</b>	<b>298</b>	<b>364</b>
(4)	Indicated Rate Adjustment %	-8.0%	-7.8%	-7.9%	-8.6%	-8.5%	-7.8%	-8.2%	-8.3%	-7.9%	-8.7%	-8.6%	-7.5%	-8.1%	-8.9%	-8.1%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>-5.3%</b>	<b>-5.5%</b>	<b>-5.5%</b>	<b>-5.5%</b>	<b>-5.4%</b>	<b>-5.5%</b>	<b>-5.6%</b>	<b>-5.4%</b>	<b>-5.3%</b>	<b>-5.7%</b>	<b>-5.4%</b>	<b>-4.9%</b>	<b>-5.4%</b>	<b>-5.4%</b>	<b>-5.5%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	48	50	46	43	52	42	43	43	39	37	39	37	43	45	55
(2) Indicated Base Rate	(\$)	45	46	41	39	47	39	39	39	36	33	35	34	39	41	50
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>46</b>	<b>48</b>	<b>44</b>	<b>41</b>	<b>49</b>	<b>40</b>	<b>41</b>	<b>41</b>	<b>38</b>	<b>35</b>	<b>37</b>	<b>36</b>	<b>41</b>	<b>43</b>	<b>53</b>
(4) Indicated Rate Adjustment %		-6.3%	-8.0%	-10.9%	-9.3%	-9.6%	-7.1%	-9.3%	-9.3%	-7.7%	-10.8%	-10.3%	-8.1%	-9.3%	-8.9%	-9.1%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-4.2%</b>	<b>-4.0%</b>	<b>-4.3%</b>	<b>-4.7%</b>	<b>-5.8%</b>	<b>-4.8%</b>	<b>-4.7%</b>	<b>-4.7%</b>	<b>-2.6%</b>	<b>-5.4%</b>	<b>-5.1%</b>	<b>-2.7%</b>	<b>-4.7%</b>	<b>-4.4%</b>	<b>-3.6%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	779	833	804	747	815	698	692	721	660	628	660	695	735	748	877
(2) Indicated Base Rate	(\$)	711	762	732	678	744	641	630	655	602	566	599	636	671	678	802
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>733</b>	<b>784</b>	<b>756</b>	<b>704</b>	<b>767</b>	<b>657</b>	<b>653</b>	<b>679</b>	<b>622</b>	<b>592</b>	<b>622</b>	<b>654</b>	<b>692</b>	<b>704</b>	<b>826</b>
(4) Indicated Rate Adjustment %		-8.7%	-8.5%	-9.0%	-9.2%	-8.7%	-8.2%	-9.0%	-9.2%	-8.8%	-9.9%	-9.2%	-8.5%	-8.7%	-9.4%	-8.6%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-5.9%</b>	<b>-5.9%</b>	<b>-6.0%</b>	<b>-5.8%</b>	<b>-5.9%</b>	<b>-5.9%</b>	<b>-5.6%</b>	<b>-5.8%</b>	<b>-5.8%</b>	<b>-5.7%</b>	<b>-5.8%</b>	<b>-5.9%</b>	<b>-5.9%</b>	<b>-5.9%</b>	<b>-5.8%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	1,640	1,400	1,527	945	1,391	911	1,011	1,165	1,007	943	1,017	1,023	1,025	1,115	1,875
(2) Indicated Base Rate	(\$)	1,961	1,393	1,509	941	1,609	896	1,000	1,160	989	930	1,004	1,067	1,012	1,099	1,864
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>1,735</b>	<b>1,405</b>	<b>1,522</b>	<b>948</b>	<b>1,472</b>	<b>904</b>	<b>1,008</b>	<b>1,169</b>	<b>997</b>	<b>937</b>	<b>1,013</b>	<b>1,077</b>	<b>1,021</b>	<b>1,108</b>	<b>1,880</b>
(4) Indicated Rate Adjustment %		19.6%	-0.5%	-1.2%	-0.4%	15.7%	-1.6%	-1.1%	-0.4%	-1.8%	-1.4%	-1.3%	4.3%	-1.3%	-1.4%	-0.6%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>5.8%</b>	<b>0.4%</b>	<b>-0.3%</b>	<b>0.3%</b>	<b>5.8%</b>	<b>-0.8%</b>	<b>-0.3%</b>	<b>0.3%</b>	<b>-1.0%</b>	<b>-0.6%</b>	<b>-0.4%</b>	<b>5.3%</b>	<b>-0.4%</b>	<b>-0.6%</b>	<b>0.3%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	1,069	1,035	1,233	590	906	569	568	749	647	608	654	630	698	704	1,294
(2) Indicated Base Rate	(\$)	1,064	1,033	1,228	588	918	564	564	743	646	606	653	625	693	700	1,289
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>1,072</b>	<b>1,042</b>	<b>1,237</b>	<b>593</b>	<b>924</b>	<b>568</b>	<b>568</b>	<b>749</b>	<b>651</b>	<b>611</b>	<b>658</b>	<b>630</b>	<b>699</b>	<b>705</b>	<b>1,299</b>
(4) Indicated Rate Adjustment %		-0.5%	-0.2%	-0.4%	-0.3%	1.3%	-0.9%	-0.7%	-0.8%	-0.2%	-0.3%	-0.2%	-0.8%	-0.7%	-0.6%	-0.4%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>0.3%</b>	<b>0.7%</b>	<b>0.3%</b>	<b>0.5%</b>	<b>2.0%</b>	<b>-0.2%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.6%</b>	<b>0.5%</b>	<b>0.6%</b>	<b>0.0%</b>	<b>0.1%</b>	<b>0.1%</b>	<b>0.4%</b>

**RATE CLASS 051 - Motorhome - Pleasure Use Only**

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	845	872	924	769	801	743	755	806	723	833	715	709	714	773	983
(2)	Indicated Base Rate (\$)	797	837	893	787	766	701	733	783	697	809	699	690	672	763	954
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>804</b>	<b>843</b>	<b>900</b>	<b>793</b>	<b>773</b>	<b>707</b>	<b>740</b>	<b>789</b>	<b>704</b>	<b>816</b>	<b>704</b>	<b>695</b>	<b>677</b>	<b>770</b>	<b>963</b>
(4)	Indicated Rate Adjustment %	-5.7%	-4.0%	-3.4%	2.3%	-4.4%	-5.7%	-2.9%	-2.9%	-3.6%	-2.9%	-2.2%	-2.7%	-5.9%	-1.3%	-3.0%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>-4.9%</b>	<b>-3.3%</b>	<b>-2.6%</b>	<b>3.1%</b>	<b>-3.5%</b>	<b>-4.8%</b>	<b>-2.0%</b>	<b>-2.1%</b>	<b>-2.6%</b>	<b>-2.0%</b>	<b>-1.5%</b>	<b>-2.0%</b>	<b>-5.2%</b>	<b>-0.4%</b>	<b>-2.0%</b>

**RATE CLASS 055 - Motorhome - Pleasure Use Only, Owner & P.O. 65 or Over**

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	634	654	689	577	644	588	588	599	563	587	537	532	536	585	732
(2)	Indicated Base Rate (\$)	650	685	688	568	638	564	583	585	548	581	525	512	513	572	722
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>602</b>	<b>633</b>	<b>675</b>	<b>595</b>	<b>606</b>	<b>553</b>	<b>555</b>	<b>592</b>	<b>530</b>	<b>612</b>	<b>528</b>	<b>522</b>	<b>507</b>	<b>577</b>	<b>721</b>
(4)	Indicated Rate Adjustment %	2.5%	4.7%	-0.1%	-1.6%	-0.9%	-4.1%	-0.9%	-2.3%	-2.7%	-1.0%	-2.2%	-3.8%	-4.3%	-2.2%	-1.4%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>-5.0%</b>	<b>-3.2%</b>	<b>-2.0%</b>	<b>3.1%</b>	<b>-5.9%</b>	<b>-6.0%</b>	<b>-5.6%</b>	<b>-1.2%</b>	<b>-5.9%</b>	<b>4.3%</b>	<b>-1.7%</b>	<b>-1.9%</b>	<b>-5.4%</b>	<b>-1.4%</b>	<b>-1.5%</b>

**RATE CLASS 058 - Motorhome - U-Drive, Rented < 1 Month**

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	1,639	1,454	1,990	1,793	1,863	926	942	1,310	1,150	1,285	1,239	1,052	991	1,146	2,145
(2)	Indicated Base Rate (\$)	1,574	1,428	1,951	1,793	1,823	908	929	1,285	1,127	1,267	1,217	1,020	954	1,119	2,052
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>1,588</b>	<b>1,441</b>	<b>1,967</b>	<b>1,807</b>	<b>1,839</b>	<b>915</b>	<b>937</b>	<b>1,294</b>	<b>1,136</b>	<b>1,278</b>	<b>1,228</b>	<b>1,029</b>	<b>961</b>	<b>1,129</b>	<b>2,069</b>
(4)	Indicated Rate Adjustment %	-4.0%	-1.8%	-2.0%	0.0%	-2.1%	-1.9%	-1.4%	-1.9%	-2.0%	-1.4%	-1.8%	-3.0%	-3.7%	-2.4%	-4.3%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>-3.1%</b>	<b>-0.9%</b>	<b>-1.2%</b>	<b>0.8%</b>	<b>-1.3%</b>	<b>-1.2%</b>	<b>-0.5%</b>	<b>-1.2%</b>	<b>-1.2%</b>	<b>-0.5%</b>	<b>-0.9%</b>	<b>-2.2%</b>	<b>-3.0%</b>	<b>-1.5%</b>	<b>-3.5%</b>

**RATE CLASS 100 - Farm Tractors - Comm. >5000 kg, Riding Lawn Mowers**

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	247	281	268	230	292	234	204	211	194	189	204	208	210	198	311
(2)	Indicated Base Rate (\$)	245	278	265	227	291	233	201	208	192	186	201	207	207	194	307
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>247</b>	<b>281</b>	<b>267</b>	<b>229</b>	<b>293</b>	<b>235</b>	<b>202</b>	<b>210</b>	<b>193</b>	<b>188</b>	<b>202</b>	<b>207</b>	<b>208</b>	<b>196</b>	<b>310</b>
(4)	Indicated Rate Adjustment %	-0.8%	-1.1%	-1.1%	-1.3%	-0.3%	-0.4%	-1.5%	-1.4%	-1.0%	-1.6%	-1.5%	-0.5%	-1.4%	-2.0%	-1.3%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>0.0%</b>	<b>0.0%</b>	<b>-0.4%</b>	<b>-0.4%</b>	<b>0.3%</b>	<b>0.4%</b>	<b>-1.0%</b>	<b>-0.5%</b>	<b>-0.5%</b>	<b>-0.5%</b>	<b>-1.0%</b>	<b>-0.5%</b>	<b>-1.0%</b>	<b>-1.0%</b>	<b>-0.3%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	1,195	937	1,242	526	918	620	448	607	522	519	561	690	707	588	1,387
(2) Indicated Base Rate	(\$)	1,175	931	1,246	526	930	622	444	714	549	513	549	685	704	585	1,375
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>1,184</b>	<b>938</b>	<b>1,256</b>	<b>531</b>	<b>937</b>	<b>626</b>	<b>447</b>	<b>641</b>	<b>552</b>	<b>516</b>	<b>554</b>	<b>691</b>	<b>709</b>	<b>590</b>	<b>1,386</b>
(4) Indicated Rate Adjustment %		-1.7%	-0.6%	0.3%	0.0%	1.3%	0.3%	-0.9%	17.6%	5.2%	-1.2%	-2.1%	-0.7%	-0.4%	-0.5%	-0.9%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-0.9%</b>	<b>0.1%</b>	<b>1.1%</b>	<b>1.0%</b>	<b>2.1%</b>	<b>1.0%</b>	<b>-0.2%</b>	<b>5.6%</b>	<b>5.7%</b>	<b>-0.6%</b>	<b>-1.2%</b>	<b>0.1%</b>	<b>0.3%</b>	<b>0.3%</b>	<b>-0.1%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	1,125	870	977	545	926	525	449	585	522	509	541	601	725	640	1,342
(2) Indicated Base Rate	(\$)	1,121	865	978	547	921	539	447	584	522	506	536	614	724	641	1,471
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>1,130</b>	<b>872</b>	<b>985</b>	<b>550</b>	<b>928</b>	<b>542</b>	<b>450</b>	<b>589</b>	<b>526</b>	<b>509</b>	<b>539</b>	<b>618</b>	<b>730</b>	<b>646</b>	<b>1,420</b>
(4) Indicated Rate Adjustment %		-0.4%	-0.6%	0.1%	0.4%	-0.5%	2.7%	-0.4%	-0.2%	0.0%	-0.6%	-0.9%	2.2%	-0.1%	0.2%	9.6%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>0.4%</b>	<b>0.2%</b>	<b>0.8%</b>	<b>0.9%</b>	<b>0.2%</b>	<b>3.2%</b>	<b>0.2%</b>	<b>0.7%</b>	<b>0.8%</b>	<b>0.0%</b>	<b>-0.4%</b>	<b>2.8%</b>	<b>0.7%</b>	<b>0.9%</b>	<b>5.8%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	4,711	2,257	4,822	1,243	2,131	1,726	1,434	1,682	1,606	1,393	1,518	1,640	1,621	1,557	5,063
(2) Indicated Base Rate	(\$)	5,589	2,748	4,808	1,288	2,234	1,774	1,425	1,668	1,595	1,386	1,634	1,651	1,649	1,590	4,999
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>4,991</b>	<b>2,390</b>	<b>4,849</b>	<b>1,298</b>	<b>2,252</b>	<b>1,788</b>	<b>1,438</b>	<b>1,682</b>	<b>1,609</b>	<b>1,397</b>	<b>1,607</b>	<b>1,664</b>	<b>1,663</b>	<b>1,603</b>	<b>5,042</b>
(4) Indicated Rate Adjustment %		18.6%	21.8%	-0.3%	3.6%	4.8%	2.8%	-0.6%	-0.8%	-0.7%	-0.5%	7.6%	0.7%	1.7%	2.1%	-1.3%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>5.9%</b>	<b>5.9%</b>	<b>0.6%</b>	<b>4.4%</b>	<b>5.7%</b>	<b>3.6%</b>	<b>0.3%</b>	<b>0.0%</b>	<b>0.2%</b>	<b>0.3%</b>	<b>5.9%</b>	<b>1.5%</b>	<b>2.6%</b>	<b>3.0%</b>	<b>-0.4%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	3,415	1,596	2,422	1,047	1,518	1,128	1,044	1,384	1,252	1,138	1,237	1,067	1,196	1,096	3,732
(2) Indicated Base Rate	(\$)	3,481	2,340	2,430	1,050	1,525	1,145	1,041	1,409	1,400	1,122	1,238	1,072	1,324	1,090	3,688
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>3,509</b>	<b>1,688</b>	<b>2,449</b>	<b>1,057</b>	<b>1,538</b>	<b>1,155</b>	<b>1,048</b>	<b>1,420</b>	<b>1,324</b>	<b>1,131</b>	<b>1,247</b>	<b>1,080</b>	<b>1,264</b>	<b>1,099</b>	<b>3,719</b>
(4) Indicated Rate Adjustment %		1.9%	46.6%	0.3%	0.3%	0.5%	1.5%	-0.3%	1.8%	11.8%	-1.4%	0.1%	0.5%	10.7%	-0.5%	-1.2%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>2.8%</b>	<b>5.8%</b>	<b>1.1%</b>	<b>1.0%</b>	<b>1.3%</b>	<b>2.4%</b>	<b>0.4%</b>	<b>2.6%</b>	<b>5.8%</b>	<b>-0.6%</b>	<b>0.8%</b>	<b>1.2%</b>	<b>5.7%</b>	<b>0.3%</b>	<b>-0.3%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	3,327	1,821	2,381	937	1,670	1,083	968	1,317	1,356	1,099	1,197	1,148	1,663	1,310	3,636
(2) Indicated Base Rate	(\$)	3,368	2,145	2,385	936	1,648	1,068	960	1,434	1,344	1,091	1,187	1,130	1,630	1,619	3,637
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>3,396</b>	<b>1,928</b>	<b>2,405</b>	<b>944</b>	<b>1,661</b>	<b>1,077</b>	<b>967</b>	<b>1,394</b>	<b>1,356</b>	<b>1,100</b>	<b>1,197</b>	<b>1,138</b>	<b>1,645</b>	<b>1,385</b>	<b>3,668</b>
(4) Indicated Rate Adjustment %		1.2%	17.8%	0.2%	-0.1%	-1.3%	-1.4%	-0.8%	8.9%	-0.9%	-0.7%	-0.8%	-1.6%	-2.0%	23.6%	0.0%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>2.1%</b>	<b>5.9%</b>	<b>1.0%</b>	<b>0.7%</b>	<b>-0.5%</b>	<b>-0.6%</b>	<b>-0.1%</b>	<b>5.8%</b>	<b>0.0%</b>	<b>0.1%</b>	<b>0.0%</b>	<b>-0.9%</b>	<b>-1.1%</b>	<b>5.7%</b>	<b>0.9%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	1,744	1,252	1,526	817	1,171	743	711	891	891	932	767	963	931	1,041	2,082
(2) Indicated Base Rate	(\$)	1,752	1,256	1,529	818	1,174	746	712	892	892	931	762	964	930	1,042	2,082
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>1,767</b>	<b>1,266</b>	<b>1,541</b>	<b>825</b>	<b>1,183</b>	<b>752</b>	<b>717</b>	<b>900</b>	<b>900</b>	<b>938</b>	<b>769</b>	<b>972</b>	<b>938</b>	<b>1,052</b>	<b>2,099</b>
(4) Indicated Rate Adjustment %		0.5%	0.3%	0.2%	0.1%	0.3%	0.4%	0.1%	0.1%	0.1%	-0.1%	-0.7%	0.1%	-0.1%	0.1%	0.0%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>1.3%</b>	<b>1.1%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>1.2%</b>	<b>0.8%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>0.6%</b>	<b>0.3%</b>	<b>0.9%</b>	<b>0.8%</b>	<b>1.1%</b>	<b>0.8%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	3,861	4,199	4,029	3,134	4,392	3,364	2,965	3,087	2,856	2,616	2,970	2,969	3,090	2,730	4,796
(2) Indicated Base Rate	(\$)	3,790	4,172	3,959	3,414	4,321	3,418	2,862	3,011	2,819	2,609	3,155	2,936	3,269	2,662	4,797
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>3,822</b>	<b>4,207</b>	<b>3,993</b>	<b>3,318</b>	<b>4,358</b>	<b>3,446</b>	<b>2,886</b>	<b>3,035</b>	<b>2,843</b>	<b>2,631</b>	<b>3,146</b>	<b>2,961</b>	<b>3,271</b>	<b>2,685</b>	<b>4,837</b>
(4) Indicated Rate Adjustment %		-1.8%	-0.6%	-1.7%	8.9%	-1.6%	1.6%	-3.5%	-2.5%	-1.3%	-0.3%	6.2%	-1.1%	5.8%	-2.5%	0.0%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-1.0%</b>	<b>0.2%</b>	<b>-0.9%</b>	<b>5.9%</b>	<b>-0.8%</b>	<b>2.4%</b>	<b>-2.7%</b>	<b>-1.7%</b>	<b>-0.5%</b>	<b>0.6%</b>	<b>5.9%</b>	<b>-0.3%</b>	<b>5.9%</b>	<b>-1.6%</b>	<b>0.9%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	4,667	2,336	5,120	1,265	2,377	1,305	1,047	1,693	1,461	1,497	1,548	1,499	1,430	1,464	5,785
(2) Indicated Base Rate	(\$)	5,046	2,466	5,124	1,297	2,402	1,358	1,027	1,648	1,509	1,473	1,508	1,514	1,490	1,468	5,745
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>4,944</b>	<b>2,473</b>	<b>5,168</b>	<b>1,308</b>	<b>2,421</b>	<b>1,369</b>	<b>1,035</b>	<b>1,661</b>	<b>1,521</b>	<b>1,484</b>	<b>1,519</b>	<b>1,526</b>	<b>1,502</b>	<b>1,481</b>	<b>5,794</b>
(4) Indicated Rate Adjustment %		8.1%	5.6%	0.1%	2.5%	1.1%	4.1%	-1.9%	-2.7%	3.3%	-1.6%	-2.6%	1.0%	4.2%	0.3%	-0.7%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>5.9%</b>	<b>5.9%</b>	<b>0.9%</b>	<b>3.4%</b>	<b>1.9%</b>	<b>4.9%</b>	<b>-1.1%</b>	<b>-1.9%</b>	<b>4.1%</b>	<b>-0.9%</b>	<b>-1.9%</b>	<b>1.8%</b>	<b>5.0%</b>	<b>1.2%</b>	<b>0.2%</b>

Insurance Corporation of British Columbia

RATE CLASS 121 - Dump Truck - Owned or Leased by Munic. Gov, Contract With BC Gov, >5000 kg																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	2,570	1,458	2,747	878	1,601	1,011	790	1,221	1,124	1,075	1,126	1,250	1,058	923	2,885
(2)	Indicated Base Rate (\$)	2,512	1,450	2,726	879	1,588	1,072	834	1,210	1,180	1,052	1,113	1,237	1,047	960	2,900
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>2,533</b>	<b>1,462</b>	<b>2,750</b>	<b>887</b>	<b>1,601</b>	<b>1,070</b>	<b>836</b>	<b>1,219</b>	<b>1,190</b>	<b>1,060</b>	<b>1,122</b>	<b>1,248</b>	<b>1,054</b>	<b>968</b>	<b>2,924</b>
(4)	Indicated Rate Adjustment %	-2.3%	-0.5%	-0.8%	0.1%	-0.8%	6.0%	5.6%	-0.9%	5.0%	-2.1%	-1.2%	-1.0%	-1.0%	4.0%	0.5%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>-1.4%</b>	<b>0.3%</b>	<b>0.1%</b>	<b>1.0%</b>	<b>0.0%</b>	<b>5.8%</b>	<b>5.8%</b>	<b>-0.2%</b>	<b>5.9%</b>	<b>-1.4%</b>	<b>-0.4%</b>	<b>-0.2%</b>	<b>-0.4%</b>	<b>4.9%</b>	<b>1.4%</b>

RATE CLASS 122 - Dump Truck - Owned or Leased by Landscaper, Nursery Operator, >5000 kg																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	2,544	1,599	2,345	1,047	1,631	961	803	1,384	1,257	1,143	1,249	1,073	1,116	1,116	3,184
(2)	Indicated Base Rate (\$)	2,694	1,603	2,352	1,050	1,637	981	801	1,384	1,259	1,141	1,251	1,090	1,132	1,115	3,189
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>2,695</b>	<b>1,617</b>	<b>2,372</b>	<b>1,059</b>	<b>1,651</b>	<b>989</b>	<b>807</b>	<b>1,395</b>	<b>1,269</b>	<b>1,151</b>	<b>1,262</b>	<b>1,099</b>	<b>1,141</b>	<b>1,125</b>	<b>3,215</b>
(4)	Indicated Rate Adjustment %	5.9%	0.3%	0.3%	0.3%	0.4%	2.1%	-0.2%	0.0%	0.2%	-0.2%	0.2%	1.6%	1.4%	-0.1%	0.2%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>5.9%</b>	<b>1.1%</b>	<b>1.2%</b>	<b>1.1%</b>	<b>1.2%</b>	<b>2.9%</b>	<b>0.5%</b>	<b>0.8%</b>	<b>1.0%</b>	<b>0.7%</b>	<b>1.0%</b>	<b>2.4%</b>	<b>2.2%</b>	<b>0.8%</b>	<b>1.0%</b>

RATE CLASS 123 - Dump Truck - Garbage Truck or Garbage Packers, >5000 kg																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	3,920	2,258	3,704	1,351	2,177	1,558	1,174	1,899	1,644	1,616	1,691	1,671	1,796	1,499	4,525
(2)	Indicated Base Rate (\$)	4,378	2,257	3,705	1,359	2,612	1,617	1,157	1,885	1,617	1,596	1,979	1,670	1,895	1,526	4,489
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>4,152</b>	<b>2,276</b>	<b>3,736</b>	<b>1,370</b>	<b>2,306</b>	<b>1,631</b>	<b>1,166</b>	<b>1,901</b>	<b>1,630</b>	<b>1,609</b>	<b>1,790</b>	<b>1,685</b>	<b>1,902</b>	<b>1,540</b>	<b>4,527</b>
(4)	Indicated Rate Adjustment %	11.7%	0.0%	0.0%	0.6%	20.0%	3.8%	-1.4%	-0.7%	-1.6%	-1.2%	17.0%	-0.1%	5.5%	1.8%	-0.8%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>5.9%</b>	<b>0.8%</b>	<b>0.9%</b>	<b>1.4%</b>	<b>5.9%</b>	<b>4.7%</b>	<b>-0.7%</b>	<b>0.1%</b>	<b>-0.9%</b>	<b>-0.4%</b>	<b>5.9%</b>	<b>0.8%</b>	<b>5.9%</b>	<b>2.7%</b>	<b>0.0%</b>

RATE CLASS 140 - Emergency Vehicle - Fire/Police/Ambulance Dept., Comm. >5000 kg																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	2,525	1,874	3,430	1,168	1,767	1,071	1,086	1,454	1,235	1,158	1,251	1,212	1,286	1,370	3,602
(2)	Indicated Base Rate (\$)	2,410	1,881	3,450	1,168	1,761	1,062	1,079	1,455	1,224	1,146	1,249	1,206	1,271	1,368	3,624
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>2,431</b>	<b>1,899</b>	<b>3,478</b>	<b>1,177</b>	<b>1,775</b>	<b>1,071</b>	<b>1,087</b>	<b>1,467</b>	<b>1,234</b>	<b>1,156</b>	<b>1,260</b>	<b>1,215</b>	<b>1,281</b>	<b>1,380</b>	<b>3,654</b>
(4)	Indicated Rate Adjustment %	-4.6%	0.4%	0.6%	0.0%	-0.3%	-0.8%	-0.6%	0.1%	-0.9%	-1.0%	-0.2%	-0.5%	-1.2%	-0.1%	0.6%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>-3.7%</b>	<b>1.3%</b>	<b>1.4%</b>	<b>0.8%</b>	<b>0.5%</b>	<b>0.0%</b>	<b>0.1%</b>	<b>0.9%</b>	<b>-0.1%</b>	<b>-0.2%</b>	<b>0.7%</b>	<b>0.2%</b>	<b>-0.4%</b>	<b>0.7%</b>	<b>1.4%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	1,690	1,229	1,482	696	1,074	670	661	887	763	717	772	767	825	830	1,784
(2) Indicated Base Rate	(\$)	1,686	1,222	1,484	696	1,071	666	658	889	761	714	773	762	817	825	1,791
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>1,700</b>	<b>1,232</b>	<b>1,496</b>	<b>701</b>	<b>1,080</b>	<b>671</b>	<b>663</b>	<b>895</b>	<b>766</b>	<b>720</b>	<b>780</b>	<b>767</b>	<b>825</b>	<b>831</b>	<b>1,805</b>
(4) Indicated Rate Adjustment %		-0.2%	-0.6%	0.1%	0.0%	-0.3%	-0.6%	-0.5%	0.2%	-0.3%	-0.4%	0.1%	-0.7%	-1.0%	-0.6%	0.4%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>0.6%</b>	<b>0.2%</b>	<b>0.9%</b>	<b>0.7%</b>	<b>0.6%</b>	<b>0.1%</b>	<b>0.3%</b>	<b>0.9%</b>	<b>0.4%</b>	<b>0.4%</b>	<b>1.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.1%</b>	<b>1.2%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	1,876	1,328	1,647	731	1,319	722	638	804	744	689	791	851	825	827	2,012
(2) Indicated Base Rate	(\$)	2,027	1,393	1,612	726	1,304	758	648	857	738	678	844	836	815	808	1,994
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>1,986</b>	<b>1,405</b>	<b>1,625</b>	<b>732</b>	<b>1,315</b>	<b>763</b>	<b>653</b>	<b>849</b>	<b>744</b>	<b>684</b>	<b>835</b>	<b>842</b>	<b>822</b>	<b>814</b>	<b>2,011</b>
(4) Indicated Rate Adjustment %		8.0%	4.9%	-2.1%	-0.7%	-1.1%	5.0%	1.6%	6.6%	-0.8%	-1.6%	6.7%	-1.8%	-1.2%	-2.3%	-0.9%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>5.9%</b>	<b>5.8%</b>	<b>-1.3%</b>	<b>0.1%</b>	<b>-0.3%</b>	<b>5.7%</b>	<b>2.4%</b>	<b>5.6%</b>	<b>0.0%</b>	<b>-0.7%</b>	<b>5.6%</b>	<b>-1.1%</b>	<b>-0.4%</b>	<b>-1.6%</b>	<b>0.0%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	1,367	1,137	1,776	644	1,112	648	544	712	651	620	696	766	749	750	1,865
(2) Indicated Base Rate	(\$)	1,493	1,135	1,767	639	1,102	636	543	699	641	611	695	789	743	733	2,041
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>1,447</b>	<b>1,143</b>	<b>1,782</b>	<b>643</b>	<b>1,110</b>	<b>641</b>	<b>547</b>	<b>704</b>	<b>646</b>	<b>617</b>	<b>700</b>	<b>795</b>	<b>750</b>	<b>739</b>	<b>1,974</b>
(4) Indicated Rate Adjustment %		9.2%	-0.2%	-0.5%	-0.8%	-0.9%	-1.9%	-0.2%	-1.8%	-1.5%	-1.5%	-0.1%	3.0%	-0.8%	-2.3%	9.4%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>5.9%</b>	<b>0.5%</b>	<b>0.3%</b>	<b>-0.2%</b>	<b>-0.2%</b>	<b>-1.1%</b>	<b>0.6%</b>	<b>-1.1%</b>	<b>-0.8%</b>	<b>-0.5%</b>	<b>0.6%</b>	<b>3.8%</b>	<b>0.1%</b>	<b>-1.5%</b>	<b>5.8%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	4,060	2,730	3,614	1,932	2,251	1,676	1,674	1,939	1,694	1,672	1,736	1,782	1,845	2,159	5,083
(2) Indicated Base Rate	(\$)	3,973	2,758	3,621	1,941	2,232	1,668	1,685	1,941	1,680	1,664	1,740	1,778	1,840	2,165	5,009
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>4,007</b>	<b>2,781</b>	<b>3,652</b>	<b>1,958</b>	<b>2,251</b>	<b>1,682</b>	<b>1,700</b>	<b>1,956</b>	<b>1,694</b>	<b>1,678</b>	<b>1,755</b>	<b>1,791</b>	<b>1,855</b>	<b>2,183</b>	<b>5,051</b>
(4) Indicated Rate Adjustment %		-2.1%	1.0%	0.2%	0.5%	-0.8%	-0.5%	0.7%	0.1%	-0.8%	-0.5%	0.2%	-0.2%	-0.3%	0.3%	-1.5%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-1.3%</b>	<b>1.9%</b>	<b>1.1%</b>	<b>1.3%</b>	<b>0.0%</b>	<b>0.4%</b>	<b>1.6%</b>	<b>0.9%</b>	<b>0.0%</b>	<b>0.4%</b>	<b>1.1%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>1.1%</b>	<b>-0.6%</b>

RATE CLASS 161 - U-Drive - Comm. >14000 kg, Rented < 1 Month																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	4,110	2,748	3,728	2,008	2,570	1,755	1,783	2,258	1,914	1,858	2,139	2,127	2,140	2,270	5,194
(2)	Indicated Base Rate (\$)	4,038	2,759	3,735	2,014	2,582	1,746	1,789	2,260	1,902	1,848	2,141	2,120	2,130	2,256	5,093
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>4,072</b>	<b>2,781</b>	<b>3,766</b>	<b>2,030</b>	<b>2,604</b>	<b>1,760</b>	<b>1,804</b>	<b>2,278</b>	<b>1,917</b>	<b>1,863</b>	<b>2,159</b>	<b>2,138</b>	<b>2,148</b>	<b>2,275</b>	<b>5,134</b>
(4)	Indicated Rate Adjustment %	-1.8%	0.4%	0.2%	0.3%	0.5%	-0.5%	0.3%	0.1%	-0.6%	-0.5%	0.1%	-0.3%	-0.5%	-0.6%	-1.9%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>-0.9%</b>	<b>1.2%</b>	<b>1.0%</b>	<b>1.1%</b>	<b>1.3%</b>	<b>0.3%</b>	<b>1.2%</b>	<b>0.9%</b>	<b>0.2%</b>	<b>0.3%</b>	<b>0.9%</b>	<b>0.5%</b>	<b>0.4%</b>	<b>0.2%</b>	<b>-1.2%</b>

RATE CLASS 170 - Industrial Machine & Road Building Machine																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	469	536	476	336	523	335	290	377	335	333	352	354	369	370	586
(2)	Indicated Base Rate (\$)	497	528	468	332	511	349	287	369	338	326	347	365	374	365	583
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>494</b>	<b>532</b>	<b>471</b>	<b>334</b>	<b>515</b>	<b>353</b>	<b>290</b>	<b>372</b>	<b>341</b>	<b>329</b>	<b>350</b>	<b>368</b>	<b>378</b>	<b>368</b>	<b>588</b>
(4)	Indicated Rate Adjustment %	6.0%	-1.5%	-1.7%	-1.2%	-2.3%	4.2%	-1.0%	-2.1%	0.9%	-2.1%	-1.4%	3.1%	1.4%	-1.4%	-0.5%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>5.3%</b>	<b>-0.7%</b>	<b>-1.1%</b>	<b>-0.6%</b>	<b>-1.5%</b>	<b>5.4%</b>	<b>0.0%</b>	<b>-1.3%</b>	<b>1.8%</b>	<b>-1.2%</b>	<b>-0.6%</b>	<b>4.0%</b>	<b>2.4%</b>	<b>-0.5%</b>	<b>0.3%</b>

RATE CLASS 310 - Motorcycle - <110 C.C.																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	172	176	180	157	176	167	160	169	161	148	155	156	177	154	201
(2)	Indicated Base Rate (\$)	169	167	171	149	170	169	152	161	153	141	148	154	167	146	191
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>170</b>	<b>168</b>	<b>172</b>	<b>150</b>	<b>171</b>	<b>172</b>	<b>154</b>	<b>162</b>	<b>155</b>	<b>143</b>	<b>149</b>	<b>156</b>	<b>168</b>	<b>146</b>	<b>192</b>
(4)	Indicated Rate Adjustment %	-1.7%	-5.1%	-5.0%	-5.1%	-3.4%	1.2%	-5.0%	-4.7%	-5.0%	-4.7%	-4.5%	-1.3%	-5.6%	-5.2%	-5.0%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>-1.2%</b>	<b>-4.5%</b>	<b>-4.4%</b>	<b>-4.5%</b>	<b>-2.8%</b>	<b>3.0%</b>	<b>-3.8%</b>	<b>-4.1%</b>	<b>-3.7%</b>	<b>-3.4%</b>	<b>-3.9%</b>	<b>0.0%</b>	<b>-5.1%</b>	<b>-5.2%</b>	<b>-4.5%</b>

RATE CLASS 311 - Motorcycle - 111 - 400 C.C.																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	515	529	538	469	523	500	483	502	487	446	463	473	515	458	585
(2)	Indicated Base Rate (\$)	478	504	531	445	497	465	450	474	463	421	439	449	481	431	547
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>486</b>	<b>508</b>	<b>536</b>	<b>449</b>	<b>500</b>	<b>472</b>	<b>456</b>	<b>478</b>	<b>467</b>	<b>424</b>	<b>442</b>	<b>452</b>	<b>485</b>	<b>434</b>	<b>551</b>
(4)	Indicated Rate Adjustment %	-7.2%	-4.7%	-1.3%	-5.1%	-5.0%	-7.0%	-6.8%	-5.6%	-4.9%	-5.6%	-5.2%	-5.1%	-6.6%	-5.9%	-6.5%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>-5.6%</b>	<b>-4.0%</b>	<b>-0.4%</b>	<b>-4.3%</b>	<b>-4.4%</b>	<b>-5.6%</b>	<b>-5.6%</b>	<b>-4.8%</b>	<b>-4.1%</b>	<b>-4.9%</b>	<b>-4.5%</b>	<b>-4.4%</b>	<b>-5.8%</b>	<b>-5.2%</b>	<b>-5.8%</b>



**RATE CLASS 312 - Motorcycle - 401 - 750 C.C.**

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	1,062	1,074	1,101	943	1,111	1,014	977	1,004	964	891	902	915	1,023	927	1,204
(2) Indicated Base Rate	(\$)	988	1,028	1,026	876	1,019	965	906	943	914	829	861	858	943	859	1,113
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>1,000</b>	<b>1,036</b>	<b>1,036</b>	<b>888</b>	<b>1,045</b>	<b>972</b>	<b>920</b>	<b>952</b>	<b>922</b>	<b>838</b>	<b>868</b>	<b>865</b>	<b>963</b>	<b>872</b>	<b>1,132</b>
(4) Indicated Rate Adjustment %		-7.0%	-4.3%	-6.8%	-7.1%	-8.3%	-4.8%	-7.3%	-6.1%	-5.2%	-7.0%	-4.5%	-6.2%	-7.8%	-7.3%	-7.6%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-5.8%</b>	<b>-3.5%</b>	<b>-5.9%</b>	<b>-5.8%</b>	<b>-5.9%</b>	<b>-4.1%</b>	<b>-5.8%</b>	<b>-5.2%</b>	<b>-4.4%</b>	<b>-5.9%</b>	<b>-3.8%</b>	<b>-5.5%</b>	<b>-5.9%</b>	<b>-5.9%</b>	<b>-6.0%</b>

**RATE CLASS 313 - Motorcycle - 751 - 1150 C.C.**

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	1,380	1,438	1,460	1,339	1,429	1,371	1,279	1,352	1,350	1,190	1,267	1,231	1,463	1,227	1,596
(2) Indicated Base Rate	(\$)	1,291	1,433	1,383	1,277	1,397	1,292	1,226	1,279	1,266	1,128	1,187	1,145	1,378	1,165	1,505
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>1,303</b>	<b>1,444</b>	<b>1,395</b>	<b>1,288</b>	<b>1,409</b>	<b>1,302</b>	<b>1,235</b>	<b>1,290</b>	<b>1,277</b>	<b>1,137</b>	<b>1,198</b>	<b>1,158</b>	<b>1,389</b>	<b>1,174</b>	<b>1,517</b>
(4) Indicated Rate Adjustment %		-6.4%	-0.3%	-5.3%	-4.6%	-2.2%	-5.8%	-4.1%	-5.4%	-6.2%	-5.2%	-6.3%	-7.0%	-5.8%	-5.1%	-5.7%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-5.6%</b>	<b>0.4%</b>	<b>-4.5%</b>	<b>-3.8%</b>	<b>-1.4%</b>	<b>-5.0%</b>	<b>-3.4%</b>	<b>-4.6%</b>	<b>-5.4%</b>	<b>-4.5%</b>	<b>-5.4%</b>	<b>-5.9%</b>	<b>-5.1%</b>	<b>-4.3%</b>	<b>-4.9%</b>

**RATE CLASS 314 - Motorcycle - >1150 C.C.**

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	1,555	1,607	1,659	1,377	1,577	1,568	1,415	1,557	1,397	1,316	1,413	1,418	1,583	1,362	1,758
(2) Indicated Base Rate	(\$)	1,504	1,562	1,554	1,309	1,536	1,495	1,378	1,488	1,354	1,251	1,362	1,344	1,524	1,378	1,686
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>1,516</b>	<b>1,575</b>	<b>1,567</b>	<b>1,320</b>	<b>1,549</b>	<b>1,508</b>	<b>1,390</b>	<b>1,500</b>	<b>1,365</b>	<b>1,261</b>	<b>1,374</b>	<b>1,356</b>	<b>1,537</b>	<b>1,389</b>	<b>1,701</b>
(4) Indicated Rate Adjustment %		-3.3%	-2.8%	-6.3%	-4.9%	-2.6%	-4.7%	-2.6%	-4.4%	-3.1%	-4.9%	-3.6%	-5.2%	-3.7%	1.2%	-4.1%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-2.5%</b>	<b>-2.0%</b>	<b>-5.5%</b>	<b>-4.1%</b>	<b>-1.8%</b>	<b>-3.8%</b>	<b>-1.8%</b>	<b>-3.7%</b>	<b>-2.3%</b>	<b>-4.2%</b>	<b>-2.8%</b>	<b>-4.4%</b>	<b>-2.9%</b>	<b>2.0%</b>	<b>-3.2%</b>

**RATE CLASS 320 - Motorcycle - Pleasure Use, <110 C.C. (Senior)**

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	128	132	134	123	132	127	120	124	121	112	117	117	136	115	144
(2) Indicated Base Rate	(\$)	121	125	127	118	125	122	115	119	115	107	112	115	128	110	136
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>128</b>	<b>126</b>	<b>129</b>	<b>116</b>	<b>126</b>	<b>127</b>	<b>114</b>	<b>121</b>	<b>114</b>	<b>106</b>	<b>111</b>	<b>116</b>	<b>128</b>	<b>110</b>	<b>144</b>
(4) Indicated Rate Adjustment %		-5.5%	-5.3%	-5.2%	-4.1%	-5.3%	-3.9%	-4.2%	-4.0%	-5.0%	-4.5%	-4.3%	-1.7%	-5.9%	-4.3%	-5.6%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>0.0%</b>	<b>-4.5%</b>	<b>-3.7%</b>	<b>-5.7%</b>	<b>-4.5%</b>	<b>0.0%</b>	<b>-5.0%</b>	<b>-2.4%</b>	<b>-5.8%</b>	<b>-5.4%</b>	<b>-5.1%</b>	<b>-0.9%</b>	<b>-5.9%</b>	<b>-4.3%</b>	<b>0.0%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	386	398	404	353	394	379	364	380	366	334	348	349	389	343	439
(2) Indicated Base Rate	(\$)	359	374	381	332	374	355	343	359	343	316	327	328	365	324	411
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>364</b>	<b>382</b>	<b>402</b>	<b>336</b>	<b>376</b>	<b>357</b>	<b>343</b>	<b>359</b>	<b>350</b>	<b>319</b>	<b>330</b>	<b>339</b>	<b>366</b>	<b>326</b>	<b>413</b>
(4) Indicated Rate Adjustment %		-7.0%	-6.0%	-5.7%	-5.9%	-5.1%	-6.3%	-5.8%	-5.5%	-6.3%	-5.4%	-6.0%	-6.0%	-6.2%	-5.5%	-6.4%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-5.7%</b>	<b>-4.0%</b>	<b>-0.5%</b>	<b>-4.8%</b>	<b>-4.6%</b>	<b>-5.8%</b>	<b>-5.8%</b>	<b>-5.5%</b>	<b>-4.4%</b>	<b>-4.5%</b>	<b>-5.2%</b>	<b>-2.9%</b>	<b>-5.9%</b>	<b>-5.0%</b>	<b>-5.9%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	796	788	828	735	821	775	729	769	724	668	693	692	782	694	889
(2) Indicated Base Rate	(\$)	756	738	773	689	767	726	677	722	673	661	649	645	727	654	825
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>749</b>	<b>778</b>	<b>779</b>	<b>691</b>	<b>784</b>	<b>730</b>	<b>690</b>	<b>724</b>	<b>692</b>	<b>630</b>	<b>652</b>	<b>651</b>	<b>736</b>	<b>655</b>	<b>849</b>
(4) Indicated Rate Adjustment %		-5.0%	-6.3%	-6.6%	-6.3%	-6.6%	-6.3%	-7.1%	-6.1%	-7.0%	-1.0%	-6.3%	-6.8%	-7.0%	-5.8%	-7.2%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-5.9%</b>	<b>-1.3%</b>	<b>-5.9%</b>	<b>-6.0%</b>	<b>-4.5%</b>	<b>-5.8%</b>	<b>-5.3%</b>	<b>-5.9%</b>	<b>-4.4%</b>	<b>-5.7%</b>	<b>-5.9%</b>	<b>-5.9%</b>	<b>-5.9%</b>	<b>-5.6%</b>	<b>-4.5%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	1,036	1,078	1,096	983	1,078	1,037	967	1,031	1,013	893	957	932	1,055	921	1,185
(2) Indicated Base Rate	(\$)	965	1,017	1,039	926	1,018	992	916	978	948	853	903	888	1,001	874	1,117
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>976</b>	<b>1,084</b>	<b>1,046</b>	<b>967</b>	<b>1,057</b>	<b>977</b>	<b>927</b>	<b>970</b>	<b>958</b>	<b>853</b>	<b>900</b>	<b>878</b>	<b>1,043</b>	<b>882</b>	<b>1,138</b>
(4) Indicated Rate Adjustment %		-6.9%	-5.7%	-5.2%	-5.8%	-5.6%	-4.3%	-5.3%	-5.1%	-6.4%	-4.5%	-5.6%	-4.7%	-5.1%	-5.1%	-5.7%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-5.8%</b>	<b>0.6%</b>	<b>-4.6%</b>	<b>-1.6%</b>	<b>-1.9%</b>	<b>-5.8%</b>	<b>-4.1%</b>	<b>-5.9%</b>	<b>-5.4%</b>	<b>-4.5%</b>	<b>-6.0%</b>	<b>-5.8%</b>	<b>-1.1%</b>	<b>-4.2%</b>	<b>-4.0%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	1,167	1,198	1,245	1,033	1,184	1,151	1,063	1,139	1,060	987	1,035	1,045	1,219	1,021	1,319
(2) Indicated Base Rate	(\$)	1,089	1,170	1,180	981	1,124	1,133	1,045	1,086	998	938	983	996	1,150	967	1,249
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>1,136</b>	<b>1,181</b>	<b>1,176</b>	<b>990</b>	<b>1,162</b>	<b>1,131</b>	<b>1,042</b>	<b>1,126</b>	<b>1,025</b>	<b>947</b>	<b>1,031</b>	<b>1,016</b>	<b>1,152</b>	<b>1,042</b>	<b>1,274</b>
(4) Indicated Rate Adjustment %		-6.7%	-2.3%	-5.2%	-5.0%	-5.1%	-1.6%	-1.7%	-4.7%	-5.8%	-5.0%	-5.0%	-4.7%	-5.7%	-5.3%	-5.3%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-2.7%</b>	<b>-1.4%</b>	<b>-5.5%</b>	<b>-4.2%</b>	<b>-1.9%</b>	<b>-1.7%</b>	<b>-2.0%</b>	<b>-1.1%</b>	<b>-3.3%</b>	<b>-4.1%</b>	<b>-0.4%</b>	<b>-2.8%</b>	<b>-5.5%</b>	<b>2.1%</b>	<b>-3.4%</b>

RATE CLASS 400 - Delivery - Horses & Explosives, Comm. >5000 kg, <160 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	2,789	1,857	2,197	927	1,496	949	783	1,331	1,258	1,202	1,256	1,377	1,084	1,147	3,336
(2) Indicated Base Rate	(\$)	2,761	1,875	2,213	933	1,507	958	788	1,341	1,270	1,209	1,264	1,394	1,087	1,151	3,375
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>2,783</b>	<b>1,890</b>	<b>2,232</b>	<b>941</b>	<b>1,520</b>	<b>964</b>	<b>795</b>	<b>1,353</b>	<b>1,280</b>	<b>1,219</b>	<b>1,274</b>	<b>1,406</b>	<b>1,096</b>	<b>1,160</b>	<b>3,404</b>
(4) Indicated Rate Adjustment %		-1.0%	1.0%	0.7%	0.6%	0.7%	0.9%	0.6%	0.8%	1.0%	0.6%	0.6%	1.2%	0.3%	0.3%	1.2%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-0.2%</b>	<b>1.8%</b>	<b>1.6%</b>	<b>1.5%</b>	<b>1.6%</b>	<b>1.6%</b>	<b>1.5%</b>	<b>1.7%</b>	<b>1.7%</b>	<b>1.4%</b>	<b>1.4%</b>	<b>2.1%</b>	<b>1.1%</b>	<b>1.1%</b>	<b>2.0%</b>

RATE CLASS 401 - Delivery - Cement & Metals of Owner, Comm. >5000 kg, <160 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	4,156	2,335	3,095	1,205	1,903	1,163	972	1,630	1,591	1,312	1,365	1,781	1,388	1,465	4,414
(2) Indicated Base Rate	(\$)	4,069	2,590	3,096	1,485	2,048	1,155	975	1,632	1,587	1,312	1,365	1,793	1,403	1,473	4,434
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>4,104</b>	<b>2,472</b>	<b>3,122</b>	<b>1,275</b>	<b>2,015</b>	<b>1,165</b>	<b>984</b>	<b>1,646</b>	<b>1,599</b>	<b>1,322</b>	<b>1,376</b>	<b>1,808</b>	<b>1,413</b>	<b>1,485</b>	<b>4,472</b>
(4) Indicated Rate Adjustment %		-2.1%	10.9%	0.0%	23.2%	7.6%	-0.7%	0.3%	0.1%	-0.3%	0.0%	0.0%	0.7%	1.1%	0.5%	0.5%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-1.3%</b>	<b>5.9%</b>	<b>0.9%</b>	<b>5.8%</b>	<b>5.9%</b>	<b>0.2%</b>	<b>1.2%</b>	<b>1.0%</b>	<b>0.5%</b>	<b>0.8%</b>	<b>0.8%</b>	<b>1.5%</b>	<b>1.8%</b>	<b>1.4%</b>	<b>1.3%</b>

RATE CLASS 402 - Delivery - Boat Moving Tow Trucks, Comm. >5000 kg, <160 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	5,813	3,720	4,390	2,137	3,142	1,913	1,853	2,556	2,520	2,485	2,419	2,924	2,215	2,367	6,169
(2) Indicated Base Rate	(\$)	5,847	3,757	4,421	2,154	3,242	1,930	1,865	2,575	2,541	2,498	2,436	2,943	2,201	2,405	6,196
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>5,895</b>	<b>3,788</b>	<b>4,458</b>	<b>2,173</b>	<b>3,270</b>	<b>1,946</b>	<b>1,879</b>	<b>2,596</b>	<b>2,562</b>	<b>2,519</b>	<b>2,456</b>	<b>2,968</b>	<b>2,220</b>	<b>2,425</b>	<b>6,248</b>
(4) Indicated Rate Adjustment %		0.6%	1.0%	0.7%	0.8%	3.2%	0.9%	0.6%	0.7%	0.8%	0.5%	0.7%	0.6%	-0.6%	1.6%	0.4%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>1.4%</b>	<b>1.8%</b>	<b>1.5%</b>	<b>1.7%</b>	<b>4.1%</b>	<b>1.7%</b>	<b>1.4%</b>	<b>1.6%</b>	<b>1.7%</b>	<b>1.4%</b>	<b>1.5%</b>	<b>1.5%</b>	<b>0.2%</b>	<b>2.5%</b>	<b>1.3%</b>

RATE CLASS 403 - Delivery - Other Goods of Owner/ Driving School, Comm. >5000 kg, <160 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	3,065	2,360	2,725	1,201	1,901	1,177	1,005	1,765	1,659	1,380	1,441	1,962	1,513	1,493	3,810
(2) Indicated Base Rate	(\$)	3,063	2,397	2,670	1,208	2,139	1,187	985	1,755	1,625	1,369	1,449	1,975	1,503	1,469	3,782
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>3,087</b>	<b>2,417</b>	<b>2,691</b>	<b>1,218</b>	<b>2,013</b>	<b>1,195</b>	<b>993</b>	<b>1,770</b>	<b>1,638</b>	<b>1,380</b>	<b>1,461</b>	<b>1,993</b>	<b>1,516</b>	<b>1,481</b>	<b>3,814</b>
(4) Indicated Rate Adjustment %		-0.1%	1.6%	-2.0%	0.6%	12.5%	0.8%	-2.0%	-0.6%	-2.0%	-0.8%	0.6%	0.7%	-0.7%	-1.6%	-0.7%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>0.7%</b>	<b>2.4%</b>	<b>-1.2%</b>	<b>1.4%</b>	<b>5.9%</b>	<b>1.5%</b>	<b>-1.2%</b>	<b>0.3%</b>	<b>-1.3%</b>	<b>0.0%</b>	<b>1.4%</b>	<b>1.6%</b>	<b>0.2%</b>	<b>-0.8%</b>	<b>0.1%</b>

RATE CLASS 404 - Delivery - Household Goods of Others (Moving), Comm. >5000 kg, <160 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	3,561	2,457	2,955	1,384	2,016	1,359	1,059	1,944	1,833	1,540	1,840	1,794	1,424	1,583	4,307
(2) Indicated Base Rate	(\$)	3,435	2,579	2,976	1,393	2,022	1,455	1,413	1,955	1,856	1,540	1,850	1,816	1,427	1,584	4,344
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>3,463</b>	<b>2,600</b>	<b>3,001</b>	<b>1,405</b>	<b>2,040</b>	<b>1,438</b>	<b>1,120</b>	<b>1,970</b>	<b>1,872</b>	<b>1,554</b>	<b>1,865</b>	<b>1,832</b>	<b>1,439</b>	<b>1,596</b>	<b>4,380</b>
(4) Indicated Rate Adjustment %		-3.5%	5.0%	0.7%	0.7%	0.3%	7.1%	33.4%	0.6%	1.3%	0.0%	0.5%	1.2%	0.2%	0.1%	0.9%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-2.8%</b>	<b>5.8%</b>	<b>1.6%</b>	<b>1.5%</b>	<b>1.2%</b>	<b>5.8%</b>	<b>5.8%</b>	<b>1.3%</b>	<b>2.1%</b>	<b>0.9%</b>	<b>1.4%</b>	<b>2.1%</b>	<b>1.1%</b>	<b>0.8%</b>	<b>1.7%</b>

RATE CLASS 405 - Delivery - Owned & Non Owned Goods, Comm. >5000 kg, <160 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	4,759	2,895	3,988	1,456	2,393	1,486	1,200	2,003	1,965	1,682	1,692	2,158	1,655	1,763	5,787
(2) Indicated Base Rate	(\$)	4,756	3,032	3,993	1,465	2,483	1,490	1,192	1,989	1,969	1,673	1,695	2,119	1,653	1,759	5,754
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>4,797</b>	<b>3,058</b>	<b>4,026</b>	<b>1,477</b>	<b>2,504</b>	<b>1,502</b>	<b>1,202</b>	<b>2,005</b>	<b>1,985</b>	<b>1,688</b>	<b>1,709</b>	<b>2,137</b>	<b>1,667</b>	<b>1,774</b>	<b>5,802</b>
(4) Indicated Rate Adjustment %		-0.1%	4.7%	0.1%	0.6%	3.8%	0.3%	-0.7%	-0.7%	0.2%	-0.5%	0.2%	-1.8%	-0.1%	-0.2%	-0.6%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>0.8%</b>	<b>5.6%</b>	<b>1.0%</b>	<b>1.4%</b>	<b>4.6%</b>	<b>1.1%</b>	<b>0.2%</b>	<b>0.1%</b>	<b>1.0%</b>	<b>0.4%</b>	<b>1.0%</b>	<b>-1.0%</b>	<b>0.7%</b>	<b>0.6%</b>	<b>0.3%</b>

RATE CLASS 406 - Delivery - Petrol & Other Non Owned Goods, Comm. >5000 kg, <160 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	5,229	3,184	4,088	1,477	2,516	1,935	1,247	2,202	2,162	1,850	1,861	2,710	1,822	1,939	6,363
(2) Indicated Base Rate	(\$)	5,294	3,220	4,070	1,477	2,487	1,938	1,211	2,181	2,101	1,875	1,839	3,116	1,812	2,005	6,155
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>5,339</b>	<b>3,247</b>	<b>4,105</b>	<b>1,490</b>	<b>2,507</b>	<b>1,954</b>	<b>1,221</b>	<b>2,200</b>	<b>2,118</b>	<b>1,891</b>	<b>1,855</b>	<b>2,870</b>	<b>1,826</b>	<b>2,022</b>	<b>6,208</b>
(4) Indicated Rate Adjustment %		1.2%	1.1%	-0.4%	0.0%	-1.2%	0.2%	-2.9%	-1.0%	-2.8%	1.4%	-1.2%	15.0%	-0.5%	3.4%	-3.3%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>2.1%</b>	<b>2.0%</b>	<b>0.4%</b>	<b>0.9%</b>	<b>-0.4%</b>	<b>1.0%</b>	<b>-2.1%</b>	<b>-0.1%</b>	<b>-2.0%</b>	<b>2.2%</b>	<b>-0.3%</b>	<b>5.9%</b>	<b>0.2%</b>	<b>4.3%</b>	<b>-2.4%</b>

RATE CLASS 410 - BC Del - Horses & Explosives, Comm. >5000 kg, 161-550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	2,737	2,737	2,737	2,737	2,737	973	973	973	973	973	973	1,164	1,164	1,164	2,874
(2) Indicated Base Rate	(\$)	2,746	2,746	2,746	2,746	2,746	972	972	972	972	972	972	1,170	1,170	1,170	2,905
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>2,770</b>	<b>2,770</b>	<b>2,770</b>	<b>2,770</b>	<b>2,770</b>	<b>978</b>	<b>978</b>	<b>978</b>	<b>978</b>	<b>978</b>	<b>978</b>	<b>1,180</b>	<b>1,180</b>	<b>1,180</b>	<b>2,930</b>
(4) Indicated Rate Adjustment %		0.3%	0.3%	0.3%	0.3%	0.3%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	0.5%	0.5%	0.5%	1.1%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>1.2%</b>	<b>1.2%</b>	<b>1.2%</b>	<b>1.2%</b>	<b>1.2%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>1.4%</b>	<b>1.4%</b>	<b>1.4%</b>	<b>1.9%</b>

RATE CLASS 411 - BC Del - Cement & Metals of Owner, Comm. >5000 kg, 161 - 550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	4,284	4,284	4,284	4,284	4,284	1,246	1,246	1,246	1,246	1,246	1,246	1,733	1,733	1,733	4,498
(2) Indicated Base Rate	(\$)	4,250	4,250	4,250	4,250	4,250	1,341	1,341	1,341	1,341	1,341	1,341	1,752	1,752	1,752	4,562
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>4,286</b>	<b>4,286</b>	<b>4,286</b>	<b>4,286</b>	<b>4,286</b>	<b>1,318</b>	<b>1,318</b>	<b>1,318</b>	<b>1,318</b>	<b>1,318</b>	<b>1,318</b>	<b>1,766</b>	<b>1,766</b>	<b>1,766</b>	<b>4,601</b>
(4) Indicated Rate Adjustment %		-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	7.6%	7.6%	7.6%	7.6%	7.6%	7.6%	1.1%	1.1%	1.1%	1.4%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>5.8%</b>	<b>5.8%</b>	<b>5.8%</b>	<b>5.8%</b>	<b>5.8%</b>	<b>5.8%</b>	<b>1.9%</b>	<b>1.9%</b>	<b>1.9%</b>	<b>2.3%</b>

RATE CLASS 412 - BC Del - Boat Moving Tow Trucks, Comm. >5000 kg, 161 - 550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	6,899	6,899	6,899	6,899	6,899	5,644	5,644	5,644	5,644	5,644	5,644	5,253	5,253	5,253	7,315
(2) Indicated Base Rate	(\$)	6,983	6,983	6,983	6,983	6,983	5,658	5,658	5,658	5,658	5,658	5,658	5,285	5,285	5,285	7,387
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>7,042</b>	<b>7,042</b>	<b>7,042</b>	<b>7,042</b>	<b>7,042</b>	<b>5,706</b>	<b>5,706</b>	<b>5,706</b>	<b>5,706</b>	<b>5,706</b>	<b>5,706</b>	<b>5,330</b>	<b>5,330</b>	<b>5,330</b>	<b>7,450</b>
(4) Indicated Rate Adjustment %		1.2%	1.2%	1.2%	1.2%	1.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.6%	0.6%	0.6%	1.0%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>2.1%</b>	<b>2.1%</b>	<b>2.1%</b>	<b>2.1%</b>	<b>2.1%</b>	<b>1.1%</b>	<b>1.1%</b>	<b>1.1%</b>	<b>1.1%</b>	<b>1.1%</b>	<b>1.1%</b>	<b>1.5%</b>	<b>1.5%</b>	<b>1.5%</b>	<b>1.8%</b>

RATE CLASS 413 - BC Del - Other Goods of Owner, Comm. >5000 kg, 161 - 550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	3,987	3,987	3,987	3,987	3,987	1,405	1,405	1,405	1,405	1,405	1,405	1,559	1,559	1,559	4,186
(2) Indicated Base Rate	(\$)	4,203	4,203	4,203	4,203	4,203	1,372	1,372	1,372	1,372	1,372	1,372	1,515	1,515	1,515	4,280
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>4,223</b>	<b>4,223</b>	<b>4,223</b>	<b>4,223</b>	<b>4,223</b>	<b>1,384</b>	<b>1,384</b>	<b>1,384</b>	<b>1,384</b>	<b>1,384</b>	<b>1,384</b>	<b>1,528</b>	<b>1,528</b>	<b>1,528</b>	<b>4,317</b>
(4) Indicated Rate Adjustment %		5.4%	5.4%	5.4%	5.4%	5.4%	-2.3%	-2.3%	-2.3%	-2.3%	-2.3%	-2.3%	-2.8%	-2.8%	-2.8%	2.2%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>5.9%</b>	<b>5.9%</b>	<b>5.9%</b>	<b>5.9%</b>	<b>5.9%</b>	<b>-1.5%</b>	<b>-1.5%</b>	<b>-1.5%</b>	<b>-1.5%</b>	<b>-1.5%</b>	<b>-1.5%</b>	<b>-2.0%</b>	<b>-2.0%</b>	<b>-2.0%</b>	<b>3.1%</b>

RATE CLASS 414 - BC Del - Household Goods of Others (Moving), Comm. >5000 kg, 161 - 550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	4,940	4,940	4,940	4,940	4,940	3,813	3,813	3,813	3,813	3,813	3,813	3,553	3,553	3,553	5,234
(2) Indicated Base Rate	(\$)	4,900	4,900	4,900	4,900	4,900	4,399	4,399	4,399	4,399	4,399	4,399	3,534	3,534	3,534	5,275
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>4,941</b>	<b>4,941</b>	<b>4,941</b>	<b>4,941</b>	<b>4,941</b>	<b>4,039</b>	<b>4,039</b>	<b>4,039</b>	<b>4,039</b>	<b>4,039</b>	<b>4,039</b>	<b>3,563</b>	<b>3,563</b>	<b>3,563</b>	<b>5,318</b>
(4) Indicated Rate Adjustment %		-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	15.4%	15.4%	15.4%	15.4%	15.4%	15.4%	-0.5%	-0.5%	-0.5%	0.8%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>5.9%</b>	<b>5.9%</b>	<b>5.9%</b>	<b>5.9%</b>	<b>5.9%</b>	<b>5.9%</b>	<b>0.3%</b>	<b>0.3%</b>	<b>0.3%</b>	<b>1.6%</b>

RATE CLASS 415 - BC Del - Owned & Non Owned Goods, Comm. >5000 kg, 161 - 550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	6,061	6,061	6,061	6,061	6,061	4,330	4,330	4,330	4,330	4,330	4,330	4,815	4,815	4,815	6,386
(2)	Indicated Base Rate (\$)	5,958	5,958	5,958	5,958	5,958	4,302	4,302	4,302	4,302	4,302	4,302	4,779	4,779	4,779	6,426
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>6,009</b>	<b>6,009</b>	<b>6,009</b>	<b>6,009</b>	<b>6,009</b>	<b>4,338</b>	<b>4,338</b>	<b>4,338</b>	<b>4,338</b>	<b>4,338</b>	<b>4,338</b>	<b>4,819</b>	<b>4,819</b>	<b>4,819</b>	<b>6,481</b>
(4)	Indicated Rate Adjustment %	-1.7%	-1.7%	-1.7%	-1.7%	-1.7%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.7%	-0.7%	-0.7%	0.6%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>-0.9%</b>	<b>-0.9%</b>	<b>-0.9%</b>	<b>-0.9%</b>	<b>-0.9%</b>	<b>0.2%</b>	<b>0.2%</b>	<b>0.2%</b>	<b>0.2%</b>	<b>0.2%</b>	<b>0.2%</b>	<b>0.1%</b>	<b>0.1%</b>	<b>0.1%</b>	<b>1.5%</b>

RATE CLASS 416 - BC Del - Petrol & Other Non Owned Goods, Comm. >5000 kg, 161 - 550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	6,506	6,506	6,506	6,506	6,506	4,860	4,860	4,860	4,860	4,860	4,860	5,359	5,359	5,359	6,902
(2)	Indicated Base Rate (\$)	6,866	6,866	6,866	6,866	6,866	4,924	4,924	4,924	4,924	4,924	4,924	5,366	5,366	5,366	6,844
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>6,893</b>	<b>6,893</b>	<b>6,893</b>	<b>6,893</b>	<b>6,893</b>	<b>4,965</b>	<b>4,965</b>	<b>4,965</b>	<b>4,965</b>	<b>4,965</b>	<b>4,965</b>	<b>5,410</b>	<b>5,410</b>	<b>5,410</b>	<b>6,902</b>
(4)	Indicated Rate Adjustment %	5.5%	5.5%	5.5%	5.5%	5.5%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.1%	0.1%	0.1%	-0.8%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>5.9%</b>	<b>5.9%</b>	<b>5.9%</b>	<b>5.9%</b>	<b>5.9%</b>	<b>2.2%</b>	<b>2.2%</b>	<b>2.2%</b>	<b>2.2%</b>	<b>2.2%</b>	<b>2.2%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>0.0%</b>

RATE CLASS 420 - CAN Del - Horses & Explosives, Comm. >5000 kg, 161 - 550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)															2,816
(2)	Indicated Base Rate (\$)															2,847
(3)	<b>Proposed year 1 Base Rate (\$)</b>															<b>2,870</b>
(4)	Indicated Rate Adjustment %															1.1%
(5)	<b>Proposed year 1 Rate Adjustment %</b>															<b>1.9%</b>

RATE CLASS 421 - CAN Del - Cement & Metals of Owner, Comm. >5000 kg, 161 - 550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)															3,795
(2)	Indicated Base Rate (\$)															3,838
(3)	<b>Proposed year 1 Base Rate (\$)</b>															<b>3,871</b>
(4)	Indicated Rate Adjustment %															1.1%
(5)	<b>Proposed year 1 Rate Adjustment %</b>															<b>2.0%</b>

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2007 Interim Base Rate	(\$)															6,572
(2)	Indicated Base Rate	(\$)															6,639
(3)	<b>Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>6,694</b>
(4)	Indicated Rate Adjustment %																1.0%
(5)	<b>Proposed year 1 Rate Adjustment %</b>																<b>1.9%</b>

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2007 Interim Base Rate	(\$)															3,847
(2)	Indicated Base Rate	(\$)															3,830
(3)	<b>Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>3,863</b>
(4)	Indicated Rate Adjustment %																-0.4%
(5)	<b>Proposed year 1 Rate Adjustment %</b>																<b>0.4%</b>

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2007 Interim Base Rate	(\$)															4,516
(2)	Indicated Base Rate	(\$)															4,501
(3)	<b>Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>4,539</b>
(4)	Indicated Rate Adjustment %																-0.3%
(5)	<b>Proposed year 1 Rate Adjustment %</b>																<b>0.5%</b>

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2007 Interim Base Rate	(\$)															6,789
(2)	Indicated Base Rate	(\$)															6,786
(3)	<b>Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>6,843</b>
(4)	Indicated Rate Adjustment %																0.0%
(5)	<b>Proposed year 1 Rate Adjustment %</b>																<b>0.8%</b>

RATE CLASS 426 - CAN Del - Petrol & Other Non Owned Goods, Comm. >5000 kg, 161 - 550 km																												
													Territory															
													D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1) 2007 Interim Base Rate	(\$)																										7,818	
(2) Indicated Base Rate	(\$)																											7,820
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>																										<b>7,886</b>	
(4) Indicated Rate Adjustment %																											0.0%	
<b>(5) Proposed year 1 Rate Adjustment %</b>																											<b>0.9%</b>	

RATE CLASS 430 - USA Del - Horses & Explosives, Comm. >5000 kg, 161 - 550 km																												
													Territory															
													D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1) 2007 Interim Base Rate	(\$)																										3,436	
(2) Indicated Base Rate	(\$)																											3,479
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>																										<b>3,509</b>	
(4) Indicated Rate Adjustment %																											1.3%	
<b>(5) Proposed year 1 Rate Adjustment %</b>																											<b>2.1%</b>	

RATE CLASS 431 - USA Del - Cement & Metals of Owner, Comm. >5000 kg, 161 - 550 km																											
													Territory														
													D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)																										4,567
(2) Indicated Base Rate	(\$)																										4,566
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>																										<b>4,605</b>
(4) Indicated Rate Adjustment %																											0.0%
<b>(5) Proposed year 1 Rate Adjustment %</b>																											<b>0.8%</b>

RATE CLASS 432 - USA Del - Boat Moving Tow Trucks, Comm. >5000 kg, 161 - 550 km																												
													Territory															
													D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1) 2007 Interim Base Rate	(\$)																										6,647	
(2) Indicated Base Rate	(\$)																											6,676
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>																										<b>6,731</b>	
(4) Indicated Rate Adjustment %																											0.4%	
<b>(5) Proposed year 1 Rate Adjustment %</b>																											<b>1.3%</b>	



		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2007 Interim Base Rate	(\$)															3,914
(2)	Indicated Base Rate	(\$)															3,874
(3)	<b>Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>3,907</b>
(4)	Indicated Rate Adjustment %																-1.0%
(5)	<b>Proposed year 1 Rate Adjustment %</b>																<b>-0.2%</b>

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2007 Interim Base Rate	(\$)															4,636
(2)	Indicated Base Rate	(\$)															4,632
(3)	<b>Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>4,672</b>
(4)	Indicated Rate Adjustment %																-0.1%
(5)	<b>Proposed year 1 Rate Adjustment %</b>																<b>0.8%</b>

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2007 Interim Base Rate	(\$)															6,949
(2)	Indicated Base Rate	(\$)															7,034
(3)	<b>Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>7,094</b>
(4)	Indicated Rate Adjustment %																1.2%
(5)	<b>Proposed year 1 Rate Adjustment %</b>																<b>2.1%</b>

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2007 Interim Base Rate	(\$)															8,393
(2)	Indicated Base Rate	(\$)															8,123
(3)	<b>Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>8,192</b>
(4)	Indicated Rate Adjustment %																-3.2%
(5)	<b>Proposed year 1 Rate Adjustment %</b>																<b>-2.4%</b>

RATE CLASS 440 - BC Del - Horses & Explosives, Comm. >5000 kg, >550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	3,227	3,227	3,227	3,227	3,227	1,163	1,163	1,163	1,163	1,163	1,163	1,546	1,546	1,546	3,389
(2)	Indicated Base Rate (\$)	3,218	3,218	3,218	3,218	3,218	1,174	1,174	1,174	1,174	1,174	1,174	1,547	1,547	1,547	3,421
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>3,245</b>	<b>3,245</b>	<b>3,245</b>	<b>3,245</b>	<b>3,245</b>	<b>1,184</b>	<b>1,184</b>	<b>1,184</b>	<b>1,184</b>	<b>1,184</b>	<b>1,184</b>	<b>1,560</b>	<b>1,560</b>	<b>1,560</b>	<b>3,449</b>
(4)	Indicated Rate Adjustment %	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.1%	0.1%	0.1%	0.9%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>0.6%</b>	<b>0.6%</b>	<b>0.6%</b>	<b>0.6%</b>	<b>0.6%</b>	<b>1.8%</b>	<b>1.8%</b>	<b>1.8%</b>	<b>1.8%</b>	<b>1.8%</b>	<b>1.8%</b>	<b>0.9%</b>	<b>0.9%</b>	<b>0.9%</b>	<b>1.8%</b>

RATE CLASS 441 - BC Del - Cement & Metals of Owner, Comm. >5000 kg, >550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	4,595	4,595	4,595	4,595	4,595	1,357	1,357	1,357	1,357	1,357	1,357	1,697	1,697	1,697	4,825
(2)	Indicated Base Rate (\$)	4,581	4,581	4,581	4,581	4,581	1,368	1,368	1,368	1,368	1,368	1,368	1,712	1,712	1,712	4,945
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>4,619</b>	<b>4,619</b>	<b>4,619</b>	<b>4,619</b>	<b>4,619</b>	<b>1,378</b>	<b>1,378</b>	<b>1,378</b>	<b>1,378</b>	<b>1,378</b>	<b>1,378</b>	<b>1,727</b>	<b>1,727</b>	<b>1,727</b>	<b>4,986</b>
(4)	Indicated Rate Adjustment %	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%	0.9%	0.9%	2.5%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>0.5%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>1.5%</b>	<b>1.5%</b>	<b>1.5%</b>	<b>1.5%</b>	<b>1.5%</b>	<b>1.5%</b>	<b>1.8%</b>	<b>1.8%</b>	<b>1.8%</b>	<b>3.3%</b>

RATE CLASS 442 - BC Del - Boat Moving Tow Trucks, Comm. >5000 kg, >550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	8,157	8,157	8,157	8,157	8,157	6,512	6,512	6,512	6,512	6,512	6,512	6,563	6,563	6,563	8,565
(2)	Indicated Base Rate (\$)	8,237	8,237	8,237	8,237	8,237	6,560	6,560	6,560	6,560	6,560	6,560	6,613	6,613	6,613	8,649
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>8,306</b>	<b>8,306</b>	<b>8,306</b>	<b>8,306</b>	<b>8,306</b>	<b>6,615</b>	<b>6,615</b>	<b>6,615</b>	<b>6,615</b>	<b>6,615</b>	<b>6,615</b>	<b>6,669</b>	<b>6,669</b>	<b>6,669</b>	<b>8,721</b>
(4)	Indicated Rate Adjustment %	1.0%	1.0%	1.0%	1.0%	1.0%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.8%	0.8%	0.8%	1.0%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>1.8%</b>	<b>1.8%</b>	<b>1.8%</b>	<b>1.8%</b>	<b>1.8%</b>	<b>1.6%</b>	<b>1.6%</b>	<b>1.6%</b>	<b>1.6%</b>	<b>1.6%</b>	<b>1.6%</b>	<b>1.6%</b>	<b>1.6%</b>	<b>1.6%</b>	<b>1.8%</b>

RATE CLASS 443 - BC Del - Other Goods of Owner, Comm. >5000 kg, >550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	3,477	3,477	3,477	3,477	3,477	1,623	1,623	1,623	1,623	1,623	1,623	1,710	1,710	1,710	3,651
(2)	Indicated Base Rate (\$)	3,552	3,552	3,552	3,552	3,552	1,595	1,595	1,595	1,595	1,595	1,595	1,693	1,693	1,693	3,960
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>3,581</b>	<b>3,581</b>	<b>3,581</b>	<b>3,581</b>	<b>3,581</b>	<b>1,608</b>	<b>1,608</b>	<b>1,608</b>	<b>1,608</b>	<b>1,608</b>	<b>1,608</b>	<b>1,708</b>	<b>1,708</b>	<b>1,708</b>	<b>3,868</b>
(4)	Indicated Rate Adjustment %	2.2%	2.2%	2.2%	2.2%	2.2%	-1.7%	-1.7%	-1.7%	-1.7%	-1.7%	-1.7%	-1.0%	-1.0%	-1.0%	8.5%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>3.0%</b>	<b>3.0%</b>	<b>3.0%</b>	<b>3.0%</b>	<b>3.0%</b>	<b>-0.9%</b>	<b>-0.9%</b>	<b>-0.9%</b>	<b>-0.9%</b>	<b>-0.9%</b>	<b>-0.9%</b>	<b>-0.1%</b>	<b>-0.1%</b>	<b>-0.1%</b>	<b>5.9%</b>

RATE CLASS 444 - BC Del - Household Goods of Others (Moving), Comm. >5000 kg, >550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	5,996	5,996	5,996	5,996	5,996	4,242	4,242	4,242	4,242	4,242	4,242	4,326	4,326	4,326	6,325
(2) Indicated Base Rate	(\$)	5,973	5,973	5,973	5,973	5,973	4,224	4,224	4,224	4,224	4,224	4,224	4,352	4,352	4,352	6,327
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>6,023</b>	<b>6,023</b>	<b>6,023</b>	<b>6,023</b>	<b>6,023</b>	<b>4,259</b>	<b>4,259</b>	<b>4,259</b>	<b>4,259</b>	<b>4,259</b>	<b>4,259</b>	<b>4,389</b>	<b>4,389</b>	<b>4,389</b>	<b>6,381</b>
(4) Indicated Rate Adjustment %		-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	0.6%	0.6%	0.6%	0.0%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>0.5%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>0.4%</b>	<b>0.4%</b>	<b>0.4%</b>	<b>0.4%</b>	<b>0.4%</b>	<b>0.4%</b>	<b>1.5%</b>	<b>1.5%</b>	<b>1.5%</b>	<b>0.9%</b>

RATE CLASS 445 - BC Del - Owned & Non Owned Goods, Comm. >5000 kg, >550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	6,863	6,863	6,863	6,863	6,863	5,200	5,200	5,200	5,200	5,200	5,200	5,978	5,978	5,978	7,232
(2) Indicated Base Rate	(\$)	6,842	6,842	6,842	6,842	6,842	5,185	5,185	5,185	5,185	5,185	5,185	6,028	6,028	6,028	7,241
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>6,899</b>	<b>6,899</b>	<b>6,899</b>	<b>6,899</b>	<b>6,899</b>	<b>5,228</b>	<b>5,228</b>	<b>5,228</b>	<b>5,228</b>	<b>5,228</b>	<b>5,228</b>	<b>6,079</b>	<b>6,079</b>	<b>6,079</b>	<b>7,301</b>
(4) Indicated Rate Adjustment %		-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	0.8%	0.8%	0.8%	0.1%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>0.5%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>1.7%</b>	<b>1.7%</b>	<b>1.7%</b>	<b>1.0%</b>

RATE CLASS 446 - BC Del - Petrol & Other Non Owned Goods, Comm. >5000 kg, >550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	8,152	8,152	8,152	8,152	8,152	6,349	6,349	6,349	6,349	6,349	6,349	6,684	6,684	6,684	8,643
(2) Indicated Base Rate	(\$)	7,689	7,689	7,689	7,689	7,689	6,244	6,244	6,244	6,244	6,244	6,244	6,683	6,683	6,683	8,499
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>7,755</b>	<b>7,755</b>	<b>7,755</b>	<b>7,755</b>	<b>7,755</b>	<b>6,297</b>	<b>6,297</b>	<b>6,297</b>	<b>6,297</b>	<b>6,297</b>	<b>6,297</b>	<b>6,740</b>	<b>6,740</b>	<b>6,740</b>	<b>8,571</b>
(4) Indicated Rate Adjustment %		-5.7%	-5.7%	-5.7%	-5.7%	-5.7%	-1.7%	-1.7%	-1.7%	-1.7%	-1.7%	-1.7%	0.0%	0.0%	0.0%	-1.7%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-4.9%</b>	<b>-4.9%</b>	<b>-4.9%</b>	<b>-4.9%</b>	<b>-4.9%</b>	<b>-0.8%</b>	<b>-0.8%</b>	<b>-0.8%</b>	<b>-0.8%</b>	<b>-0.8%</b>	<b>-0.8%</b>	<b>0.8%</b>	<b>0.8%</b>	<b>0.8%</b>	<b>-0.8%</b>

RATE CLASS 450 - CAN Del - Horses & Explosives, Comm. >5000 kg, >550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)															2,684
(2) Indicated Base Rate	(\$)															2,688
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>2,711</b>
(4) Indicated Rate Adjustment %																0.1%
<b>(5) Proposed year 1 Rate Adjustment %</b>																<b>1.0%</b>

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2007 Interim Base Rate	(\$)															4,558
(2)	Indicated Base Rate	(\$)															4,559
(3)	<b>Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>4,597</b>
(4)	Indicated Rate Adjustment %																0.0%
(5)	<b>Proposed year 1 Rate Adjustment %</b>																<b>0.9%</b>

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2007 Interim Base Rate	(\$)															9,155
(2)	Indicated Base Rate	(\$)															9,266
(3)	<b>Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>9,344</b>
(4)	Indicated Rate Adjustment %																1.2%
(5)	<b>Proposed year 1 Rate Adjustment %</b>																<b>2.1%</b>

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2007 Interim Base Rate	(\$)															3,742
(2)	Indicated Base Rate	(\$)															3,706
(3)	<b>Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>3,735</b>
(4)	Indicated Rate Adjustment %																-1.0%
(5)	<b>Proposed year 1 Rate Adjustment %</b>																<b>-0.2%</b>

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2007 Interim Base Rate	(\$)															6,042
(2)	Indicated Base Rate	(\$)															6,342
(3)	<b>Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>6,395</b>
(4)	Indicated Rate Adjustment %																5.0%
(5)	<b>Proposed year 1 Rate Adjustment %</b>																<b>5.8%</b>

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2007 Interim Base Rate	(\$)															7,462
(2)	Indicated Base Rate	(\$)															7,453
(3)	<b>Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>7,516</b>
(4)	Indicated Rate Adjustment %																-0.1%
(5)	<b>Proposed year 1 Rate Adjustment %</b>																<b>0.7%</b>

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2007 Interim Base Rate	(\$)															8,343
(2)	Indicated Base Rate	(\$)															8,006
(3)	<b>Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>8,074</b>
(4)	Indicated Rate Adjustment %																-4.0%
(5)	<b>Proposed year 1 Rate Adjustment %</b>																<b>-3.2%</b>

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2007 Interim Base Rate	(\$)															2,433
(2)	Indicated Base Rate	(\$)															2,481
(3)	<b>Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>2,502</b>
(4)	Indicated Rate Adjustment %																2.0%
(5)	<b>Proposed year 1 Rate Adjustment %</b>																<b>2.8%</b>

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2007 Interim Base Rate	(\$)															4,224
(2)	Indicated Base Rate	(\$)															4,224
(3)	<b>Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>4,260</b>
(4)	Indicated Rate Adjustment %																0.0%
(5)	<b>Proposed year 1 Rate Adjustment %</b>																<b>0.9%</b>

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2007 Interim Base Rate	(\$)															9,000
(2)	Indicated Base Rate	(\$)															9,018
(3)	<b>Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>9,094</b>
(4)	Indicated Rate Adjustment %																0.2%
(5)	<b>Proposed year 1 Rate Adjustment %</b>																<b>1.0%</b>

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2007 Interim Base Rate	(\$)															4,013
(2)	Indicated Base Rate	(\$)															3,858
(3)	<b>Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>3,890</b>
(4)	Indicated Rate Adjustment %																-3.9%
(5)	<b>Proposed year 1 Rate Adjustment %</b>																<b>-3.1%</b>

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2007 Interim Base Rate	(\$)															6,171
(2)	Indicated Base Rate	(\$)															6,159
(3)	<b>Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>6,212</b>
(4)	Indicated Rate Adjustment %																-0.2%
(5)	<b>Proposed year 1 Rate Adjustment %</b>																<b>0.7%</b>

		Territory															
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z	
(1)	2007 Interim Base Rate	(\$)															7,627
(2)	Indicated Base Rate	(\$)															7,714
(3)	<b>Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>7,780</b>
(4)	Indicated Rate Adjustment %																1.1%
(5)	<b>Proposed year 1 Rate Adjustment %</b>																<b>2.0%</b>

RATE CLASS 466 - USA Del - Petrol & Other Non Owned Goods, Comm. >5000 kg, >550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)															8,730
(2) Indicated Base Rate	(\$)															10,132
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>9,250</b>
(4) Indicated Rate Adjustment %																16.1%
<b>(5) Proposed year 1 Rate Adjustment %</b>																<b>6.0%</b>

RATE CLASS 510 - Trailer - Towing In Classes 0Xx,10X,14X,17X,6Xx																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	102	135	122	100	126	101	101	104	93	86	96	90	96	95	144
(2) Indicated Base Rate	(\$)	100	135	122	101	124	101	102	105	92	86	96	89	96	94	144
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>101</b>	<b>136</b>	<b>123</b>	<b>103</b>	<b>125</b>	<b>102</b>	<b>104</b>	<b>105</b>	<b>93</b>	<b>87</b>	<b>97</b>	<b>89</b>	<b>97</b>	<b>94</b>	<b>145</b>
(4) Indicated Rate Adjustment %		-2.0%	0.0%	0.0%	1.0%	-1.6%	0.0%	1.0%	1.0%	-1.1%	0.0%	0.0%	-1.1%	0.0%	-1.1%	0.0%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-1.0%</b>	<b>0.7%</b>	<b>0.8%</b>	<b>3.0%</b>	<b>-0.8%</b>	<b>1.0%</b>	<b>3.0%</b>	<b>1.0%</b>	<b>0.0%</b>	<b>1.2%</b>	<b>1.0%</b>	<b>-1.1%</b>	<b>1.0%</b>	<b>-1.1%</b>	<b>0.7%</b>

RATE CLASS 511 - Trailer - Towing In Classes 11X,12X(Exc120),15X,40X(Exc406)																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	116	148	132	110	138	110	111	114	102	94	104	98	104	103	158
(2) Indicated Base Rate	(\$)	120	150	132	110	138	110	111	113	102	94	105	98	105	104	157
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>122</b>	<b>151</b>	<b>134</b>	<b>112</b>	<b>139</b>	<b>111</b>	<b>112</b>	<b>113</b>	<b>103</b>	<b>94</b>	<b>106</b>	<b>99</b>	<b>106</b>	<b>105</b>	<b>160</b>
(4) Indicated Rate Adjustment %		3.4%	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.9%	0.0%	0.0%	1.0%	0.0%	1.0%	1.0%	-0.6%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>5.2%</b>	<b>2.0%</b>	<b>1.5%</b>	<b>1.8%</b>	<b>0.7%</b>	<b>0.9%</b>	<b>0.9%</b>	<b>-0.9%</b>	<b>1.0%</b>	<b>0.0%</b>	<b>1.9%</b>	<b>1.0%</b>	<b>1.9%</b>	<b>1.9%</b>	<b>1.3%</b>

RATE CLASS 512 - Trailer - Towing In Classes 41X-46X(Exc 456,466)																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	114	114	114	114	114	106	106	106	106	106	106	102	102	102	121
(2) Indicated Base Rate	(\$)	113	113	113	113	113	106	106	106	106	106	106	103	103	103	119
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>114</b>	<b>114</b>	<b>114</b>	<b>114</b>	<b>114</b>	<b>107</b>	<b>107</b>	<b>107</b>	<b>107</b>	<b>107</b>	<b>107</b>	<b>103</b>	<b>103</b>	<b>103</b>	<b>119</b>
(4) Indicated Rate Adjustment %		-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	1.0%	1.0%	-1.7%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.9%</b>	<b>0.9%</b>	<b>0.9%</b>	<b>0.9%</b>	<b>0.9%</b>	<b>0.9%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>-1.7%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)															149
(2) Indicated Base Rate	(\$)															148
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>149</b>
(4) Indicated Rate Adjustment %																-0.7%
<b>(5) Proposed year 1 Rate Adjustment %</b>																<b>0.0%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	110	142	128	105	133	107	107	108	98	91	100	95	100	99	152
(2) Indicated Base Rate	(\$)	107	202	128	106	132	108	108	109	98	91	101	95	101	98	151
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>108</b>	<b>150</b>	<b>129</b>	<b>108</b>	<b>133</b>	<b>108</b>	<b>108</b>	<b>111</b>	<b>99</b>	<b>91</b>	<b>102</b>	<b>95</b>	<b>102</b>	<b>99</b>	<b>152</b>
(4) Indicated Rate Adjustment %		-2.7%	42.3%	0.0%	1.0%	-0.8%	0.9%	0.9%	0.9%	0.0%	0.0%	1.0%	0.0%	1.0%	-1.0%	-0.7%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-1.8%</b>	<b>5.6%</b>	<b>0.8%</b>	<b>2.9%</b>	<b>0.0%</b>	<b>0.9%</b>	<b>0.9%</b>	<b>2.8%</b>	<b>1.0%</b>	<b>0.0%</b>	<b>2.0%</b>	<b>0.0%</b>	<b>2.0%</b>	<b>0.0%</b>	<b>0.0%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	23	26	27	23	25	23	24	24	23	22	22	23	23	23	28
(2) Indicated Base Rate	(\$)	22	25	26	22	24	22	23	23	22	21	21	22	22	22	27
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>22</b>	<b>25</b>	<b>26</b>	<b>22</b>	<b>24</b>	<b>22</b>	<b>23</b>	<b>23</b>	<b>22</b>	<b>21</b>	<b>21</b>	<b>22</b>	<b>22</b>	<b>27</b>	
(4) Indicated Rate Adjustment %		-4.3%	-3.8%	-3.7%	-4.3%	-4.0%	-4.3%	-4.2%	-4.2%	-4.3%	-4.5%	-4.5%	-4.3%	-4.3%	-4.3%	-3.6%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-4.3%</b>	<b>-3.8%</b>	<b>-3.7%</b>	<b>-4.3%</b>	<b>-4.0%</b>	<b>-4.3%</b>	<b>-4.2%</b>	<b>-4.2%</b>	<b>-4.3%</b>	<b>-4.5%</b>	<b>-4.5%</b>	<b>-4.3%</b>	<b>-4.3%</b>	<b>-4.3%</b>	<b>-3.6%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	23	26	27	23	25	24	24	24	23	22	22	23	23	23	28
(2) Indicated Base Rate	(\$)	22	25	26	22	24	23	23	23	22	21	21	22	22	22	27
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>22</b>	<b>25</b>	<b>26</b>	<b>22</b>	<b>24</b>	<b>23</b>	<b>23</b>	<b>23</b>	<b>22</b>	<b>21</b>	<b>21</b>	<b>22</b>	<b>22</b>	<b>27</b>	
(4) Indicated Rate Adjustment %		-4.3%	-3.8%	-3.7%	-4.3%	-4.0%	-4.2%	-4.2%	-4.2%	-4.3%	-4.5%	-4.5%	-4.3%	-4.3%	-4.3%	-3.6%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-4.3%</b>	<b>-3.8%</b>	<b>-3.7%</b>	<b>-4.3%</b>	<b>-4.0%</b>	<b>-4.2%</b>	<b>-4.2%</b>	<b>-4.2%</b>	<b>-4.3%</b>	<b>-4.5%</b>	<b>-4.5%</b>	<b>-4.3%</b>	<b>-4.3%</b>	<b>-4.3%</b>	<b>-3.6%</b>



		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	65	74	75	64	71	65	66	68	63	62	62	63	63	64	80
(2) Indicated Base Rate	(\$)	64	75	77	64	72	66	67	69	63	62	62	63	63	64	80
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>64</b>	<b>75</b>	<b>78</b>	<b>64</b>	<b>73</b>	<b>67</b>	<b>68</b>	<b>69</b>	<b>64</b>	<b>63</b>	<b>62</b>	<b>64</b>	<b>64</b>	<b>63</b>	<b>80</b>
(4) Indicated Rate Adjustment %		-1.5%	1.4%	2.7%	0.0%	1.4%	1.5%	1.5%	1.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-1.5%</b>	<b>1.4%</b>	<b>4.0%</b>	<b>0.0%</b>	<b>2.8%</b>	<b>3.1%</b>	<b>3.0%</b>	<b>1.5%</b>	<b>1.6%</b>	<b>1.6%</b>	<b>0.0%</b>	<b>1.6%</b>	<b>1.6%</b>	<b>-1.6%</b>	<b>0.0%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	3,145	2,792	3,455	1,937	2,661	1,850	1,654	2,151	1,862	1,766	1,848	1,759	1,856	2,003	4,148
(2) Indicated Base Rate	(\$)	3,508	2,801	3,440	1,942	2,691	1,820	1,632	2,156	1,880	1,745	1,841	1,741	1,819	1,983	4,175
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>3,330</b>	<b>2,825</b>	<b>3,468</b>	<b>1,959</b>	<b>2,714</b>	<b>1,834</b>	<b>1,646</b>	<b>2,174</b>	<b>1,896</b>	<b>1,759</b>	<b>1,857</b>	<b>1,756</b>	<b>1,834</b>	<b>2,000</b>	<b>4,211</b>
(4) Indicated Rate Adjustment %		11.5%	0.3%	-0.4%	0.3%	1.1%	-1.6%	-1.3%	0.2%	1.0%	-1.2%	-0.4%	-1.0%	-2.0%	-1.0%	0.7%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>5.9%</b>	<b>1.2%</b>	<b>0.4%</b>	<b>1.1%</b>	<b>2.0%</b>	<b>-0.9%</b>	<b>-0.5%</b>	<b>1.1%</b>	<b>1.8%</b>	<b>-0.4%</b>	<b>0.5%</b>	<b>-0.2%</b>	<b>-1.2%</b>	<b>-0.1%</b>	<b>1.5%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	4,643	4,211	5,253	3,150	4,002	2,801	2,756	3,554	3,046	2,732	2,874	2,755	2,915	3,052	6,339
(2) Indicated Base Rate	(\$)	4,658	4,225	5,261	3,151	4,013	2,764	2,742	3,559	3,051	2,709	2,873	3,198	2,895	3,044	6,267
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>4,696</b>	<b>4,262</b>	<b>5,305</b>	<b>3,178</b>	<b>4,048</b>	<b>2,787</b>	<b>2,766</b>	<b>3,590</b>	<b>3,076</b>	<b>2,732</b>	<b>2,898</b>	<b>2,919</b>	<b>2,920</b>	<b>3,070</b>	<b>6,321</b>
(4) Indicated Rate Adjustment %		0.3%	0.3%	0.2%	0.0%	0.3%	-1.3%	-0.5%	0.1%	0.2%	-0.8%	0.0%	16.1%	-0.7%	-0.3%	-1.1%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>1.1%</b>	<b>1.2%</b>	<b>1.0%</b>	<b>0.9%</b>	<b>1.1%</b>	<b>-0.5%</b>	<b>0.4%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>0.0%</b>	<b>0.8%</b>	<b>6.0%</b>	<b>0.2%</b>	<b>0.6%</b>	<b>-0.3%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	6,973	6,539	8,284	5,539	6,453	4,850	4,302	5,896	5,005	4,658	4,841	4,396	4,820	4,934	9,670
(2) Indicated Base Rate	(\$)	6,996	6,443	8,191	5,550	6,616	4,862	4,220	5,905	4,923	4,584	4,781	4,311	4,802	4,848	9,570
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>7,055</b>	<b>6,498</b>	<b>8,262</b>	<b>5,597</b>	<b>6,672</b>	<b>4,903</b>	<b>4,255</b>	<b>5,955</b>	<b>4,965</b>	<b>4,624</b>	<b>4,821</b>	<b>4,348</b>	<b>4,843</b>	<b>4,890</b>	<b>9,651</b>
(4) Indicated Rate Adjustment %		0.3%	-1.5%	-1.1%	0.2%	2.5%	0.2%	-1.9%	0.2%	-1.6%	-1.6%	-1.2%	-1.9%	-0.4%	-1.7%	-1.0%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>1.2%</b>	<b>-0.6%</b>	<b>-0.3%</b>	<b>1.0%</b>	<b>3.4%</b>	<b>1.1%</b>	<b>-1.1%</b>	<b>1.0%</b>	<b>-0.8%</b>	<b>-0.7%</b>	<b>-0.4%</b>	<b>-1.1%</b>	<b>0.5%</b>	<b>-0.9%</b>	<b>-0.2%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	10,458	9,809	12,426	8,308	9,680	7,274	6,453	8,845	7,507	6,987	7,260	6,595	7,230	7,400	14,504
(2) Indicated Base Rate	(\$)	10,456	9,814	12,425	8,326	9,693	7,292	6,462	8,860	7,523	6,984	7,256	6,607	7,225	7,378	14,535
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>10,545</b>	<b>9,897</b>	<b>12,531</b>	<b>8,396</b>	<b>9,774</b>	<b>7,354</b>	<b>6,515</b>	<b>8,934</b>	<b>7,587</b>	<b>7,044</b>	<b>7,317</b>	<b>6,663</b>	<b>7,286</b>	<b>7,441</b>	<b>14,658</b>
(4) Indicated Rate Adjustment %		0.0%	0.0%	0.0%	0.2%	0.1%	0.2%	0.1%	0.2%	0.2%	0.0%	-0.1%	0.2%	-0.1%	-0.3%	0.2%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>0.8%</b>	<b>0.9%</b>	<b>0.8%</b>	<b>1.1%</b>	<b>1.0%</b>	<b>1.1%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>1.1%</b>	<b>0.8%</b>	<b>0.8%</b>	<b>1.0%</b>	<b>0.8%</b>	<b>0.5%</b>	<b>1.1%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	4,543	4,543	4,543	4,543	4,543	2,837	2,837	2,837	2,837	2,837	2,837	2,891	2,891	2,891	4,770
(2) Indicated Base Rate	(\$)	4,481	4,481	4,481	4,481	4,481	2,773	2,773	2,773	2,773	2,773	2,773	2,901	2,901	2,901	4,780
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>4,519</b>	<b>4,519</b>	<b>4,519</b>	<b>4,519</b>	<b>4,519</b>	<b>2,797</b>	<b>2,797</b>	<b>2,797</b>	<b>2,797</b>	<b>2,797</b>	<b>2,797</b>	<b>2,926</b>	<b>2,926</b>	<b>2,926</b>	<b>4,820</b>
(4) Indicated Rate Adjustment %		-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-2.3%	-2.3%	-2.3%	-2.3%	-2.3%	-2.3%	0.3%	0.3%	0.3%	0.2%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-0.5%</b>	<b>-0.5%</b>	<b>-0.5%</b>	<b>-0.5%</b>	<b>-0.5%</b>	<b>-1.4%</b>	<b>-1.4%</b>	<b>-1.4%</b>	<b>-1.4%</b>	<b>-1.4%</b>	<b>-1.4%</b>	<b>1.2%</b>	<b>1.2%</b>	<b>1.2%</b>	<b>1.0%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	5,137	5,137	5,137	5,137	5,137	3,281	3,281	3,281	3,281	3,281	3,281	3,289	3,289	3,289	5,394
(2) Indicated Base Rate	(\$)	5,073	5,073	5,073	5,073	5,073	3,288	3,288	3,288	3,288	3,288	3,288	3,272	3,272	3,272	5,406
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>5,117</b>	<b>5,117</b>	<b>5,117</b>	<b>5,117</b>	<b>5,117</b>	<b>3,316</b>	<b>3,316</b>	<b>3,316</b>	<b>3,316</b>	<b>3,316</b>	<b>3,316</b>	<b>3,301</b>	<b>3,301</b>	<b>3,301</b>	<b>5,451</b>
(4) Indicated Rate Adjustment %		-1.2%	-1.2%	-1.2%	-1.2%	-1.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	-0.5%	-0.5%	-0.5%	0.2%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-0.4%</b>	<b>-0.4%</b>	<b>-0.4%</b>	<b>-0.4%</b>	<b>-0.4%</b>	<b>1.1%</b>	<b>1.1%</b>	<b>1.1%</b>	<b>1.1%</b>	<b>1.1%</b>	<b>1.1%</b>	<b>0.4%</b>	<b>0.4%</b>	<b>0.4%</b>	<b>1.1%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	7,551	7,551	7,551	7,551	7,551	4,306	4,306	4,306	4,306	4,306	4,306	4,517	4,517	4,517	7,928
(2) Indicated Base Rate	(\$)	7,424	7,424	7,424	7,424	7,424	4,217	4,217	4,217	4,217	4,217	4,217	4,468	4,468	4,468	7,955
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>7,487</b>	<b>7,487</b>	<b>7,487</b>	<b>7,487</b>	<b>7,487</b>	<b>4,253</b>	<b>4,253</b>	<b>4,253</b>	<b>4,253</b>	<b>4,253</b>	<b>4,253</b>	<b>4,505</b>	<b>4,505</b>	<b>4,505</b>	<b>8,023</b>
(4) Indicated Rate Adjustment %		-1.7%	-1.7%	-1.7%	-1.7%	-1.7%	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%	-1.1%	-1.1%	-1.1%	0.3%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-0.8%</b>	<b>-0.8%</b>	<b>-0.8%</b>	<b>-0.8%</b>	<b>-0.8%</b>	<b>-1.2%</b>	<b>-1.2%</b>	<b>-1.2%</b>	<b>-1.2%</b>	<b>-1.2%</b>	<b>-1.2%</b>	<b>-0.3%</b>	<b>-0.3%</b>	<b>-0.3%</b>	<b>1.2%</b>

RATE CLASS 620 - CAN Public/Airport/Charter Bus - Passenger Capacity 2 - 21, 161 - 550 km																											
													Territory														
													D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)																										6,409
(2) Indicated Base Rate	(\$)																										6,323
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>																										<b>6,378</b>
(4) Indicated Rate Adjustment %																											-1.3%
<b>(5) Proposed year 1 Rate Adjustment %</b>																											<b>-0.5%</b>

RATE CLASS 621 - CAN Public/Airport/Charter Bus - Passenger Capacity 22 - 41, 161 - 550 km																											
													Territory														
													D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)																										7,298
(2) Indicated Base Rate	(\$)																										7,266
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>																										<b>7,328</b>
(4) Indicated Rate Adjustment %																											-0.4%
<b>(5) Proposed year 1 Rate Adjustment %</b>																											<b>0.4%</b>

RATE CLASS 622 - CAN Public/Airport/Charter Bus - Passenger Capacity 42 & Over, 161 - 550 km																											
													Territory														
													D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)																										8,252
(2) Indicated Base Rate	(\$)																										8,208
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>																										<b>8,277</b>
(4) Indicated Rate Adjustment %																											-0.5%
<b>(5) Proposed year 1 Rate Adjustment %</b>																											<b>0.3%</b>

RATE CLASS 630 - USA Public/Airport/Charter Bus - Passenger Capacity 2 - 21, 161 - 550 km																											
													Territory														
													D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)																										6,229
(2) Indicated Base Rate	(\$)																										6,131
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>																										<b>6,184</b>
(4) Indicated Rate Adjustment %																											-1.6%
<b>(5) Proposed year 1 Rate Adjustment %</b>																											<b>-0.7%</b>

RATE CLASS 631 - USA Public/Airport/Charter Bus - Passenger Capacity 22 - 41, 161 - 550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)															7,415
(2)	Indicated Base Rate (\$)															7,539
(3)	<b>Proposed year 1 Base Rate (\$)</b>															<b>7,602</b>
(4)	Indicated Rate Adjustment %															1.7%
(5)	<b>Proposed year 1 Rate Adjustment %</b>															<b>2.5%</b>

RATE CLASS 632 - USA Public/Airport/Charter Bus - Passenger Capacity 42 & Over, 161 - 550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)															9,610
(2)	Indicated Base Rate (\$)															9,756
(3)	<b>Proposed year 1 Base Rate (\$)</b>															<b>9,839</b>
(4)	Indicated Rate Adjustment %															1.5%
(5)	<b>Proposed year 1 Rate Adjustment %</b>															<b>2.4%</b>

RATE CLASS 640 - BC Public/Airport/Charter Bus - Passenger Capacity 2 - 21, >550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	5,322	5,322	5,322	5,322	5,322	3,523	3,523	3,523	3,523	3,523	3,523	3,330	3,330	3,330	5,588
(2)	Indicated Base Rate (\$)	5,418	5,418	5,418	5,418	5,418	3,518	3,518	3,518	3,518	3,518	3,518	3,334	3,334	3,334	5,568
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>5,464</b>	<b>5,464</b>	<b>5,464</b>	<b>5,464</b>	<b>5,464</b>	<b>3,548</b>	<b>3,548</b>	<b>3,548</b>	<b>3,548</b>	<b>3,548</b>	<b>3,548</b>	<b>3,363</b>	<b>3,363</b>	<b>3,363</b>	<b>5,616</b>
(4)	Indicated Rate Adjustment %	1.8%	1.8%	1.8%	1.8%	1.8%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	0.1%	0.1%	0.1%	-0.4%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>2.7%</b>	<b>2.7%</b>	<b>2.7%</b>	<b>2.7%</b>	<b>2.7%</b>	<b>0.7%</b>	<b>0.7%</b>	<b>0.7%</b>	<b>0.7%</b>	<b>0.7%</b>	<b>0.7%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>0.5%</b>

RATE CLASS 641 - BC Public/Airport/Charter Bus - Passenger Capacity 22 - 41, >550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	6,340	6,340	6,340	6,340	6,340	3,721	3,721	3,721	3,721	3,721	3,721	4,302	4,302	4,302	6,657
(2)	Indicated Base Rate (\$)	6,600	6,600	6,600	6,600	6,600	3,717	3,717	3,717	3,717	3,717	3,717	4,300	4,300	4,300	6,672
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>6,656</b>	<b>6,656</b>	<b>6,656</b>	<b>6,656</b>	<b>6,656</b>	<b>3,748</b>	<b>3,748</b>	<b>3,748</b>	<b>3,748</b>	<b>3,748</b>	<b>3,748</b>	<b>4,336</b>	<b>4,336</b>	<b>4,336</b>	<b>6,729</b>
(4)	Indicated Rate Adjustment %	4.1%	4.1%	4.1%	4.1%	4.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	0.0%	0.0%	0.0%	0.2%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>5.0%</b>	<b>5.0%</b>	<b>5.0%</b>	<b>5.0%</b>	<b>5.0%</b>	<b>0.7%</b>	<b>0.7%</b>	<b>0.7%</b>	<b>0.7%</b>	<b>0.7%</b>	<b>0.7%</b>	<b>0.8%</b>	<b>0.8%</b>	<b>0.8%</b>	<b>1.1%</b>

RATE CLASS 642 - BC Public/Airport/Charter Bus - Passenger Capacity 42 & Over, >550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	9,538	9,538	9,538	9,538	9,538	4,804	4,804	4,804	4,804	4,804	4,804	5,330	5,330	5,330	10,014
(2) Indicated Base Rate	(\$)	9,584	9,584	9,584	9,584	9,584	4,733	4,733	4,733	4,733	4,733	4,733	5,318	5,318	5,318	10,064
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>9,665</b>	<b>9,665</b>	<b>9,665</b>	<b>9,665</b>	<b>9,665</b>	<b>4,773</b>	<b>4,773</b>	<b>4,773</b>	<b>4,773</b>	<b>4,773</b>	<b>4,773</b>	<b>5,363</b>	<b>5,363</b>	<b>5,363</b>	<b>10,149</b>
(4) Indicated Rate Adjustment %		0.5%	0.5%	0.5%	0.5%	0.5%	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	-0.2%	-0.2%	-0.2%	0.5%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>1.3%</b>	<b>1.3%</b>	<b>1.3%</b>	<b>1.3%</b>	<b>1.3%</b>	<b>-0.6%</b>	<b>-0.6%</b>	<b>-0.6%</b>	<b>-0.6%</b>	<b>-0.6%</b>	<b>-0.6%</b>	<b>0.6%</b>	<b>0.6%</b>	<b>0.6%</b>	<b>1.3%</b>

RATE CLASS 650 - CAN Public/Airport/Charter Bus - Passenger Capacity 2 - 21, >550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)															7,324
(2) Indicated Base Rate	(\$)															7,365
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>7,426</b>
(4) Indicated Rate Adjustment %																0.6%
<b>(5) Proposed year 1 Rate Adjustment %</b>																<b>1.4%</b>

RATE CLASS 651 - CAN Public/Airport/Charter Bus - Passenger Capacity 22 - 41, >550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)															8,663
(2) Indicated Base Rate	(\$)															8,548
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>8,621</b>
(4) Indicated Rate Adjustment %																-1.3%
<b>(5) Proposed year 1 Rate Adjustment %</b>																<b>-0.5%</b>

RATE CLASS 652 - CAN Public/Airport/Charter Bus - Passenger Capacity 42 & Over, >550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)															10,987
(2) Indicated Base Rate	(\$)															10,600
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>															<b>10,689</b>
(4) Indicated Rate Adjustment %																-3.5%
<b>(5) Proposed year 1 Rate Adjustment %</b>																<b>-2.7%</b>

RATE CLASS 660 - USA Public/Airport/Charter Bus - Passenger Capacity 2 - 21, >550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)															7,457
(2)	Indicated Base Rate (\$)															7,280
(3)	<b>Proposed year 1 Base Rate (\$)</b>															<b>7,342</b>
(4)	Indicated Rate Adjustment %															-2.4%
(5)	<b>Proposed year 1 Rate Adjustment %</b>															<b>-1.5%</b>

RATE CLASS 661 - USA Public/Airport/Charter Bus - Passenger Capacity 22 - 41, >550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)															8,499
(2)	Indicated Base Rate (\$)															8,469
(3)	<b>Proposed year 1 Base Rate (\$)</b>															<b>8,541</b>
(4)	Indicated Rate Adjustment %															-0.4%
(5)	<b>Proposed year 1 Rate Adjustment %</b>															<b>0.5%</b>

RATE CLASS 662 - USA Public/Airport/Charter Bus - Passenger Capacity 42 & Over, >550 km																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)															11,122
(2)	Indicated Base Rate (\$)															10,496
(3)	<b>Proposed year 1 Base Rate (\$)</b>															<b>10,584</b>
(4)	Indicated Rate Adjustment %															-5.6%
(5)	<b>Proposed year 1 Rate Adjustment %</b>															<b>-4.8%</b>

RATE CLASS 670 - School/Private Bus - Passenger Capacity 2 - 21																
		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	1,768	1,408	1,510	997	1,489	947	893	1,000	1,101	806	885	852	919	967	2,089
(2)	Indicated Base Rate (\$)	1,859	1,378	1,475	994	1,478	934	875	987	1,081	804	877	919	916	949	2,134
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>1,873</b>	<b>1,389</b>	<b>1,487</b>	<b>1,002</b>	<b>1,489</b>	<b>942</b>	<b>882</b>	<b>996</b>	<b>1,090</b>	<b>812</b>	<b>885</b>	<b>903</b>	<b>923</b>	<b>956</b>	<b>2,152</b>
(4)	Indicated Rate Adjustment %	5.1%	-2.1%	-2.3%	-0.3%	-0.7%	-1.4%	-2.0%	-1.3%	-1.8%	-0.2%	-0.9%	7.9%	-0.3%	-1.9%	2.2%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>5.9%</b>	<b>-1.3%</b>	<b>-1.5%</b>	<b>0.5%</b>	<b>0.0%</b>	<b>-0.5%</b>	<b>-1.2%</b>	<b>-0.4%</b>	<b>-1.0%</b>	<b>0.7%</b>	<b>0.0%</b>	<b>6.0%</b>	<b>0.4%</b>	<b>-1.1%</b>	<b>3.0%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	2,821	2,407	2,588	1,721	2,311	1,586	1,530	1,728	1,614	1,389	1,523	1,430	1,645	1,676	3,424
(2) Indicated Base Rate	(\$)	2,755	2,388	2,557	1,714	2,291	1,660	1,531	1,727	1,600	1,384	1,515	1,404	1,622	1,662	3,436
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>2,779</b>	<b>2,407</b>	<b>2,579</b>	<b>1,728</b>	<b>2,311</b>	<b>1,674</b>	<b>1,544</b>	<b>1,742</b>	<b>1,614</b>	<b>1,397</b>	<b>1,529</b>	<b>1,415</b>	<b>1,636</b>	<b>1,677</b>	<b>3,465</b>
(4) Indicated Rate Adjustment %		-2.3%	-0.8%	-1.2%	-0.4%	-0.9%	4.7%	0.1%	-0.1%	-0.9%	-0.4%	-0.5%	-1.8%	-1.4%	-0.8%	0.4%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-1.5%</b>	<b>0.0%</b>	<b>-0.3%</b>	<b>0.4%</b>	<b>0.0%</b>	<b>5.5%</b>	<b>0.9%</b>	<b>0.8%</b>	<b>0.0%</b>	<b>0.6%</b>	<b>0.4%</b>	<b>-1.0%</b>	<b>-0.5%</b>	<b>0.1%</b>	<b>1.2%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	2,995	2,695	2,998	1,920	2,542	1,764	1,707	1,987	1,751	1,586	1,741	1,647	1,956	1,968	3,822
(2) Indicated Base Rate	(\$)	2,890	2,674	2,992	1,920	2,540	1,732	1,662	1,958	1,707	1,587	1,707	1,620	1,892	1,935	3,795
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>2,914</b>	<b>2,697</b>	<b>3,018</b>	<b>1,937</b>	<b>2,561</b>	<b>1,746</b>	<b>1,677</b>	<b>1,973</b>	<b>1,721</b>	<b>1,602</b>	<b>1,722</b>	<b>1,635</b>	<b>1,909</b>	<b>1,952</b>	<b>3,828</b>
(4) Indicated Rate Adjustment %		-3.5%	-0.8%	-0.2%	0.0%	-0.1%	-1.8%	-2.6%	-1.5%	-2.5%	0.1%	-2.0%	-1.6%	-3.3%	-1.7%	-0.7%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-2.7%</b>	<b>0.1%</b>	<b>0.7%</b>	<b>0.9%</b>	<b>0.7%</b>	<b>-1.0%</b>	<b>-1.8%</b>	<b>-0.7%</b>	<b>-1.7%</b>	<b>1.0%</b>	<b>-1.1%</b>	<b>-0.7%</b>	<b>-2.4%</b>	<b>-0.8%</b>	<b>0.2%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	1,288	1,075	1,149	840	1,044	733	745	875	743	638	716	682	762	815	1,364
(2) Indicated Base Rate	(\$)	1,267	1,077	1,148	842	1,036	731	747	878	745	637	715	680	758	813	1,365
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>1,278</b>	<b>1,086</b>	<b>1,158</b>	<b>850</b>	<b>1,045</b>	<b>737</b>	<b>754</b>	<b>884</b>	<b>751</b>	<b>642</b>	<b>721</b>	<b>686</b>	<b>764</b>	<b>821</b>	<b>1,377</b>
(4) Indicated Rate Adjustment %		-1.6%	0.2%	-0.1%	0.2%	-0.8%	-0.3%	0.3%	0.3%	0.3%	-0.2%	-0.1%	-0.3%	-0.5%	-0.2%	0.1%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-0.8%</b>	<b>1.0%</b>	<b>0.8%</b>	<b>1.2%</b>	<b>0.1%</b>	<b>0.5%</b>	<b>1.2%</b>	<b>1.0%</b>	<b>1.1%</b>	<b>0.6%</b>	<b>0.7%</b>	<b>0.6%</b>	<b>0.3%</b>	<b>0.7%</b>	<b>1.0%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	2,249	1,804	2,057	1,457	1,848	1,271	1,359	1,412	1,323	1,311	1,359	1,239	1,319	1,533	2,379
(2) Indicated Base Rate	(\$)	2,233	1,811	2,058	1,460	1,853	1,276	1,363	1,416	1,326	1,310	1,360	1,237	1,321	1,535	2,385
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>2,253</b>	<b>1,826</b>	<b>2,076</b>	<b>1,473</b>	<b>1,869</b>	<b>1,287</b>	<b>1,374</b>	<b>1,428</b>	<b>1,337</b>	<b>1,322</b>	<b>1,371</b>	<b>1,248</b>	<b>1,332</b>	<b>1,549</b>	<b>2,406</b>
(4) Indicated Rate Adjustment %		-0.7%	0.4%	0.0%	0.2%	0.3%	0.4%	0.3%	0.3%	0.2%	-0.1%	0.1%	-0.2%	0.2%	0.1%	0.3%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>0.2%</b>	<b>1.2%</b>	<b>0.9%</b>	<b>1.1%</b>	<b>1.1%</b>	<b>1.3%</b>	<b>1.1%</b>	<b>1.1%</b>	<b>1.1%</b>	<b>0.8%</b>	<b>0.9%</b>	<b>0.7%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>1.1%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	2,597	2,131	2,347	1,830	2,183	1,499	1,605	1,632	1,523	1,550	1,432	1,356	1,543	1,814	2,750
(2)	Indicated Base Rate (\$)	2,576	2,137	2,344	1,836	2,172	1,504	1,611	1,631	1,526	1,547	1,432	1,357	1,543	1,814	2,753
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>2,598</b>	<b>2,156</b>	<b>2,363</b>	<b>1,852</b>	<b>2,190</b>	<b>1,517</b>	<b>1,625</b>	<b>1,644</b>	<b>1,539</b>	<b>1,562</b>	<b>1,444</b>	<b>1,368</b>	<b>1,556</b>	<b>1,830</b>	<b>2,777</b>
(4)	Indicated Rate Adjustment %	-0.8%	0.3%	-0.1%	0.3%	-0.5%	0.3%	0.4%	-0.1%	0.2%	-0.2%	0.0%	0.1%	0.0%	0.0%	0.1%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>0.0%</b>	<b>1.2%</b>	<b>0.7%</b>	<b>1.2%</b>	<b>0.3%</b>	<b>1.2%</b>	<b>1.2%</b>	<b>0.7%</b>	<b>1.1%</b>	<b>0.8%</b>	<b>0.8%</b>	<b>0.9%</b>	<b>0.8%</b>	<b>0.9%</b>	<b>1.0%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	15,515	7,389			6,783	6,141	5,753		5,287	4,751	5,175	6,704	5,741	6,094	16,292
(2)	Indicated Base Rate (\$)	16,808	7,435			6,698	6,580	5,714		5,137	4,690	5,113	6,584	5,968	6,016	16,361
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>16,445</b>	<b>7,498</b>			<b>6,755</b>	<b>6,509</b>	<b>5,762</b>		<b>5,180</b>	<b>4,731</b>	<b>5,156</b>	<b>6,640</b>	<b>6,019</b>	<b>6,067</b>	<b>16,500</b>
(4)	Indicated Rate Adjustment %	8.3%	0.6%			-1.3%	7.1%	-0.7%		-2.8%	-1.3%	-1.2%	-1.8%	4.0%	-1.3%	0.4%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>6.0%</b>	<b>1.5%</b>			<b>-0.4%</b>	<b>6.0%</b>	<b>0.2%</b>		<b>-2.0%</b>	<b>-0.4%</b>	<b>-0.4%</b>	<b>-1.0%</b>	<b>4.8%</b>	<b>-0.4%</b>	<b>1.3%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	11,898		8,156	2,766		2,798	2,656	5,286	4,491	4,202	4,453	2,916	2,708	5,023	12,492
(2)	Indicated Base Rate (\$)	12,313		8,219	2,777		2,818	2,644	5,209	4,412	4,218	4,414	2,952	3,239	4,986	12,639
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>12,417</b>		<b>8,288</b>	<b>2,802</b>		<b>2,843</b>	<b>2,666</b>	<b>5,254</b>	<b>4,448</b>	<b>4,254</b>	<b>4,452</b>	<b>2,978</b>	<b>2,869</b>	<b>5,029</b>	<b>12,746</b>
(4)	Indicated Rate Adjustment %	3.5%		0.8%	0.4%		0.7%	-0.5%	-1.5%	-1.8%	0.4%	-0.9%	1.2%	19.6%	-0.7%	1.2%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>4.4%</b>		<b>1.6%</b>	<b>1.3%</b>		<b>1.6%</b>	<b>0.4%</b>	<b>-0.6%</b>	<b>-1.0%</b>	<b>1.2%</b>	<b>0.0%</b>	<b>2.1%</b>	<b>5.9%</b>	<b>0.1%</b>	<b>2.0%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	12,687														13,321
(2)	Indicated Base Rate (\$)	12,922														13,485
(3)	<b>Proposed year 1 Base Rate (\$)</b>	<b>13,031</b>														<b>13,598</b>
(4)	Indicated Rate Adjustment %	1.9%														1.2%
(5)	<b>Proposed year 1 Rate Adjustment %</b>	<b>2.7%</b>														<b>2.1%</b>



		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	14,162														14,869
(2) Indicated Base Rate	(\$)	13,549														14,935
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>13,663</b>														<b>15,062</b>
(4) Indicated Rate Adjustment %		-4.3%														0.4%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-3.5%</b>														<b>1.3%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	2,413	1,987	1,790	1,398	1,592	1,347	1,305	1,458	1,204	1,161	1,367	1,453	1,344	1,423	2,533
(2) Indicated Base Rate	(\$)	2,373	1,976	1,794	1,389	1,616	1,324	1,294	1,451	1,191	1,153	1,362	1,486	1,319	1,413	2,506
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>2,393</b>	<b>1,994</b>	<b>1,810</b>	<b>1,401</b>	<b>1,630</b>	<b>1,335</b>	<b>1,304</b>	<b>1,463</b>	<b>1,202</b>	<b>1,163</b>	<b>1,373</b>	<b>1,498</b>	<b>1,330</b>	<b>1,426</b>	<b>2,527</b>
(4) Indicated Rate Adjustment %		-1.7%	-0.6%	0.2%	-0.6%	1.5%	-1.7%	-0.8%	-0.5%	-1.1%	-0.7%	-0.4%	2.3%	-1.9%	-0.7%	-1.1%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-0.8%</b>	<b>0.4%</b>	<b>1.1%</b>	<b>0.2%</b>	<b>2.4%</b>	<b>-0.9%</b>	<b>-0.1%</b>	<b>0.3%</b>	<b>-0.2%</b>	<b>0.2%</b>	<b>0.4%</b>	<b>3.1%</b>	<b>-1.0%</b>	<b>0.2%</b>	<b>-0.2%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	219	216	229	177	213	176	169	192	173	173	171	168	173	183	241
(2) Indicated Base Rate	(\$)	211	210	225	175	212	173	166	188	170	171	169	166	171	179	238
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>213</b>	<b>210</b>	<b>225</b>	<b>176</b>	<b>213</b>	<b>174</b>	<b>166</b>	<b>190</b>	<b>172</b>	<b>172</b>	<b>170</b>	<b>167</b>	<b>172</b>	<b>181</b>	<b>240</b>
(4) Indicated Rate Adjustment %		-3.7%	-2.8%	-1.7%	-1.1%	-0.5%	-1.7%	-1.8%	-2.1%	-1.7%	-1.2%	-1.2%	-1.2%	-1.2%	-2.2%	-1.2%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-2.7%</b>	<b>-2.8%</b>	<b>-1.7%</b>	<b>-0.6%</b>	<b>0.0%</b>	<b>-1.1%</b>	<b>-1.8%</b>	<b>-1.0%</b>	<b>-0.6%</b>	<b>-0.6%</b>	<b>-0.6%</b>	<b>-0.6%</b>	<b>-0.6%</b>	<b>-1.1%</b>	<b>-0.4%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	165	162	171	133	161	135	127	145	130	130	128	128	130	138	179
(2) Indicated Base Rate	(\$)	162	160	170	133	158	135	125	143	128	128	126	129	129	136	178
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>159</b>	<b>159</b>	<b>171</b>	<b>133</b>	<b>160</b>	<b>131</b>	<b>124</b>	<b>142</b>	<b>129</b>	<b>130</b>	<b>129</b>	<b>125</b>	<b>129</b>	<b>136</b>	<b>180</b>
(4) Indicated Rate Adjustment %		-1.8%	-1.2%	-0.6%	0.0%	-1.9%	0.0%	-1.6%	-1.4%	-1.5%	-1.5%	-1.6%	0.8%	-0.8%	-1.4%	-0.6%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-3.6%</b>	<b>-1.9%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>-0.6%</b>	<b>-3.0%</b>	<b>-2.4%</b>	<b>-2.1%</b>	<b>-0.8%</b>	<b>0.0%</b>	<b>0.8%</b>	<b>-2.3%</b>	<b>-0.8%</b>	<b>-1.4%</b>	<b>0.6%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	55	54	54	54	54	56	54	54	54	54	52	52	53	54	59
(2) Indicated Base Rate	(\$)	53	52	52	52	52	54	52	52	52	52	50	51	51	52	57
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>53</b>	<b>52</b>	<b>52</b>	<b>52</b>	<b>52</b>	<b>54</b>	<b>53</b>	<b>52</b>	<b>52</b>	<b>52</b>	<b>51</b>	<b>51</b>	<b>51</b>	<b>52</b>	<b>57</b>
(4) Indicated Rate Adjustment %		-3.6%	-3.7%	-3.7%	-3.7%	-3.7%	-3.6%	-3.7%	-3.7%	-3.7%	-3.7%	-3.8%	-1.9%	-3.8%	-3.7%	-3.4%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-3.6%</b>	<b>-3.7%</b>	<b>-3.7%</b>	<b>-3.7%</b>	<b>-3.7%</b>	<b>-3.6%</b>	<b>-1.9%</b>	<b>-3.7%</b>	<b>-3.7%</b>	<b>-3.7%</b>	<b>-1.9%</b>	<b>-1.9%</b>	<b>-3.8%</b>	<b>-3.7%</b>	<b>-3.4%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	128	126	126	126	133	129	126	126	126	120	123	120	119	126	141
(2) Indicated Base Rate	(\$)	122	120	120	120	127	124	121	120	120	114	117	114	113	120	135
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>124</b>	<b>122</b>	<b>122</b>	<b>122</b>	<b>129</b>	<b>125</b>	<b>123</b>	<b>122</b>	<b>122</b>	<b>115</b>	<b>117</b>	<b>114</b>	<b>115</b>	<b>122</b>	<b>136</b>
(4) Indicated Rate Adjustment %		-4.7%	-4.8%	-4.8%	-4.8%	-4.5%	-3.9%	-4.0%	-4.8%	-4.8%	-5.0%	-4.9%	-5.0%	-5.0%	-4.8%	-4.3%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-3.1%</b>	<b>-3.2%</b>	<b>-3.2%</b>	<b>-3.2%</b>	<b>-3.0%</b>	<b>-3.1%</b>	<b>-2.4%</b>	<b>-3.2%</b>	<b>-3.2%</b>	<b>-4.2%</b>	<b>-4.9%</b>	<b>-5.0%</b>	<b>-3.4%</b>	<b>-3.2%</b>	<b>-3.5%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	227	241	232	222	234	225	220	222	208	200	214	204	207	209	255
(2) Indicated Base Rate	(\$)	211	225	218	208	220	212	205	207	195	188	200	192	193	194	238
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>214</b>	<b>229</b>	<b>221</b>	<b>210</b>	<b>222</b>	<b>214</b>	<b>209</b>	<b>210</b>	<b>196</b>	<b>189</b>	<b>204</b>	<b>194</b>	<b>197</b>	<b>198</b>	<b>241</b>
(4) Indicated Rate Adjustment %		-7.0%	-6.6%	-6.0%	-6.3%	-6.0%	-5.8%	-6.8%	-6.8%	-6.3%	-6.0%	-6.5%	-5.9%	-6.8%	-7.2%	-6.7%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-5.7%</b>	<b>-5.0%</b>	<b>-4.7%</b>	<b>-5.4%</b>	<b>-5.1%</b>	<b>-4.9%</b>	<b>-5.0%</b>	<b>-5.4%</b>	<b>-5.8%</b>	<b>-5.5%</b>	<b>-4.7%</b>	<b>-4.9%</b>	<b>-4.8%</b>	<b>-5.3%</b>	<b>-5.5%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	293	315	303	288	307	294	286	288	278	288	278	268	268	280	332
(2) Indicated Base Rate	(\$)	274	296	287	272	289	279	270	272	263	272	263	254	253	264	313
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>278</b>	<b>297</b>	<b>289</b>	<b>274</b>	<b>291</b>	<b>282</b>	<b>271</b>	<b>274</b>	<b>265</b>	<b>274</b>	<b>265</b>	<b>255</b>	<b>255</b>	<b>266</b>	<b>315</b>
(4) Indicated Rate Adjustment %		-6.5%	-6.0%	-5.3%	-5.6%	-5.9%	-5.1%	-5.6%	-5.6%	-5.4%	-5.6%	-5.4%	-5.2%	-5.6%	-5.7%	-5.7%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-5.1%</b>	<b>-5.7%</b>	<b>-4.6%</b>	<b>-4.9%</b>	<b>-5.2%</b>	<b>-4.1%</b>	<b>-5.2%</b>	<b>-4.9%</b>	<b>-4.7%</b>	<b>-4.9%</b>	<b>-4.7%</b>	<b>-4.9%</b>	<b>-4.9%</b>	<b>-5.0%</b>	<b>-5.1%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	323	331	316	316	336	322	343	317	295	316	303	340	294	307	380
(2) Indicated Base Rate	(\$)	305	314	300	300	318	307	322	301	279	300	287	325	277	290	358
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>306</b>	<b>316</b>	<b>302</b>	<b>302</b>	<b>320</b>	<b>308</b>	<b>324</b>	<b>302</b>	<b>281</b>	<b>302</b>	<b>289</b>	<b>327</b>	<b>279</b>	<b>292</b>	<b>362</b>
(4) Indicated Rate Adjustment %		-5.6%	-5.1%	-5.1%	-5.1%	-5.4%	-4.7%	-6.1%	-5.0%	-5.4%	-5.1%	-5.3%	-4.4%	-5.8%	-5.5%	-5.8%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-5.3%</b>	<b>-4.5%</b>	<b>-4.4%</b>	<b>-4.4%</b>	<b>-4.8%</b>	<b>-4.3%</b>	<b>-5.5%</b>	<b>-4.7%</b>	<b>-4.7%</b>	<b>-4.4%</b>	<b>-4.6%</b>	<b>-3.8%</b>	<b>-5.1%</b>	<b>-4.9%</b>	<b>-4.7%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	40	40	40	40	40	40	40	40	40	40	39	39	40	40	47
(2) Indicated Base Rate	(\$)	40	40	40	40	40	40	40	40	40	40	39	39	40	40	46
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>39</b>	<b>39</b>	<b>39</b>	<b>39</b>	<b>39</b>	<b>41</b>	<b>39</b>	<b>39</b>	<b>39</b>	<b>39</b>	<b>39</b>	<b>38</b>	<b>38</b>	<b>39</b>	<b>45</b>
(4) Indicated Rate Adjustment %		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-2.1%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-2.5%</b>	<b>-2.5%</b>	<b>-2.5%</b>	<b>-2.5%</b>	<b>-2.5%</b>	<b>2.5%</b>	<b>-2.5%</b>	<b>-2.5%</b>	<b>-2.5%</b>	<b>-2.5%</b>	<b>0.0%</b>	<b>-2.6%</b>	<b>-5.0%</b>	<b>-2.5%</b>	<b>-4.3%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	96	94	94	94	96	96	94	94	94	94	92	91	92	94	102
(2) Indicated Base Rate	(\$)	92	90	90	90	92	92	90	90	90	90	88	87	88	90	96
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>91</b>	<b>90</b>	<b>90</b>	<b>90</b>	<b>97</b>	<b>93</b>	<b>92</b>	<b>90</b>	<b>90</b>	<b>89</b>	<b>87</b>	<b>87</b>	<b>87</b>	<b>90</b>	<b>102</b>
(4) Indicated Rate Adjustment %		-4.2%	-4.3%	-4.3%	-4.3%	-4.2%	-4.2%	-4.3%	-4.3%	-4.3%	-4.3%	-4.3%	-4.4%	-4.3%	-4.3%	-5.9%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-5.2%</b>	<b>-4.3%</b>	<b>-4.3%</b>	<b>-4.3%</b>	<b>1.0%</b>	<b>-3.1%</b>	<b>-2.1%</b>	<b>-4.3%</b>	<b>-4.3%</b>	<b>-5.3%</b>	<b>-5.4%</b>	<b>-4.4%</b>	<b>-5.4%</b>	<b>-4.3%</b>	<b>0.0%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1) 2007 Interim Base Rate	(\$)	166	162	162	162	172	165	161	162	162	162	156	151	152	162	180
(2) Indicated Base Rate	(\$)	156	151	151	151	164	154	150	151	151	151	146	141	143	151	169
<b>(3) Proposed year 1 Base Rate</b>	<b>(\$)</b>	<b>161</b>	<b>171</b>	<b>166</b>	<b>158</b>	<b>166</b>	<b>160</b>	<b>157</b>	<b>159</b>	<b>153</b>	<b>153</b>	<b>152</b>	<b>145</b>	<b>147</b>	<b>153</b>	<b>181</b>
(4) Indicated Rate Adjustment %		-6.0%	-6.8%	-6.8%	-6.8%	-4.7%	-6.7%	-6.8%	-6.8%	-6.8%	-6.8%	-6.4%	-6.6%	-5.9%	-6.8%	-6.1%
<b>(5) Proposed year 1 Rate Adjustment %</b>		<b>-3.0%</b>	<b>5.6%</b>	<b>2.5%</b>	<b>-2.5%</b>	<b>-3.5%</b>	<b>-3.0%</b>	<b>-2.5%</b>	<b>-1.9%</b>	<b>-5.6%</b>	<b>-5.6%</b>	<b>-2.6%</b>	<b>-4.0%</b>	<b>-3.3%</b>	<b>-5.6%</b>	<b>0.6%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	224	223	223	223	230	227	223	223	223	223	215	213	216	223	242
(2)	Indicated Base Rate (\$)	212	212	212	212	217	215	212	212	212	212	204	203	205	212	229
<b>(3)</b>	<b>Proposed year 1 Base Rate (\$)</b>	<b>211</b>	<b>224</b>	<b>217</b>	<b>210</b>	<b>218</b>	<b>215</b>	<b>210</b>	<b>210</b>	<b>210</b>	<b>210</b>	<b>203</b>	<b>201</b>	<b>204</b>	<b>210</b>	<b>237</b>
(4)	Indicated Rate Adjustment %	-5.4%	-4.9%	-4.9%	-4.9%	-5.7%	-5.3%	-4.9%	-4.9%	-4.9%	-4.9%	-5.1%	-4.7%	-5.1%	-4.9%	-5.4%
<b>(5)</b>	<b>Proposed year 1 Rate Adjustment %</b>	<b>-5.8%</b>	<b>0.4%</b>	<b>-2.7%</b>	<b>-5.8%</b>	<b>-5.2%</b>	<b>-5.3%</b>	<b>-5.8%</b>	<b>-5.8%</b>	<b>-5.8%</b>	<b>-5.8%</b>	<b>-5.6%</b>	<b>-5.6%</b>	<b>-5.6%</b>	<b>-5.8%</b>	<b>-2.1%</b>

		Territory														
		D	E	F	G	H	L	N	P	R	S	V	W	X	Y	Z
(1)	2007 Interim Base Rate (\$)	231	231	231	231	231	236	231	231	223	231	222	231	224	231	248
(2)	Indicated Base Rate (\$)	217	217	217	217	217	223	217	217	210	217	209	217	210	217	234
<b>(3)</b>	<b>Proposed year 1 Base Rate (\$)</b>	<b>231</b>	<b>238</b>	<b>227</b>	<b>227</b>	<b>239</b>	<b>233</b>	<b>243</b>	<b>228</b>	<b>211</b>	<b>227</b>	<b>217</b>	<b>244</b>	<b>211</b>	<b>219</b>	<b>262</b>
(4)	Indicated Rate Adjustment %	-6.1%	-6.1%	-6.1%	-6.1%	-6.1%	-5.5%	-6.1%	-6.1%	-5.8%	-6.1%	-5.9%	-6.1%	-6.3%	-6.1%	-5.6%
<b>(5)</b>	<b>Proposed year 1 Rate Adjustment %</b>	<b>0.0%</b>	<b>3.0%</b>	<b>-1.7%</b>	<b>-1.7%</b>	<b>3.5%</b>	<b>-1.3%</b>	<b>5.2%</b>	<b>-1.3%</b>	<b>-5.4%</b>	<b>-1.7%</b>	<b>-2.3%</b>	<b>5.6%</b>	<b>-5.8%</b>	<b>-5.2%</b>	<b>5.6%</b>