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BCUC File 60848

July 10, 2019

British Columbia Utilities Commission
Suite 410
900 Howe Street
Vancouver, BC V6Z 2N3

Attention: Mr. Patrick Wruck, Commission Secretary and Manager, Regulatory Services

Re: Modernizing Passenger Transportation Services Tariff Amendments Application

Dear Mr. Wruck:

On July 8, 2019, by Order in Council (OIC) No. 411 (OIC 411/19), the Lieutenant Governor in Council approved the Government Directive of June 26, 2019 with respect to Modernizing Passenger Transportation Services Tariff Amendments (the 2019 Government Directive regarding Modernizing Passenger Transportation Services). This Government Directive directs ICBC to apply to the British Columbia Utilities Commission (BCUC) by July 19, 2019 for approval of rate amendments as set out in the amended Basic Insurance Tariff (Tariff) pages attached in that Government Directive.

On July 8, 2019, the Lieutenant Governor in Council also approved OIC 412/19, which amends *Special Direction IC2 to the British Columbia Utilities Commission, BC Regulation 307/2004 (Special Direction IC2)*. This amendment directs the BCUC to approve the aforementioned Tariff amendments within 20 days of ICBC's applying to the BCUC pursuant to the 2019 Government Directive regarding Modernizing Passenger Transportation Services.

In accordance with the above, enclosed is ICBC's Modernizing Passenger Transportation Services Tariff Amendments Application. The specific order sought is set out in the Draft Order attached as Appendix D of this Application.

Yours truly,

Angela Wright
Manager, Corporate Regulatory Affairs
/avg

Cc: Bill Carpenter, Vice President, Insurance, ICBC

Enclosure

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CHAPTER 1

INTRODUCTION AND OVERVIEW



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A APPLICATION

1. In this Application, ICBC is seeking approval from the British Columbia Utilities Commission (BCUC) to implement the changes to Basic insurance that have been prescribed by Government in its directions to ICBC and the BCUC. These changes pertain to:

- Updating rates for existing taxi insurance products to make rates more reflective of risk.
- The implementation of a new insurance product for ride-hailing/transportation network services (TNS).
- The implementation of a new insurance product for vehicle-sharing/peer-to-peer vehicle rental services (P2P).

2. In accordance with the Government Directive of June 26, 2019 with respect to Modernizing Passenger Transportation Services Tariff Amendments, approved by Order in Council 411, July 8, 2019 (the 2019 Government Directive regarding Modernizing Passenger Transportation Services), these changes are to take effect on September 1, 2019 for taxi rates, and on September 16, 2019 for TNS and P2P.

3. This Application describes the changes, provides an overview of ICBC's approach to managing the implementation of these changes, outlines the legislative and regulatory framework guiding these changes, and seeks the BCUC's approval of the required amendments to the Basic Insurance Tariff (Tariff) in accordance with this framework.

B OVERVIEW OF THE MODERNIZATION OF PASSENGER TRANSPORTATION AND VEHICLE RENTAL

4. Developments in mobile technology have led to the emergence of new types of vehicle use, such as TNS and P2P, for which existing Basic insurance products are not specifically designed. A TNS company utilizes an online platform to connect drivers with potential passengers, a service which is also known as ride-hailing. A P2P company utilizes an online platform to connect vehicle owners who rent out their vehicles with potential customers, a service known as P2P vehicle rental.

5. The changes outlined in this Application reflect the Government's objectives as set out in the 2019 Government Directive regarding Modernizing Passenger Transportation Services. The Government Directive, including attached Tariff amendments, are provided in Appendix A of this Application. These changes enable ICBC to provide insurance products that meet the

specialized needs of TNS/P2P providers and more accurately reflect the insurance risk levels associated with taxi services.

6. In accordance with the 2019 Government Directive regarding Modernizing Passenger Transportation Services, ICBC is implementing the changes to taxi insurance rates over a 10-year transition period to smooth out the impact to taxi owners over this period. In alignment with taxis, TNS pricing will also have prescribed insurance rates that transition over a 10 year period. For P2P, the prescribed insurance rates are the same in the first and subsequent years.

B.1 LEGISLATIVE AND REGULATORY FRAMEWORK

7. ICBC's Basic insurance rates are guided by the legislative and regulatory framework. The changes presented in this Application are based on and consistent with these frameworks, including government directives. More information on the legislative and regulatory framework is provided in Chapter 2 of this Application.

B.2 TAXI, TNS, AND P2P PORTFOLIOS

B.2.1 ACTUARIAL PRICING FOR TAXIS

8. ICBC will transition from the current pricing for taxis to actuarial indicated insurance rates over a period of 10 years, while maintaining the existing rate classes and rating territories. More information on these elements is provided in Chapter 3, Section B. The 10 years of Basic insurance rates for taxis are provided in the rate tables in amendments to the Tariff included in the 2019 Government Directive regarding Modernizing Passenger Transportation Services and provided in Appendix A of this Application.

B.2.2 DISTANCE-BASED PRICING FOR TNS

9. One element of insuring TNS is the creation of a new insurance product, known as a blanket certificate. This blanket certificate will provide required coverage for vehicles operated for TNS use that are not otherwise insured for passenger-directed transportation use. This blanket certificate will be purchased by TNS companies whose ride-hailing online platforms are used to connect drivers and potential passengers.

10. A second element of insurance for TNS is the use of distance-based (cents per kilometre) insurance pricing. Per kilometre pricing is used for similar services in several jurisdictions across Canada, including Ontario, Saskatchewan, and Alberta.

11. A third element of insuring TNS is that the price per kilometre is based on three geographic zones and determined by the zone in which the passenger is picked up. The prescribed TNS rates are scheduled to change over a 10 year period. More information on all of these elements is provided in Chapter 3, Section C. The 10-year rate tables for TNS Basic insurance rates are provided in the amendments to the Tariff included in the 2019 Government Directive regarding Modernizing Passenger Transportation Services and provided in Attachment A.

B.2.3 DAILY PRICING FOR P2P

12. A new blanket insurance product is also being created that will allow P2P companies to purchase coverage on behalf of their customers. The P2P blanket certificate will use a per day insurance price with the pricing based on current territory mapping. The territory will be determined by the pick-up location of the rented vehicle. The vehicle type (e.g., motor vehicle, trailer, motorhome, or motorcycle) will also affect the per day price. More information on all of these elements is provided in Chapter 3, Section D. The amendments to the Tariff for the new P2P Basic insurance rates are included in the 2019 Government Directive regarding Modernizing Passenger Transportation Services, provided in Appendix A.

B.3 SUMMARY OF FINANCIAL IMPACTS

13. It is generally expected that there will be an overall increase in the premium collected, all else equal, with the introduction of new Basic insurance products for TNS and P2P. As both TNS and P2P are new classes of business, there are no dislocations or pricing impacts to existing customers that need to be considered. Taxi insurance rates will move to actuarial indicated rates, which means some taxi operators will see rate increases whilst others will see decreases. The impacts to taxi operators are discussed further in Chapter 3. The methodology used in determining pricing for all three of these portfolios is provided in Chapter 3, Section E.

C CHANGE MANAGEMENT

14. The changes outlined in this Application are for vehicles involved with the provision of passenger directed transportation (i.e., taxis and TNS) and P2P vehicle rental services. These changes will impact taxi operators, companies interested in establishing online platforms for TNS and P2P services, and customers interested in operating on these online platforms. Lastly, these changes will impact brokers and ICBC employees who provide insurance and claims-related services to these customers.



15. ICBC's approach to change management for these changes will be directed towards the customers who are most directly impacted (i.e., taxi operators, and companies and individuals participating in these business models that require broader communications with respect to the availability of insurance for TNS and P2P). The intent is to:

- Provide customers with the information they need with respect to the new insurance products.
- Help customers understand the factors that influence the premiums they pay.
- Help brokers understand the new rate structures and provide them with information to advise customers.
- Inform ICBC employees about these changes and help them understand how they affect their interactions with customers.

16. The insurance and business process changes have minimal impacts to ICBC's systems. Chapter 4 outlines in further detail ICBC's approach to change management with respect to the implementation of the changes presented in this Application.

D CONCLUSION

17. The proposed changes to ICBC's rate structure as described in this Application are consistent with the current legislative and regulatory framework. In accordance with the 2019 Government Directive regarding Modernizing Passenger Transportation Services, and OIC 412/19, B.C. Reg. 159/19, amending *Special Direction IC2 to the British Columbia Utilities Commission, BC Regulations 307/2004*, ICBC respectfully requests the BCUC approval of the amended Tariff pages included in the 2019 Government Directive regarding Modernizing Passenger Transportation Services, attached in Appendix A, by July 30, 2019.



CHAPTER 2

LEGISLATIVE AND REGULATORY FRAMEWORK



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A LEGISLATIVE AND REGULATORY FRAMEWORK

1. The legislative and regulatory framework in which ICBC operates is established by the Legislature and the Lieutenant Governor in Council. Section A.1 of this Chapter provides an overview of this framework. Sections A.2 and A.3 provide an overview of the legislative and regulatory framework specific to this Application, including the two new Orders in Council (OICs) which are the basis for, and determinative of, this Application.

A.1 GENERAL LEGISLATIVE FRAMEWORK

2. The Insurance Corporation of British Columbia (ICBC) is a provincial Crown corporation first established in 1973 under the *Insurance Corporation of British Columbia Act*, subsequently amended and renamed the *Insurance Corporation Act* (ICA).

3. The ICA sets out ICBC's general corporate structure, authority, and responsibilities. Under the ICA, ICBC is tasked with operating and administering the universal compulsory vehicle insurance (Basic insurance) and must do so in accordance with the *Insurance (Vehicle) Act* (IVA), and the *Insurance (Vehicle) Regulation* (IVR). The ICA also establishes the British Columbia Utilities Commission (BCUC) as the regulator of ICBC's Basic insurance rates and services and brings ICBC under the purview of specified sections of the *Utilities Commission Act* (UCA).

4. Under this legislative framework, Government, through the Lieutenant Governor in Council, may:

- Specify the terms of a Basic insurance certificate through the IVR.¹
- Provide government directives to ICBC on public policies pertaining to Basic insurance, which the BCUC is required to recognize and accept.²
- Provide direction to the BCUC directly, in the form of a Special Direction, as to the manner in which ICBC is regulated.³

5. In addition to the above, other statutes and regulations also shape ICBC's Basic insurance products and services. In particular, with respect to this Application, the Passenger Transportation Board, in accordance with the *Passenger Transportation Act* (PTA) and

¹ Subsections 45(2) and 45(5) of the IVA.

² Section 3(1)(g) of *Special Direction IC2 to the BC Utilities Commission, BC Regulation 307/2004, as amended (Special Direction IC2)*: "when regulating and fixing universal compulsory vehicle insurance rates, regulate and fix those rates in a manner that recognizes and accepts actions taken by the corporation in compliance with government directives issued to the corporation;"

³ Section 47 of the ICA.

regulations, sets rules of operation for passenger directed transportation; i.e., taxis and ride-hailing/transportation network services (TNS).

A.2 LEGISLATIVE AMENDMENTS RELATED TO MODERNIZING PASSENGER TRANSPORTATION SERVICES

6. This Section provides information on amendments to the PTA, *Passenger Transportation Regulation* (PTR), *Motor Vehicle Act* (MVA), *Motor Vehicle Act Regulations* (MVAR), IVA, and the IVR, that relate to the new insurance rates for TNS and vehicle-sharing/peer-to-peer vehicle rental services (P2P) set out in this Application. While the terms of a Basic insurance certificate are outside the jurisdiction of the BCUC and not subject to determination by the BCUC, ICBC has included information on the amendments as they provide important context for the Application.

7. On May 10, 2018, the BC Legislature passed Bill 20, the *Insurance (Vehicle) Amendment Act, 2018*. It received Royal Assent on May 17, 2018. The *Insurance (Vehicle) Amendment Act, 2018* made several changes to the IVA. With respect to this Application, the relevant changes are contained in the provisions dealing with ICBC's authority to establish the basis by which it determines Basic insurance premiums. In particular, Section 34(2)(b)(iii) of the amended IVA provides for the use of distance-based pricing, which, amongst other things, enables ICBC to use distance as a rating factor for its insurance products, including the new insurance product for TNS.

8. On November 26, 2018, the BC Legislature passed Bill 55, the *Passenger Transportation Amendment Act, 2018*,⁴ to permit ride-hailing companies and prescribed entities to operate in BC. Some elements of Bill 55 have already been brought into force, while others will come into force on September 16, 2019. Amongst other things, the amended legislation expands the Passenger Transportation Board's (PTB) authority to consider TNS applications and grant licences. The purpose of the *Passenger Transportation Amendment Act* is to modernize the legislative framework for passenger-directed vehicles (vehicles for hire, such as taxis and TNS) and prepare for the entry of online application-based ride-hailing services. Amendments to the PTA relating to TNS include:

- Section 23.1 – sets out the requirements that enable a person to provide TNS services.
- Section 24 – sets out the requirements for TNS applicants to apply to the Registrar of Passenger Transportation for a licence.

⁴ https://www.leg.bc.ca/content/data%20-%20ldp/Pages/41st3rd/3rd_read/gov55-3.htm

- Section 29 – includes the requirement for an applicant to have the applicable insurance policy.

9. Included in Bill 55 are amendments to the MVA that require a TNS company to obtain the type of insurance prescribed in regulation. Amendments to the MVAR prescribe the TNS blanket certificate that must be obtained in respect of a passenger directed vehicle requiring a PTB authorization as a TNS.

10. Also included in Bill 55 are amendments to the IVA that provide for the creation of a blanket certificate that may be issued to a TNS company or a person in a prescribed class of persons, and permits the collection of information that relates to the provision of the blanket certificate. Related amendments to the IVR, OIC No. 414 (414/19), B.C. Reg. 161/19, included as Appendix C of this Application, stipulate that the blanket certificate will provide coverage instead of the vehicle Owner's Certificate of Insurance in certain phases of TNS and P2P vehicle use. Additional amendments to the IVR extend lessors' \$1 million vicarious liability limit to commercial passenger vehicles with a seating capacity of not more than seven persons, including taxis and vehicles used in certain phases of TNS use.

11. The remaining amendments to the PTA and the IVA under Bill 55 will be brought into force by regulation, effective September 16, 2019. Similarly, supporting regulatory amendments to the PTR, MVAR, and IVR will also be effective on September 16, 2019.

A.3 GOVERNMENT DIRECTIONS TO ICBC AND THE BCUC

12. On July 8, 2019, the Lieutenant Governor in Council approved OIC No. 411 (411/19), the June 26, 2019 Government Directive in respect of Modernizing Passenger Transportation Services Tariff Amendments (2019 Government Directive regarding Modernizing Passenger Transportation Services).

13. The Government Directive instructs ICBC to apply to the BCUC by July 19, 2019 for approval of rate amendments as set out in the Government Direction, which includes the attached pages of the Tariff. The amended Tariff pages include the following effective dates for the changes:

- The Tariff amendments relating to TNS and P2P are to come into effect on September 16, 2019, to align with the effective date of amendments to the PTA, PTR, MVA, MVAR, IVA, and the IVR that provide for licensing of TNS operations and new insurance products for TNS and P2P. Following the introduction of the new rates for

TNS on September 16, 2019, the Tariff amendments include future rates in the subsequent nine years (2020 up to and including 2028) that are to be effective on September 1 in each successive year. The timing of these changes after 2019 will align with the taxi rate changes, which as noted below, are also effective September 1 for each year up to 2028. Similarly, after 2019, the timing of these changes will align with the future rate changes in Schedule C of the Tariff that were included in ICBC's 2018 Rate Design Application, approved by the BCUC in Order G-188-18.

- Amendments to rate class and territory factors for taxis are to be effective September 1, 2019 and in each successive year up to and including 2028.

14. Concurrent with the 2019 Government Directive regarding Modernizing Passenger Transportation Services, by OIC No. 412 (412/19), B.C. Reg. 158/19, the Lieutenant Governor in Council amended *Special Direction IC2 to the British Columbia Utilities Commission, BC Regulations 307/2004 (Special Direction IC2)*. The amendment to *Special Direction IC2* directs the BCUC to approve and set changes to rates "within 20 days of the corporation applying in accordance with the government directive dated June 26, 2019 for approval of changes to rates in connection with the modernization of passenger transportation services." The amendment to *Special Direction IC2* is included in Appendix B of this Application.

B CONCLUSION

15. This Application is based on, and determined by, the legislative and regulatory framework which is described in this Chapter.



CHAPTER 3

TAXI, TNS, AND P2P CHANGES

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A INTRODUCTION

1. This Chapter provides an overview of the changes to Basic insurance for taxis, and the introduction of ride-hailing/transportation network services (TNS) and vehicle-sharing/peer-to-peer vehicle rental services (P2P), as prescribed in the 2019 Government Directive regarding Modernizing Passenger Transportation Services. This Chapter also includes an overview of the government directed transition to actuarial indicated Basic insurance rates for taxis, and the methodology used to support the Basic insurance rates for TNS and P2P.

2. Section B outlines the update to the taxi Basic insurance rates. These updates will bring taxi Basic insurance rates to their actuarial indicated rates over a period of 10 years. Section C outlines the TNS blanket insurance product (blanket certificate). The TNS Basic insurance blanket certificate is priced using a distance-based model to enable ICBC to appropriately price the insurance risk of this online platform business model. Section D outlines the P2P Basic insurance blanket certificate. ICBC's P2P Basic insurance blanket certificate is based on days rented and provides convenience to vehicle owners who rent out their vehicles using a P2P online platform. Section E provides an overview of the methodology and assumptions used to support pricing all three of these changes.

B OVERVIEW OF TAXI UPDATES

3. Basic insurance rates for taxis will move to the actuarial indicated rate over a 10 year period. Some taxi operators will see rate increases while others will see decreases. These changes will affect all taxi operators, which equates to approximately 3,000 taxis within approximately 80 fleets, as well as approximately 150 individually rated taxis.

4. Figure 3.1 shows the impact to taxi rates by territory for all combined taxi rate classes over the 10 year period. With respect to the rate class and territory changes, rate changes (increases and decreases) will be on average an increase of 1.6% per year, not including any general rate change for revenue requirements or future rating methodology changes that may arise during this period. ICBC expects the increase will result in approximately \$500,000 additional Basic insurance premium being collected annually in each of the next 10 years from all taxi rate classes.¹ Except for a \$500,000 gain in the first year, the impact is revenue neutral for each subsequent year as the additional premium collected would reduce the cross-subsidization from other Basic insurance ratepayers in subsequent revenue requirements applications.

¹ Assuming all else remains equal, such as the overall average discount level, number of vehicles, and business mix.

Figure 3.1 – Average Annual Taxi Premium Impact for All Combined Taxi Rate Classes over 10 Years

Territory	Average Year-over-Year Impact to Taxi Rates over 10 Years
D – Lower Mainland	1.7%
E – Maple Ridge/Pitt Meadows	2.2%
F – Squamish/Whistler	-8.2%
G – Pemberton/Hope	3.8%
H – Fraser Valley	2.4%
L – Thompson/Okanagan	0.9%
N – Kootenays	-2.0%
P – Caribou	-6.6%
R – Prince George	-1.1%
S – Northern Coast	-8.2%
V – Peace River	-7.0%
W – Southern Vancouver Island and all other islands off the west coast of the mainland	2.5%
X – Middle Vancouver Island/Sunshine Coast	1.4%
Y – Northern Vancouver Island	-1.1%
All Territories Combined – Weighted Average	1.6%

5. In this Application and going forward the taxi rates are expressed as rating factors, and not as dollars, to align with the territory and rate class changes that were revised in accordance with the Government Directive of August 3, 2018 with respect to Rate Design Tariff Amendments, approved by OIC No. 458 (458/18).

6. The amended rates for taxis (rate classes 690 to 693) for years 1 to 10 are set in accordance with the Tariff amendments attached in the 2019 Government Directive regarding Modernizing Passenger Transportation Services, which is provided in Appendix A of this Application. The applicable rates can be found in the Tariff Schedule C: Vehicle Rate Class and Territory Factors.

7. With the exception of updating the taxi rate tables, there are no additional changes to the way in which taxis are priced in this Application.

C OVERVIEW OF TNS BLANKET CERTIFICATE

C.1 TNS OPERATING MODEL

8. A TNS company, commonly referred to as a ride-hailing company, is focused on the provision of passenger directed transportation through its online platform. Vehicle owners (for the purposes of this Application, they are the TNS drivers) offer rides to the market (prospective customers or passengers) through this online platform.

C.2 TNS INSURANCE MODEL

9. The TNS Basic insurance blanket certificate is designed to allow ICBC customers who do not have vehicles rated for commercial passenger transportation use to participate in passenger directed transportation without having to declare commercial passenger transportation use. The blanket certificate is mandatory for TNS companies to purchase. All TNS drivers must carry an underlying Owner's Certificate of Insurance (APV250) or a Temporary Operation Permit (APV16)² that would provide insurance coverage when the TNS blanket certificate is not in effect, as discussed below in paragraph 11.

10. Drivers operating under the TNS model move between four distinct phases of use:

- **Offline:** The TNS driver has not activated the TNS online platform.
- **Available:** The TNS driver has status set to "available" on a TNS online platform, but has no confirmed ride.
- **En Route:** The TNS driver has confirmed a ride on a TNS online platform and is travelling to pick up the passenger(s).
- **On Trip:** The TNS driver has picked up the paying passenger(s) and is transporting them to their destination(s).

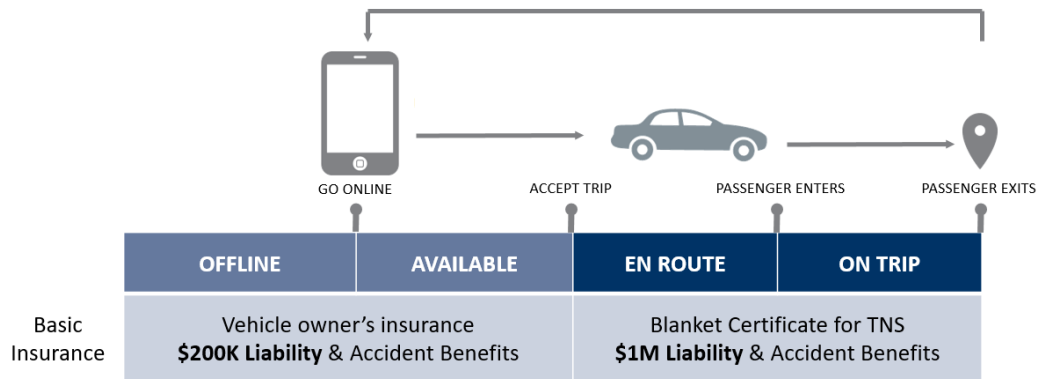
11. As indicated in Figure 3.2 below, the blanket certificate only provides coverage in the TNS phase when the vehicle is "En Route" with a confirmed ride or when it is "On Trip" with a paying passenger in the vehicle. The owner's certificate provides coverage when the TNS driver is "Offline", or when the status of the TNS online platform is set to "Available" but there is no confirmed ride.

12. Accordingly, distance-based pricing for TNS begins upon a TNS driver setting their status as En Route in the TNS online platform and ends upon completion of each trip. The

² The Owner's Certificate of Insurance and the Temporary Operation Permit are both considered as a vehicle "owner's certificate."

minimum Basic insurance third party liability coverage required to engage in En Route and On Trip phases of active TNS operation is \$1 million.

Figure 3.2 – TNS Insurance Model



13. Claims experience is used as a basis to apply a discount or surcharge for most ICBC insurance products and it will also be used to apply a discount or surcharge for TNS blanket certificates. At this time there is no claims experience for TNS companies; therefore, the discount on Basic insurance premiums for TNS companies will be set at 44% for the first two years that a company has purchased a blanket certificate and thereafter, it will be based on their claims experience. The discount aligns with the average province-wide discount received by taxis. The Tariff amendments attached in the 2019 Government Directive regarding Modernizing Passenger Transportation Services include a new Schedule AC: Blanket Discount and Surcharge, which specifies this discount information.

14. ICBC currently offers "retrospective rating" to fleets over 200 vehicles or with \$100,000 or more in annual premium after discount, as set out in Schedule K of the Tariff. Retrospective rating enables a participating fleet to earn a return in premium of up to 35% based on the fleet's loss ratio or 10% overcharge if its loss ratio is above 65%. The loss ratio is reviewed at 6, 18, and 30 months after the policy expiration. Retrospective rating will be available for TNS blanket certificates, as described in Tariff Schedule AD: Blanket Certificate Premium Adjustment Agreement. This is also a new Tariff schedule and is included in the Tariff amendments attached in the 2019 Government Directive regarding Modernizing Passenger Transportation Services. The program mirrors the Fleet Premium Adjustment Agreement as set out in the Tariff but removes the 200 vehicle eligibility rule. TNS blanket insurance coverage is based on distance travelled and not the number of vehicles; therefore, it is not possible to apply a vehicle-based requirement.

C.3 ADMINISTRATION OF DISTANCE-BASED BLANKET PRICING FOR TNS

C.3.1 BUYING AND RENEWING INSURANCE

15. In buying or renewing a blanket certificate, part of the administration task for TNS companies is to report the distance travelled/driven to ICBC.

C.3.2 TRACKING DISTANCE

16. Figure 3.3 below identifies the three TNS zones, tracked by the TNS online platform, which will differentiate pricing. The grouping of territories into zones was developed using taxi rate class and territory claims history in order to balance the relative risk differences with administrative simplicity of reporting distance driven. TNS will also have prescribed rate tables for 10 years, similar to taxis' 10-year transition to actuarial indicated rates. These tables are set in accordance with the Tariff amendments attached in the 2019 Government Directive regarding Modernizing Passenger Transportation Services, which is included in Appendix A of this Application. The applicable rates can be found in the Basic Insurance Premiums, sub-section 2.F.17.1.1.

Figure 3.3 – Zone to Territory Mapping

Zone 1	Zone 2	Zone 3
D - Lower Mainland	E - Maple Ridge/Pitt Meadows G - Pemberton/Hope H - Fraser Valley L - Okanagan W – Urban ¹	F - Squamish/Whistler N - Kootenays P - Cariboo R - Prince George S - Northern Coast V - Peace River W - Rural ¹ X - Mid Island/Sunshine Coast Y - North Island

¹Southern Vancouver Island and all other islands off the west coast of the mainland.

17. For vehicles involved in the provision of TNS, tracking of their distance travelled is based on their kilometres driven while in the En Route and On Trip phases of TNS use.

18. Assignment of a zone for En Route and On Trip phases will be based on the location of passenger pick-up. For situations where pick-ups for multiple passengers from separate trip requests occur during the same trip, the zone will be based on the first trip request pick-up location. This zone will apply for all trip requests occurring during the same trip until the last passenger is dropped off.

C.3.3 REPORTING DISTANCE

19. An initial estimate by the TNS company of their annual kilometres per zone will be required in the application for the blanket certificate. A deposit premium equating to three months of the estimated annual premium will be collected at the time of initial application for the blanket certificate or certificate renewal. At the end of each month, monthly kilometres accrued per zone are reported to ICBC by the TNS company (or via the TNS company's broker) and a monthly instalment of premium is paid. Beginning on the tenth monthly instalment of the annual certificate, the deposit premium will be used to pay the remaining instalments.

20. While ICBC expects that it will collect additional Basic insurance premium when it sells the TNS product, it is unable to determine what the adoption levels will be, or the full amount of Basic insurance premium that will be collected, given that there is no experience in this market at this time.

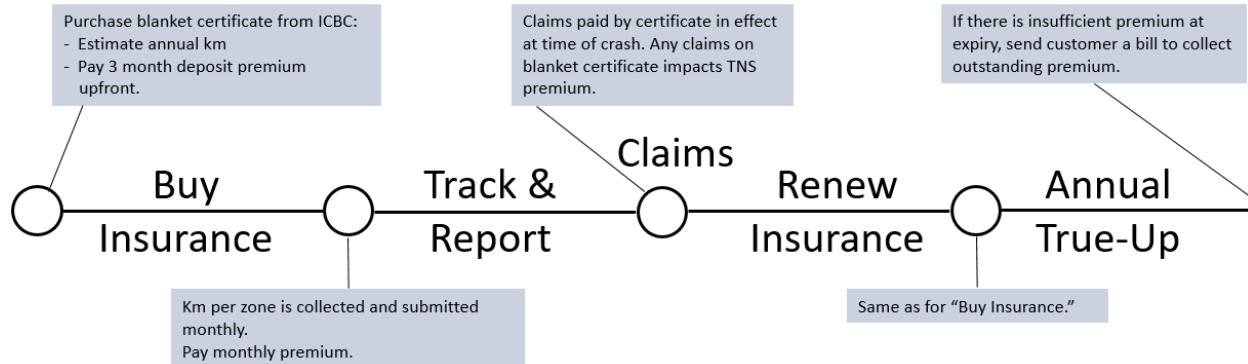
C.3.4 ANNUAL TRUE-UP

21. On the last instalment payment, a true-up bill will be sent to the TNS company to collect the outstanding premium, if the remaining deposit premium is insufficient to pay the outstanding last instalment. If there is any surplus at the end of the policy period, the TNS company would be issued a refund.

C.3.5 ADMINISTRATIVE PROCESS OVERVIEW

22. Figure 3.4 below provides an overview of the process for administering distance-based blanket pricing for TNS companies.

Figure 3.4 – Administration of Distance-Based Blanket Pricing and Premium Collection for TNS



D OVERVIEW OF P2P BLANKET CERTIFICATE

D.1 P2P OPERATING MODEL

23. A P2P company's business is focused on operation and facilitation of an online platform whereby vehicle owners offer their vehicles for rent to prospective customers through this online platform.

D.2 P2P INSURANCE MODEL

24. The P2P blanket certificate is designed to provide ICBC's customers who wish to rent their vehicles using a P2P online platform, with the convenience of not having to declare vehicle rental use to ICBC (U-drive rate class) each time they wish to rent out their vehicle(s).

25. The P2P insurance model provides that a blanket certificate of insurance is available but not mandatory for P2P companies to purchase. If P2P companies do not purchase a blanket certificate, a vehicle being rented on the P2P online platform must be appropriately rated for U-drive use by the vehicle owner on the vehicle owner's certificate. All P2P vehicle owners are required to carry an underlying Owner's Certificate of Insurance or a Temporary Operation Permit that would provide insurance coverage when not engaged in P2P. The minimum Basic insurance third party liability coverage required to engage in P2P use is \$200,000.

26. There are two phases of use associated with vehicles involved in the provision of P2P:

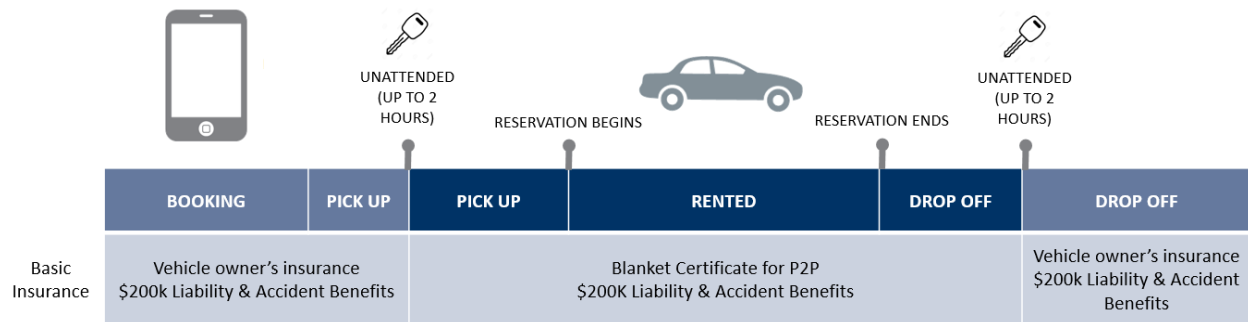
- **Pick-Up/Drop-Off:** The P2P owner is delivering/retrieving the vehicle to/from a confirmed renter.

- **Rented:** From the start of the vehicle rental agreement to the later of the end of the rental agreement or the actual return of the vehicle.

27. As indicated below in Figure 3.5, daily pricing for P2P may begin up to two hours before the rental agreement begins and ends up to two hours after the vehicle is dropped off and left unattended. The two hours accounts for gaps in time between vehicle hand-off. If the owner leaves the vehicle at a location to be picked up later by the renter, coverage starts up to two hours before the agreed vehicle rental period begins. Similarly, if the renter leaves the vehicle for the owner to retrieve later, coverage ends up to two hours after the end of the vehicle rental period.

28. Under the P2P insurance model, pick-up, drop-off, and rental periods will be covered by the blanket certificate, if in place, and non-P2P vehicle use will be covered by the vehicle owner's certificate.

Figure 3.5 – P2P Insurance Model



29. There is no transition period for implementing P2P rates as there is for taxi and TNS rates. P2P rates charged in the first year will be the same as those charged in subsequent years, except for any rate changes applied for in future revenue requirements applications. While ICBC expects that it will collect additional Basic insurance premium when it sells the P2P product, it is unable to determine what the uptake will be, nor the full amount of Basic insurance premium that will be collected, given that there is no experience in this market at this time.

30. A claims experience discount or surcharge is applied to P2P blanket certificates similar to the TNS product. At this time there is no claims experience for P2P companies; therefore, the discount on Basic insurance premiums for P2P companies will be set at 15% for the first two years that a company has purchased a blanket certificate; thereafter, it will be based on

claims experience. This aligns with discounts offered for new fleets for the first two years. Schedule AC of the Tariff, which is included in the 2019 Government Directive regarding Modernizing Passenger Transportation Services, specifies this discount information.

31. Retrospective rating is also available for P2P blanket certificates, as described in Schedule AD of the Tariff. As noted above in paragraph 14, Schedule AD is included in the 2019 Government Directive regarding Modernizing Passenger Transportation Services. The program is modeled after the Fleet Premium Adjustment Agreement as set out in Schedule K of the Tariff but removing the 200 vehicle eligibility rule.

D.3 ADMINISTRATION OF DAILY BLANKET PRICING FOR P2P

32. ICBC's approach to administering P2P blanket certificates will be similar to TNS, as described in Section C.3 of this Chapter, but instead of reporting distance, the number of days rented is reported.

D.3.1 TRACKING DAYS RENTED

33. P2P requires the tracking and reporting of days rented based on vehicle type and operation within the current 15 territories. The rates used in pricing for P2P are set in accordance with the Tariff amendments attached in the 2019 Government Directive regarding Modernizing Passenger Transportation Services, included in Appendix A of this Application. The applicable rates can be found in the Basic Insurance Premiums, sub-section 2.F.17.1.2. Assignment of territory will be based on the location of vehicle pick-up.

E METHODOLOGY USED FOR TAXI, TNS, AND P2P PRICING

34. This section includes a summary of the methodology used to support the taxi pricing, distance-based pricing for TNS, and days-rented pricing for P2P.

E.1 TAXI

35. The year 10 rate factors for taxi rate classes (690, 691, 692, and 693) were derived in conjunction with the actuarial analysis supporting ICBC's 2018 Basic Insurance Rate Design Application.³ Generalized Linear Models (GLMs), which are commonly used by actuaries in

³ On August 9, 2018, the Lieutenant Governor in Council approved Order in Council No. 458/18(OIC 458/18), which approved the Government Directive of August 3, 2018 with respect to Rate Design Tariff Amendments. The Letter of Direction authorized by OIC 458/18 stated that rates associated with territory and rate class are to reflect recent historical loss data where available and be set according to accepted actuarial practice, with the exception of taxi base rates which are to remain unchanged as government undertakes a broader review of modernizing passenger transportation. Therefore, ICBC's 2018 RDA did not include implementing the indicated factors for taxis.

insurance to derive predictions based on historical experience, was the key underlying method to obtain the rate factors. ICBC will transition to this rate over a period of 10 years as discussed in Section B.

E.2 TNS

36. In the absence of TNS data in BC, the TNS distance-based pricing was based on ICBC's taxi data which represents similar usage rate classes. The total claims and expense data from the taxis was then adjusted to reflect differences in broker commission structures (lower for TNS than for taxi) and expense loadings (higher for TNS than for taxi) since owner's certificates for taxis and blanket certificates are administered differently. This adjusted claims and expense amount was then divided by the estimated average annual kilometres travelled by taxis to develop a per kilometre rate for TNS.

37. Average annual kilometres travelled by taxis were estimated for each taxi rate class and territory based on odometer readings collected during the semi-annual taxi vehicle inspections.

38. The taxi rates and average annual kilometres driven were summarized to combine all taxi rate classes and all territories into the three consolidated zones using exposures as weights, and converted to a distance-based rate by using the following formula:

Year 10 TNS per kilometre rate in each zone = Adjusted actuarial indicated rate for taxis in each zone divided by the average annual kilometres driven by taxis in each zone.

TNS will transition to these rates over a period of 10 years as discussed in Section C.3.2.

E.3 P2P

39. In the absence of P2P data in BC, the per day based pricing developed for P2P was based on the actuarial indicated rates from the eligible or comparable rate classes (U-drive rate classes where available) for each vehicle type (e.g., motor vehicle, motorhome, trailer, and motorcycle) as well as non-BC data provided by a P2P company, to adjust for any observable risk difference between the comparable rate classes and P2P. The resulting rates were also adjusted to reflect the differences in broker commission structure, expense loading and discount levels between these rate classes and the P2P blanket certificates. As noted in paragraph 36 there are differences in commission structure and expense loading because owner's certificates and blanket certificates are administered differently. In addition, there

are differences in discount levels between new blanket certificates (15% discount for the first two years) and the portfolio average discount of the eligible or comparable rate classes.

40. The per day rate is then developed by using the following formula:

P2P per day rate for each vehicle type = Adjusted indicated rate for each vehicle type
divided by the effective days rented out or used per year for each vehicle type

41. The effective days rented out or used per year of an annual certificate is estimated for each vehicle type. For example, the effective days used per year for motorcycles and motorhomes are estimated based on historical exposure patterns, which show that these vehicles are mostly insured for only a portion of the year, with further adjustment to reflect partial usage throughout the insured months.

F CONCLUSION

42. The taxi updates will bring taxi insurance rates to their actuarial indicated rates over a period of 10 years. TNS and P2P are new business models in BC and the changes and features described in this Chapter, as well as the Tariff amendments included in the 2019 Government Directive regarding Modernizing Passenger Transportation Services, are designed to support these new business models.



CHAPTER 4

CHANGE MANAGEMENT



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A INTRODUCTION

1. The changes outlined in this Application are for vehicles involved with the provision of passenger-directed transportation (i.e., taxis and TNS) and P2P vehicle rental services. These changes will impact ICBC's taxi operators, companies interested in establishing online platforms for TNS and P2P services, and ICBC customers interested in operating on these online platforms. Lastly, these changes impact brokers and ICBC employees who provide insurance and claims-related services for these customers.

2. Taxi insurance rates will move to their actuarial indicated rates, which means some taxi operators will see rate increases while others will see decreases. The rate changes will be spread over 10 years to moderate the change. Taxi associations have been informed of the changes and that ICBC will be applying to the BCUC for approval of these changes, as set out in this Application consistent with government direction. There are no changes to the taxi rate design framework; therefore, taxis will not be addressed further in this Chapter.

3. A number of corporate customers (i.e., TNS and P2P companies) will be eligible for the new TNS and P2P Basic insurance blanket certificate and a number of ICBC business areas will be impacted by the introduction of the changes outlined in this Application. Impacted business areas include Commercial Underwriting, Claims, Broker Enquiry Unit, Broker Distribution, Customer Contact, and Customer Relations. Brokers will also need to have an understanding of the new blanket certificates that will be in effect and how the coverages will work during the phases of TNS and P2P vehicle use.

B THE OBJECTIVES OF MANAGING CHANGE

4. ICBC's approach to managing change with respect to the changes described in this Application is designed around the following objectives:

- Ensure that all affected stakeholders are aware of and understand the coming changes.
- Ensure that changes in business processes and practices are well supported, providing all affected stakeholders with what they need to successfully adapt to and sustain these changes.
- Ensure that customers, brokers, and ICBC employees who require new knowledge and skills relating to the new products, have the resources to sufficiently enable and support change.
- Ensure that ICBC's business systems are ready to support the successful implementation of the new products.

- Coordinate effectively with other major change initiatives, such as the implementation of the rate design Tariff amendments.

C CHANGE MANAGEMENT APPROACHES

5. Customers, brokers, and ICBC employees will be impacted to varying degrees by the changes outlined in this Application. The approach to change management is to assess and tailor plans to the specific needs of each group so they receive the targeted support required to ensure they understand, successfully adopt, and support these changes. Additionally, this approach considers how best to support the impacted groups with respect to other changes that are currently occurring in ICBC.

C.1 CUSTOMERS

6. ICBC is the sole provider of Basic insurance in BC. TNS companies will be required to hold Basic insurance blanket coverage purchased from ICBC. P2P companies will have the option to have Basic insurance blanket coverage with ICBC or otherwise require their customers to obtain Basic insurance on their own vehicles for rental, which would mean obtaining U-drive coverage on their owner's certificate. ICBC will work with brokers to provide required information on the Basic insurance coverage available to TNS and P2P companies.

7. The ICBC Commercial Underwriting team will establish the operational relationship with corporate customers, issue the blanket certificates, set up the reporting process, and provide ongoing support. TNS and P2P companies' claims will be processed through a dedicated team in ICBC's Commercial Claims Department.

8. Individual customers choosing to participate in TNS or P2P services will need an understanding of how the blanket certificate coverage works. ICBC will be proactively building individual customer awareness and understanding of the changes through customer communications tactics, such as website and digital messaging updates. This strategy will help minimize the required time and effort to explain the changes. Customers may also contact the TNS or P2P companies directly or ask brokers and/or ICBC call centre staff questions regarding their coverage.

C.2 BROKERS

9. The change management support required for brokers aims to provide an understanding of the Basic insurance blanket certificate for the new services that TNS and

P2P companies will be offering to BC residents. ICBC recognizes that the support and insights of brokers are important to the successful rollout of any changes to its products. Brokers will provide a supporting role in answering customer questions should customers ask for information regarding coverage of TNS and P2P companies. ICBC will work closely with its broker network to build the necessary awareness and understanding required to support the changes described in this Application.

10. Using tactics that have proven successful in previous projects, ICBC will work through its existing broker channels, including broker associations and the On-site Coordinators Support group, to provide brokers with communications, and updates to ICBC's Autoplan Procedures and job aids. ICBC will make use of its Broker Connect portal to deliver new information to support broker understanding of the new TNS and P2P products.

C.3 ICBC EMPLOYEES

11. The changes outlined in this Application will have a minimal impact on most areas of ICBC's business operations.

12. The main impacts to ICBC employees will be primarily to the front line staff in the following areas:

- ICBC's Broker Enquiry Unit (BEU) will be trained to handle anticipated broker questions relating to the new TNS and P2P products. ICBC will also have its Broker Account Representatives provide an additional level of change support.
- ICBC's Insurance call centre staff (First Contact) will be trained to handle anticipated customer questions relating to the new TNS and P2P products.
- ICBC's Commercial Underwriting team will work directly with corporate customers, issue the new blanket certificates, and will manage all required tracking and reporting mechanisms.
- ICBC Claims staff who handle First Notice of Loss calls at the Claims Contact Centres will have additional questions placed at the start of the claims reporting process to properly identify and segment any claims related to the TNS and P2P blanket certificates. Claims staff at the Claims Contact Centres will undergo training on the changes so that they can support customers with questions or who are submitting claims through ICBC's online claims portal. TNS and P2P claims will be handled by the Commercial Claims Department in a similar fashion as other specialized commercial claims, such as taxi claims.

13. ICBC's change management team will conduct ongoing reviews, along with management of the above mentioned operational areas to determine the best strategies and tactics for enabling staff to understand the new products. Positions that are minimally affected by the changes will be targeted with awareness-building resources, providing staff with an understanding of the new offerings and how the coverage will work. Additional support will include revisions to ICBC's various manuals, instructional guides, and job aids, as well as communication updates.

D TECHNOLOGY & PROCESS CHANGE

14. There are no significant technology or process changes associated with the implementation of TNS and P2P blanket certificates. These new products will be accommodated within existing fleet underwriting systems, with no new Guidewire PolicyCenter[®] coding or features.

15. Commercial Underwriting will review their processes and cross train all staff to ensure sufficient resources can handle the new customers and their reporting requirements.

16. Claims will review their processes to ensure that sufficient resources are available to handle any increase in commercial claims.

E CONCLUSION

17. From a change perspective, Basic insurance blanket certificate implementation for TNS and P2P will be a small incremental extension to current practice and process. As such, ICBC's approach to change management will build on past change management experience, be appropriate to the scope of the changes and will follow strategies tailored to support the specific needs and requirements of customers, brokers, and ICBC employees.



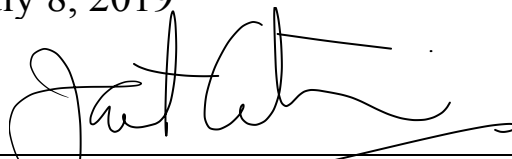
Appendix A – Government Directive of June 26, 2019 with respect to Modernizing Passenger Transportation Services Tariff Amendments Approved by Order in Council 411/19, July 8, 2019

PROVINCE OF BRITISH COLUMBIA
ORDER OF THE LIEUTENANT GOVERNOR IN COUNCIL

Order in Council No. 411


, Approved and Ordered

July 8, 2019


Lieutenant Governor

Executive Council Chambers, Victoria

On the recommendation of the undersigned, the Lieutenant Governor, by and with the advice and consent of the Executive Council, orders that approval is given to the attached government directive issued by the Attorney General to the Insurance Corporation of British Columbia dated June 26, 2019.


Attorney General


Presiding Member of the Executive Council

(This part is for administrative purposes only and is not part of the Order.)

Authority under which Order is made:

Act and section: Insurance Corporation Act, R.S.B.C. 1996, c. 228, s.47

Other: B.C. Reg. 307/2004, s. 3(4)

O20325527

June 26, 2019

Ms. Joy MacPhail
Board of Directors, Executive Office
Insurance Corporation of British Columbia
517-151 West Esplanade
North Vancouver BC V7M 3H9

Dear Ms. MacPhail:

Re: Letter of Direction – Modernizing Passenger Transportation Services Tariff Amendments

I am writing to provide direction to the Insurance Corporation of British Columbia (ICBC) regarding changes to be made to ICBC's Basic insurance rates in support of modernizing passenger transportation services.

A rating framework is required for blanket certificates to be issued to transportation network service companies and peer-to-peer vehicle rental companies.

In the [August 3, 2018 Letter of Direction to ICBC](#) on Rate Design Tariff Amendments (OIC 458/2018), ICBC was directed to exclude taxi base rates from the adjustments to rates associated with territory and rate class while government undertook a broader review of modernizing passenger transportation. ICBC is now directed to have taxi base rates associated with territory and rate class reflect recent historical loss data. In order to enhance rate stability and predictability, the impact of these changes are to be spread over a 10 year period.

The necessary changes to the rating framework and the taxi base rates are included in the amended Tariff pages attached to this letter, and are to be effective on the dates specified in those Tariff pages.

ICBC is hereby directed to apply to the BCUC by July 19, 2019 for approval of rate amendments as set out in the amended Tariff pages attached to this letter.

ICBC is directed to incorporate any necessary consequential amendments to the attached Tariff pages, and other Tariff pages, for example to reflect any changes to the Tariff approved by the BCUC prior to the effective date of the attached pages.

.../2

Ms. Joy MacPhail
Page 2

This letter of direction, including the attached Tariff pages, is a government directive within the meaning of that term defined in Special Direction IC2 to the British Columbia Utilities Commission (B.C. Reg. 307/2004).

Yours truly,

A handwritten signature in black ink, appearing to be 'D. Eby', with a stylized flourish at the end.

David Eby, QC
Attorney General

Enclosure

- 2. F.5 APV 38 Binder for Owner's Interim Certificate of Insurance
- 2. F.6 APV 44 Vintage Motor Vehicle Certificate
- 2. F.7 APV 49 Unlicensed Farm Tractor Certificate
- 2. F.8 Licence and Certificate of Insurance (Manufacturer, Trailer Floater)
- 2. F.9 APV 317 Collector Multi Vehicle Licence and Certificate of Insurance
- 2. F.10 APV 116A Special Agreement Vehicle Licence and Certificate of Insurance
- 2. F.11 Transporter's / Demonstration / Repairer's Licence and Certificate of Insurance
- 2. F.12 Limited Access Island Certificate
- 2. F.13 SECTION 2.F.13 IS NO LONGER IN EFFECT
- 2. F.14 Special Event Certificates
- 2. F.15 Unusual Vehicle Certificates
- 2. F.16 APV 40 Temporary Change of Use and/or Territory Endorsement
- 2. F.17 APV 383 Blanket Certificates

| N

2.G. Premium Payable for Driver's Certificates

- 2.G.1 Premium Payable for Driver's Certificates
- 2.G.2 Application of Other Basic Insurance Tariff Provisions and IVR Sections

2.H. Refunds on Cancellations

- 2.H.1 Refunds on Cancellations
- 2.H.2 Per Diem Calculations

2.I. Minimum Premiums and Minimum Retained Premiums

- 2.I.1 Minimum Premiums
- 2.I.2 Minimum Retained Premiums

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

2.K. Charges for Changes, Cancellations or Surrenders

- 2.K.1 Premiums or Refunds for Changes
- 2.K.2 Other Refunds
- 2.K.3 Prorating

2.L. Recovery of Unpaid Premiums

2.M. Short Term Premium Surcharge

- 2.M.1 General
- 2.M.2 Calculation of Surcharge

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

2.O. Learner Premium

Amended effective: September 16, 2019

Accepted: _____

Order: _____

Commission Secretary: _____

- T. Premium Prorate Instructions
- U. Owner's Interim Certificate of Insurance (APV38) Premiums
- V. Minimum Premiums and Minimum Retained Premiums for Additional Product Certificates
- W. U-Drive Vehicles Used in Place of Courtesy Cars
- X. Advanced Safety Technology Factor
- Y. Distance Factor
- Z. Transition Factor
- AA. Unlisted Driver Protection Premium
- AB. Unlisted Driver Accident Premium
- AC. Blanket Certificate Discounts and Surcharges
- AD. Blanket Certificate Premium Adjustment Agreement

N

Amended effective: September 16, 2019

Accepted: _____

Order: _____

Commission Secretary: _____

IVA	means the <i>Insurance (Vehicle) Act</i> as amended from time to time.
IVR	means the <i>Insurance (Vehicle) Regulation</i> as amended from time to time.
light commercial vehicle	means a commercial vehicle with a GVW of 5,000kg or less.
limited access island	means an island that is not accessible by scheduled vehicle ferry service or by bridge
listed driver	means a person named in a certificate as a person who drives the vehicle specified in the certificate.
motor vehicle	means a motor vehicle as defined in the <i>Motor Vehicle Act</i> .
peer-to-peer rental vehicle use	means use or operation of a vehicle in connection with an online platform provided by a peer-to-peer service provider holding a P2P blanket certificate.
point penalties	means point penalties that may be recorded against the driving record of a driver under the <i>Motor Vehicle Act</i> and <i>Motor Vehicle Act Regulations</i> .
point penalty premium	means a premium calculated in accordance with Section 2 of Schedule E.
premium payable	means the premium determined in accordance with Section 2.C., 2.D, 2.E, 2.F, 2.G or 2.N of this Basic Insurance Tariff.
principal driver	means the following person <ul style="list-style-type: none"> (a) if determined at the time of issuing a new or renewal certificate <ul style="list-style-type: none"> (i) if there is only one listed driver, the listed driver, or (ii) if there is more than one listed driver, the listed driver, if any, who will operate the vehicle specified in the certificate for more time than any other listed driver during the term of the certificate, or (b) if determined at the time of a change to add or remove listed drivers from a certificate <ul style="list-style-type: none"> (i) if there is only one listed driver, the listed driver, or (ii) if there is more than one listed driver, the listed driver, if any, who will operate the vehicle specified in the certificate for more time than any other listed driver during the remaining term of the certificate.
private passenger vehicle	means a vehicle that is registered and licensed under the <i>Motor Vehicle Act</i> as a private passenger motor vehicle.

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Amended effective: September 16, 2019

Accepted: _____

Order: _____

Commission Secretary: _____

rate class	means the rate class for a vehicle determined in accordance with Schedule B.	
shock loss	means a claim payment including reserves for a vehicle in an amount that is	C
	(a) greater than \$7,500, and	
	(b) at least double the amount of the next largest claim payment including reserves within the applicable scan period	C
short term certificate	means	
	(a) a certificate, except an additional product certificate that is issued for a term of less than 11 months plus one day but does not include a certificate issued	
	(i) for a vehicle rated in vehicle rate class 800, 900, 901, 902, 903, 904, 905 or 906, or	
	(ii) in conjunction with a quarterly licence under section 5.02 of the <i>Commercial Transport Regulations</i> (2005) under the <i>Commercial Transport Act</i>	
	(b) a certificate in respect of a vehicle in a fleet under Part 12 of the IVR and under 2.D. of this Basic Insurance Tariff, the term of which is determined under section 162(1.1) of the IVR.	
trailer	means a trailer as defined in the <i>Motor Vehicle Act</i> .	
transportation network services use	means use or operation of a motor vehicle operated under a transportation network services authorization by a person during the following time periods:	
	(a) while the person is, for the purposes of the motor vehicle being hailed by passengers, signed into the online platform to which the transportation network services authorization relates; and	N
	(b) while the person is operating the motor vehicle for the purposes of picking up, transporting or dropping off passengers by or for whom the motor vehicle has been hailed through the use of the online platform to which the transportation network services authorization relates.	
vehicle	means a motor vehicle or trailer.	

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

2.D.1 Definition of a Fleet

A fleet is defined in section 155(1) of the IVR.

| C
| O

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

The rate classes designated by ICBC for the purposes of section 155(1)(b) of the IVR are all rate classes except:

- a) rate classes 001, 036, 051, 701, 710, 711, 712, 713, and 714, and
- b) rate classes 510, 511, 512, 513, 514, 550, 551, and 552, unless the fleet also comprises at least 5 vehicles in other eligible rate classes.

Section 156(1) of the IVR requires a person to apply to insure as a fleet "if a fleet comprises more vehicles than the number established by the corporation". For the purposes of section 156(1) of the IVR, the number of vehicles established by ICBC is 19 vehicles that are not rated in rate classes 510, 511, 512, 513, 514, 550, 551, or 552.

2.D.2 Calculation of Premium Payable

Subject to Sections 2.D.7 (Special Rating for Fleetplan), 2.I.1 (Minimum Premiums), and 2.M (Short Term Premium Surcharge), the premium payable for each new or renewal owner's certificate for each vehicle in a fleet will be calculated by:

1. determining the premium for the vehicle to which the owner's certificate applies by the following formula:
 - a) $(\text{base rate premium} \times \text{HVVCF} \times \text{ASTF} \times \text{DF})$

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Amended Effective: September 16, 2019

Accepted: _____

Order: _____

Commission Secretary: _____

where

HVVCF means the high-value vehicle charge factor determined in accordance with Section 3.C.1,

ASTF means the advanced safety technology factor determined in accordance with Schedule X, and

DF means the distance factor determined in accordance with Schedule Y,

then:

2. applying a fleet discount or fleet surcharge determined in accordance with sections 2.D.3 or 2.D.4 of this Basic Insurance Tariff to the premium calculated in subparagraph 1 above.

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

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

| C

2.D.3 Fleet Discount

The fleet discount for a new or renewal owner's certificate for each vehicle in a fleet is the applicable percentage, if any, set out in Schedule I (Fleet Discounts and Fleet Surcharges) that is deducted from the premium calculated in subparagraph 1 of section 2.D.2.

2.D.4 Fleet Surcharge

The fleet surcharge for a new or renewal owner's certificate for each vehicle in a fleet is the applicable percentage, if any, set out in Schedule I (Fleet Discounts and Fleet Surcharges) that is added to the premium calculated in subparagraph 1 of section 2.D.2.

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

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

2.D.6 Fleet Reporting Certificate

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

(a) 5 or more motor vehicles licensed under section 10 of the *Commercial Transport Act*, or

(b) 500 or more vehicles during the insurance year

Amended effective: September 16, 2019

Accepted: _____

Order: _____

Commission Secretary: _____

2.F.17 APV 383 Blanket Certificate

2.F.17.1 – Calculation of Premium for Blanket Certificates

2.F.17.1.1 Calculation of Premium for TNS Blanket Certificates

This coverage is issued on a TNS blanket certificate (APV383). It may be issued for an annual term only.

In this section:

“distance driven” means, with respect to each request for transportation through an online platform, the distance driven in kilometres by a vehicle that is insured under a TNS blanket certificate:

- a) to travel to pick up passengers by or for whom a ride in the vehicle has been requested through the use of the online platform, including, if the request is cancelled, the distance driven until the request to cancel is received; and
- b) to transport the passengers referred to in paragraph (a),

but where more than one request from the same online platform results in passengers from those requests being transported at the same time, the distance driven with respect to all such requests will be determined as if they were a single request starting when the first request is received and ending when the last of such passengers are no longer being transported.

“zone” means any one of zone 1, zone 2 and zone 3 as described in Column 1 of Table 1.

The annual premium payable for a TNS blanket certificate is the sum of 12 consecutive monthly payments payable in accordance with the terms of the TNS blanket certificate and calculated as follows for each month using Table 1 below:

- a) allocate the distance driven during the month by all vehicles, for each request for transportation through an online platform, to each zone, as set out in Column 1, based on:
 - i. where the vehicle picked up the passengers; and
 - ii. if a request for transportation was cancelled, where the passengers would have been picked up,

but where more than one request from the same online platform results in passengers from those requests being transported at the same time, the distance driven with respect to all such requests will be allocated to the zone applicable to the first request.

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- b) sum the distance driven for each zone for all requests, as allocated in step (a), rounded for each zone to the nearest kilometre and a distance ending in .5 kilometres shall be raised to the next higher kilometre,
- c) apply a blanket certificate discount or blanket certificate surcharge in accordance with sections 2.F.17.2 or 2.F.17.3 of this Basic Insurance Tariff to the Rate/km in each row of Column 2 of Table 1;
- d) multiply the distances driven for each zone determined in step (b) by the corresponding discounted or surcharged Rate/km as determined in step (c);
- e) sum the amounts calculated in accordance with step (d) rounded to the nearest dollar and an amount ending in 50 cents shall be raised to the next higher dollar.

Table 1 – Rate/km by Zone (in dollars)

Effective Date	Zone 1	Zone 2	Zone 3
Sept. 16, 2019	0.190625	0.109688	0.087572
Sept. 1, 2020	0.193868	0.111729	0.087807
Sept. 1, 2021	0.197165	0.113809	0.088043
Sept. 1, 2022	0.200519	0.115928	0.088280
Sept. 1, 2023	0.203930	0.118086	0.088518
Sept. 1, 2024	0.207398	0.120284	0.088756
Sept. 1, 2025	0.210926	0.122523	0.088994
Sept. 1, 2026	0.214514	0.124804	0.089234
Sept. 1, 2027	0.218163	0.127127	0.089474
Sept. 1, 2028	0.221874	0.129494	0.089714

Zone 1: Territory D

Zone 2: Territories E, G, H, L and those parts of Territory W within the boundaries of Victoria, Saanich, North and Central Saanich, Esquimalt, Oak Bay and Sidney

Zone 3: Territories F, N, P, R, S, V, X, Y and those parts of Territory W not included in zone 2

For some blanket certificates a portion of the premium may be adjusted in accordance with a Blanket Certificate Premium Adjustment Agreement – see Section 2.F.17.4.

2.F.17.1.2 – Calculation of Premium for P2P Blanket Certificates

This coverage is issued on a P2P blanket certificate (APV383). It may be issued for an annual term only.

In this section:

“days rented” means the number of days on which a vehicle is rented for all or part of a day, regardless of the number of rental agreements applicable to a given day.

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The annual premium payable for a P2P blanket certificate is the sum of 12 consecutive monthly payments payable in accordance with the terms of the P2P blanket certificate and calculated as follows for each month using Table 1 below:

- a) allocate the days rented during the month for all vehicles, for each rental agreement through an online platform, to each vehicle type/territory combination as set out in Column 1 based on:
 - i. the vehicle type of the vehicle rented, and
 - ii. the territory where the renter took possession of the vehicle, but if more than one rental agreement from the same online platform for a vehicle applies to a day, the territory for that day will be determined on the basis of the rental agreement with the longest rental period and if more than one rental agreement has the longest rental period, the territory of the rental agreement with the earliest effective time will apply to that day,
- b) sum the days rented for each vehicle type/territory combination for all vehicles as allocated in step (a);
- c) apply a blanket certificate discount or blanket certificate surcharge in accordance with sections 2.F.17.2 or 2.F.17.3 of this Basic Insurance Tariff to the Rate/Day in each row of Column 2;
- d) multiply the days rented for each vehicle type/territory combination determined in step (b) by the corresponding discounted or surcharged Rate/Day as determined in step (c);
- e) sum the amounts calculated in accordance with step (d), rounded to the nearest dollar and an amount ending in 50 cents shall be raised to the next higher dollar.

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Table 1 – Rate/Day by Vehicle Type/Territory Combination (in dollars)

Column 1	Column 2
Vehicle Type/Territory Combination	Rate/Day
Vehicle Type 1/Territory D	\$12.63
Vehicle Type 1/Territory E	\$10.89
Vehicle Type 1/Territory F	\$12.42
Vehicle Type 1/Territory G	\$ 6.38
Vehicle Type 1/Territory H	\$10.81
Vehicle Type 1/Territory L	\$ 5.70
Vehicle Type 1/Territory N	\$ 3.68
Vehicle Type 1/Territory P	\$ 4.20
Vehicle Type 1/Territory R	\$ 4.05
Vehicle Type 1/Territory S	\$ 2.86
Vehicle Type 1/Territory V	\$ 3.13
Vehicle Type 1/Territory W	\$ 8.53
Vehicle Type 1/Territory X	\$ 9.49
Vehicle Type 1/Territory Y	\$ 4.70
Vehicle Type 1/Territory Z	\$11.49
Vehicle Type 2/Territory D	\$ 8.05

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Vehicle Type 2/Territory E	\$ 6.69
Vehicle Type 2/Territory F	\$ 4.90
Vehicle Type 2/Territory G	\$ 4.04
Vehicle Type 2/Territory H	\$ 5.84
Vehicle Type 2/Territory L	\$ 3.77
Vehicle Type 2/Territory N	\$ 2.55
Vehicle Type 2/Territory P	\$ 2.63
Vehicle Type 2/Territory R	\$ 2.69
Vehicle Type 2/Territory S	\$ 2.16
Vehicle Type 2/Territory V	\$ 2.08
Vehicle Type 2/Territory W	\$ 4.83
Vehicle Type 2/Territory X	\$ 3.90
Vehicle Type 2/Territory Y	\$ 3.51
Vehicle Type 2/Territory Z	\$ 7.32
Vehicle Type 3/Territory D	\$ 9.09
Vehicle Type 3/Territory E	\$ 8.76
Vehicle Type 3/Territory F	\$ 4.89
Vehicle Type 3/Territory G	\$ 6.38
Vehicle Type 3/Territory H	\$ 7.94
Vehicle Type 3/Territory L	\$ 6.52
Vehicle Type 3/Territory N	\$ 5.08
Vehicle Type 3/Territory P	\$ 5.80
Vehicle Type 3/Territory R	\$ 5.06
Vehicle Type 3/Territory S	\$ 4.27
Vehicle Type 3/Territory V	\$ 4.01
Vehicle Type 3/Territory W	\$ 5.81
Vehicle Type 3/Territory X	\$ 5.67
Vehicle Type 3/Territory Y	\$ 5.61
Vehicle Type 3/Territory Z	\$ 9.69
Vehicle Type 4/Territory D	\$ 0.24
Vehicle Type 4/Territory E	\$ 0.24
Vehicle Type 4/Territory F	\$ 0.24
Vehicle Type 4/Territory G	\$ 0.24
Vehicle Type 4/Territory H	\$ 0.24
Vehicle Type 4/Territory L	\$ 0.24
Vehicle Type 4/Territory N	\$ 0.24
Vehicle Type 4/Territory P	\$ 0.24
Vehicle Type 4/Territory R	\$ 0.24
Vehicle Type 4/Territory S	\$ 0.24
Vehicle Type 4/Territory V	\$ 0.24
Vehicle Type 4/Territory W	\$ 0.24
Vehicle Type 4/Territory X	\$ 0.24
Vehicle Type 4/Territory Y	\$ 0.24
Vehicle Type 4/Territory Z	\$ 0.24

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Vehicle Type 5/Territory D	\$ 6.97
Vehicle Type 5/Territory E	\$11.34
Vehicle Type 5/Territory F	\$ 9.75
Vehicle Type 5/Territory G	\$ 5.60
Vehicle Type 5/Territory H	\$ 5.57
Vehicle Type 5/Territory L	\$ 6.24
Vehicle Type 5/Territory N	\$ 3.65
Vehicle Type 5/Territory P	\$ 3.93
Vehicle Type 5/Territory R	\$ 3.92
Vehicle Type 5/Territory S	\$ 3.69
Vehicle Type 5/Territory V	\$ 2.89
Vehicle Type 5/Territory W	\$ 6.62
Vehicle Type 5/Territory X	\$ 4.72
Vehicle Type 5/Territory Y	\$ 4.88
Vehicle Type 5/Territory Z	\$ 6.70

For some blanket certificates a portion of the premium may be adjusted in accordance with a Blanket Certificate Premium Adjustment Agreement – see Section 2.F.17.4.

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2.F.17.2 Blanket Certificate Discount

The blanket certificate discount for a new or renewal blanket certificate is the applicable percentage, if any, set out in Schedule AC (Blanket Certificate Discounts and Blanket Certificate Surcharges) that is deducted from the:

- (a) Rate/km calculated in section 2.F.17.1.1 for a TNS blanket certificate; or
- (b) the Rate/Day calculated in section 2.F.17.1.2 for a P2P blanket certificate.

2.F.17.3 Blanket Certificate Surcharge

The blanket certificate surcharge for a new or renewal blanket certificate is the applicable percentage, if any, set out in Schedule AC (Blanket Certificate Discounts and Blanket Certificate Surcharges) that is added to the:

- (a) Rate/km calculated in section 2.F.17.1.1 for a TNS blanket certificate; or
- (b) the Rate/Day calculated in section 2.F.17.1.2 for a P2P blanket certificate.

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2.F.17.4 Blanket Certificate Premium Adjustment Agreement (Retrospective Rating)

For a blanket certificate with an estimated annual premium of \$100,000 or more, ICBC may, if satisfied that the estimate is accurate, permit the blanket certificate holder to enter into a Blanket Certificate Premium Adjustment Agreement in the form set out in Schedule AD with ICBC. A Blanket Certificate Premium Adjustment Agreement allows for a premium adjustment in addition to the applicable blanket certificate discount or blanket certificate surcharge. The premium adjustment is made at specific times outlined in the Agreement after the losses have had time to develop.

2.F.17.5 Special Rating for Blanket Certificates

2.F.17.5.1 Shock Loss Rating Consideration

Where a shock loss would, but for this section 2.F.17.5.1, have the effect of changing an actual loss ratio (as defined in Schedule AC – Blanket Certificate Discounts and Blanket Certificate Surcharges) of less than 80% to an actual loss ratio of 80% or more, the amount of the shock loss and any payment including reserves in respect of any other claims taken into account in calculating the loss ratio will be capped at \$7,500 for the purpose of calculating the blanket certificate discount or blanket certificate surcharge pursuant to section 2.F.17.2 or 2.F.17.3 of this Basic Insurance Tariff.

2.F.17.5.2 Credit for Prior Good Loss Experience

If there is an actual loss ratio (as defined in Schedule AC – Blanket Certificate Discounts and Blanket Certificate Surcharges) of 80% or higher in the current scan period and an actual loss ratio less than 80% in the immediately preceding scan period (as defined in Schedule AC), the blanket certificate discount or blanket certificate surcharge will be calculated as if the amount in Column 2 of the table in section 2(b) of Schedule AC was the average of the amount found in Column 2 of the table in section 2(b) of Schedule AC based on the actual loss ratio in the current scan period and \$7,500 based on the actual loss ratio for the immediately preceding scan period, rounded up to the nearest amount appearing in Column 2 of the table in section 2(b) of Schedule AC.

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2.F.17.6 Transfers of Business

2.F.17.6.1 Transfer of a Blanket Certificate Business to a New Blanket Certificate Holder

Despite sections 2.17.2 and 2.F.17.3, if

- (a) the business or a portion of the business in respect of which a blanket certificate is issued, is transferred from one person or entity to another,
- (b) the transferor is the blanket certificate holder prior to the transfer but the transferee does not hold a blanket certificate in respect of the same type of business,
- (c) the transferee is issued a blanket certificate in respect of the business upon transfer, and
- (d) the personnel of the transferee responsible for the operation of the business or the portion of the business being transferred are substantially the same individuals who were responsible for the operation of the business or portion of the business immediately before the transfer

ICBC will calculate the Blanket Certificate Discount or Blanket Certificate Surcharge of the transferee based on the loss experience of the transferor, provided that if only a portion of the business is transferred the Blanket Certificate Discount or Blanket Certificate Surcharge so calculated will only be applied until 24 months of coverage under blanket certificates, in respect of the same type of business, following the transfer have occurred.

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2.F.17.6.2 Transfer of a Blanket Certificate Business to an Existing Blanket Certificate Business

Despite sections 2.17.2 and 2.F.17.3, if

- (a) the business in respect of which a blanket certificate is issued is transferred from one person or entity to another,
- (b) both the transferor and the transferee are blanket certificate holders prior to the transfer in respect of the same type of business,
- (c) the transferee continues to hold the blanket certificate in respect of the business upon transfer, and
- (d) the personnel of the transferee responsible for the operation of the business being transferred are substantially the same individuals who were responsible for the operation of the business immediately before the transfer

ICBC will calculate the Blanket Certificate Discount or Blanket Certificate Surcharge of the transferee based on the combined loss experience of the transferor and the transferee for the subsequent blanket certificate renewals.

2.F.17.6.3 Parent and Subsidiary

Despite sections 2.F.17.2 and 2.F.17.3, if a parent company and one or more subsidiaries of that company, at least one of which holds a blanket certificate, elect to insure under a single blanket certificate, ICBC will calculate the Blanket Certificate Discount or Blanket Certificate Surcharge of the blanket certificate based on the combined loss experience of the parent and the subsidiaries for blanket certificates in respect of the same type of business for subsequent blanket certificate renewals for that type of business.

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2.F.17.6.4 Amalgamations

Despite sections 2.F.17.2 and 2.F.17.3, if two or more companies amalgamate and at least one of the amalgamating companies holds a blanket certificate, ICBC will calculate the Blanket Certificate Discount or Blanket Certificate Surcharge for the amalgamated company based on the blanket certificate loss experience in respect of the same type of business of all of the amalgamating companies for subsequent blanket certificate renewals for that type of business.

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2.11 A collector motor vehicle rated in vehicle rate class 701, 710, 711, 712, 713 or 714 may not be insured with ICBC unless another motor vehicle

- (a) that is
 - (i) owned or leased by the owner of the collector motor vehicle, or
 - (ii) operated by the owner of the collector motor vehicle as an assigned vehicle, and
- (b) in vehicle rate class 001, 002, 003, 004, 007, 011, 012, 013, 014, 015, 017, 310, 311, 312, 313 or 314

is insured for Basic insurance with ICBC.

2.12 If

- (a) a collector motor vehicle is jointly owned by more than one person, and
- (b) at least one of the joint owners meets the requirements of subsection 2.11,

the collector motor vehicle may be insured in vehicle rate class 701, 710, 711, 712, 713 or 714.

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

2.14 Without breaching a condition of section 55 (2) (a) of the IVR, a vehicle may be used for any use in relation to transportation network services use:

- (a) if there is a blanket certificate with respect to that transportation network services use, or the insured has reasonable grounds to believe such a certificate exists; and
- (b) the vehicle's licence or permit does not prohibit transportation network services use.

2.15 Without breaching a condition of section 55 (2) (a) of the IVR, a vehicle that does not have a GVW of more than 5000 kg, may be used for any use in relation to peer-to-peer rental vehicle use:

- (a) if there is a blanket certificate with respect to that peer-to-peer rental vehicle use, or the insured has reasonable grounds to believe such a certificate exists;
- (b) the vehicle's licence or permit does not prohibit peer-to-peer rental vehicle use; and
- (c) the vehicle is not a:
 - (i) vehicle that is owned by or leased to the certificate holder;
 - (ii) bus, taxi, limousine use vehicle,
 - (iii) commercial motor vehicle that has a gross vehicle weight of more than 5,000 kg,
 - (iv) trailer used for commercial purposes that is required to be registered and licensed under the *Commercial Transport Act*; or
 - (v) all terrain vehicle, golf cart, snowmobile, utility vehicle or any other vehicle to which Division 24 of the *Motor Vehicle Act Regulations* applies.

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3. Determining Vehicle Rate Class

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

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

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

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

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In this Table:

“Taxi” means the use of a motor vehicle, whether available or not for use by the public, where the motor vehicle:

(a) is operated at any time on a highway by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle,

(b) is for hire, with driver, by the trip and includes a taxi that operates exclusively in one municipality, but

(c) does not include use of a vehicle authorized to be operated under a transportation network services authorization unless it is also authorized to be operated under a passenger directed vehicle authorization.

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“Limousine use” means use of a motor vehicle for rental or hire with a driver on an hourly basis but does not include a rental or hiring with driver of less than one hour.

Exception:

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

For a vehicle used for public bus use, airport bus use or charter bus use, as defined in Tables 4.12-A, 4.12-B and 4.12-C, use the appropriate Rate Classes in those Tables instead of Limousine Use Rate Class.

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

Trailer Vehicle Use	Rate Class
Pleasure, business or commercial use Utility Trailer (Vehicle type 4)	550
Pleasure use only Commercial Trailer (Vehicle type 6)	551
Business or commercial use Commercial Trailer (Vehicle type 6)	
Towing Vehicle Rate Class Except for peer-to-peer rental vehicle use	Trailer Rate Class
001 - 007	510
008	See note below
009 - 017	510
018	See note below
058	See note below
100 - 102	510
110 - 114	511
120	514
121 - 123	511
140 - 141	510
150 - 151	511
160 - 161	See note below
170	510
310 - 314	510
400 - 405	511
406	514
410 - 416	512
420 - 426	512
430 - 436	512
440 - 446	512
450 - 455	512
456	513
460 - 465	512
466	513
600 - 682	510
690, 691, 692, 693, 695	510
800	See note below

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Towing Vehicle Use	Trailer Rate Class
peer-to-peer rental vehicle use	See note below

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In this Table:

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

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

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

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

Note:

For trailers (other than u-drive) towed by a vehicle in rate class 008, 018, 058, 160, 161 or 800 or towed by a vehicle during peer-to-peer rental vehicle use, the trailer rate class is to be determined by

- First, determine the rate class the tow vehicle would be rated in according to its regular use had the vehicle not been part of a garage or u-drive operation or used for peer-to-peer rental vehicle use.
- Second, using that tow vehicle rate class, refer to Table 4.16-A above to determine the trailer rate class as if the vehicle is not being used for peer-to-peer rental vehicle use.

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

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

but does not include an amount paid in respect of

- (d) a claim for accident benefits,
- (e) a claim for a hit and run accident occurring on a highway,
- (f) except as provided in paragraph (c) (ii), a claim under specified perils coverage or comprehensive coverage,
- (g) a claim under underinsured motorist protection,
- (h) a claim under loss of use coverage,
- (i) a claim under RoadStar or Roadside Plus;
- (j) a claim for an uninsured accident occurring on a highway;
- (k) a claim under a blanket certificate; or
- (l) a claim under optional insurance contracts issued in conjunction with a blanket certificate providing insurance for all vehicles insured under a blanket certificate.

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

- a) for hit and run and uninsured accidents occurring on a highway.
- b) under a blanket certificate; or
- c) under optional insurance contracts issued in conjunction with a blanket certificate providing insurance for all vehicles insured under a blanket certificate.

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

Repaid fleet claim means a claim where the total claim amount paid by ICBC for a claim taken into account in the calculation of the loss ratio of a fleet in relation to an application to insure vehicles as a fleet, plus the amount paid in the case of a Collision coverage claim for Loss of Use coverage and loss of use coverage under RoadStar or Roadside Plus with respect to the claim , has been remitted to ICBC in accordance with the following requirements:

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- a) ICBC has determined that no further payments are likely in respect of the claim;
- b) the claim is in respect of a vehicle associated with a fleet operator and the claim has not yet been used in the determination of premium on any certificate in accordance with Section 2.D of this Basic Insurance Tariff where the fleet operator is named as the owner, or in the case of a leased vehicle, the renter (lessee); and
- c) the accident occurred in the time period used in the calculation of the loss ratio to which the application applies.

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

2. Calculation of Loss Ratio

a) **Claims Taken Into Account**

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

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

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**SCHEDULE R
TEMPORARY OPERATION PERMIT AND OWNER'S
CERTIFICATE OF INSURANCE PREMIUMS**

In this Schedule, the following vehicle rate classes for Temporary Operation Permit and Owner's Certificate of Insurance (TOP) shall apply:

Rate Class	Type of Vehicle
850	Private Passenger (Type 1), including Golf Cart, All Terrain Vehicle, Snowmobile, Motor Home (Type 5)
851	Motorcycle (Type 3), Trailer (Type 4)
852	Commercial Trailer (Type 6)
853	Unladen Commercial Vehicle (5000 kg GVW or less) (Type 2), including Snow Vehicles, Trucksters
854	Unladen Commercial Vehicles (5001 - 9000 kg GVW) (Type 2), including Snow Vehicles
855	Unladen Commercial Vehicles (9001 kg GVW and over) (Type 2), including Snow Vehicles
856	Laden Commercial Vehicle (5000 kg or less) (Type 2), including Snow Vehicles, Trucksters
857	Laden Commercial Vehicles (5000 kg GVW or less) (Type 2); Passenger Transportation Licence required other than a Passenger Transportation Licence that authorizes only transportation network services use, including Snow Vehicles, Trucksters
858	Laden Commercial Vehicles (5001 – 9000 kg GVW) (Type 2), including Snow Vehicles
859	Laden Commercial Vehicles (9001 kg GVW and over) (Type 2), including Snow Vehicles
860	Industrial Machine (Fixed Load) (Type 2) including Riding Lawnmower, Garden Tractor
861	Parade Use or Construction Machinery

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C

SCHEDULE AC

BLANKET CERTIFICATE DISCOUNTS AND SURCHARGES

1. Definitions

Actual loss ratio means the total amount paid or payable by ICBC for claims under a blanket certificate during the **scan period** expressed as a percentage of the **net premium** for the same **scan period** excluding only claims for hit and run and uninsured accidents occurring on a highway.

Designated scan date means the day and month of the effective date of the first blanket certificate, in respect of the same type of business, issued to a blanket certificate holder.

Gross premium means the total amount of all premiums payable to ICBC without allowance for any discount or surcharge, for all blanket certificates in respect of the same type of business and any optional insurance contracts issued to the blanket certificate holder providing insurance for all vehicles insured under the blanket certificates, for the period of time the blanket certificates were in effect in an insurance year.

Insurance year is the 12 month period commencing with the designated scan date and ending on the day preceding the designated scan date.

Loss experience means the total amount paid or payable by ICBC under all blanket certificates in respect of the same type of business and any optional insurance contracts issued to the blanket certificate holder providing insurance for all vehicles insured under the blanket certificates, to which the loss experience pertains as a result of accidents that occurred during the insurance year for which the **loss experience** is calculated and, subject to the **maximum chargeable amounts** described in section 2(b) below, includes the **total claim amount** for each third party liability claim and collision coverage claim, not exceeding \$7,500 per claim, but does not include an amount paid in respect of

- a) a claim for accident benefits,
- b) a claim for a hit and run accident occurring on a highway,
- c) a claim under specified perils coverage or comprehensive coverage,
- d) a claim under underinsured motorist protection,
- e) a claim under loss of use coverage, or
- f) a claim for an uninsured accident occurring on a highway.

Loss ratio means the **loss experience** of a blanket certificate holder during the applicable **scan period** expressed as a percentage of the **gross premium** payable to ICBC for insurance for all blanket certificates and any optional insurance contracts issued to the blanket certificate holder providing insurance for all vehicles insured under the blanket certificates, in respect of the same type of business during the same **scan period**.

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Net premium means the total amount of all premiums payable to ICBC including allowance for any discount or surcharge, for all blanket certificates in respect of the same type of business and any optional insurance contracts issued to the blanket certificate holder providing insurance for all vehicles insured under the blanket certificates, for the period of time the blanket certificates were in effect in an insurance year.

Repaid blanket certificate claim means a claim where the total claim amount paid by ICBC for a claim taken into account in the calculation of the loss ratio of a blanket certificate holder in relation to an application for a blanket certificate in respect of the same type of business, plus the amount paid in the case of a Collision coverage claim for Loss of Use coverage has been remitted to ICBC in accordance with the following requirements:

- a) ICBC has determined that no further payments are likely in respect of the claim;
- b) the claim has not yet been used in the determination of premium on any blanket certificate; and
- c) the accident occurred in the time period used in the calculation of the loss ratio to which the application applies.

Scan period means the number of **insurance years**, not exceeding **3**, immediately preceding the last designated scan date that occurred at least 12 months prior to the date of application for a blanket certificate.

Total claim amount means the total of all payments incurred and outstanding reserves in respect of a claim under a blanket certificate and any optional insurance contract issued to the blanket certificate holder providing insurance for all vehicles insured under the blanket certificate.

2. Calculation of Loss Ratio

a) **Claims Taken Into Account**

When determining the total claim amount in the calculation of a loss ratio:

- (i) claims under Third Party Liability coverage and Collision coverage are taken into account in all cases;
- (ii) the total claim amount is considered regardless of the percentage of responsibility; and
- (iii) expenses such as legal fees are not taken into account in calculating the total claim amount.

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

Despite the definition of "loss experience" in this Schedule AC, where the actual loss ratio of a blanket certificate holder is 80% or higher, ICBC will substitute the corresponding amount from the table below for the amount of \$7,500 referred to in the definition of loss experience when calculating the loss ratio for the purpose of determining the blanket certificate discount or blanket certificate surcharge.

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Column 1 Actual Loss Ratio	Column 2 Maximum Amount Per Coverage	Column 3 Maximum Amount Per Claim
Less than 80 %	\$7,500	\$15,000
80% or more but less than 90%	\$10,000	\$20,000
90% or more but less than 100%	\$15,000	\$30,000
100% or more but less than 110%	\$20,000	\$40,000
110% or more but less than 115%	\$25,000	\$50,000
115% or more but less than 120%	\$30,000	\$60,000
120% or more but less than 130%	\$35,000	\$70,000
130 % or more but less than 140%	\$40,000	\$80,000
140% or more	\$50,000	\$100,000

N

3. Blanket Certificate Discounts and Blanket Certificate Surcharges for Issue or renewal

3.1 Blanket Certificate Discounts for Issue of Insurance

- (1) ICBC may offer a discount of 44% to a blanket certificate holder, for a blanket certificate in respect transportation network services use, for the first 24 months that the certificate holder holds a blanket certificate in respect of the same type of business.
- (2) ICBC may offer a discount of 15% to a blanket certificate holder, for a blanket certificate in respect peer-to-peer rental vehicle use for vehicles not rated in rate classes 510, 511, 512, 513, 514, 550, 551 or 552, for the first 24 months that the certificate holder holds a blanket certificate in respect of the same type of business.
- (3) ICBC may offer a discount of 15% to a blanket certificate holder if the certificate holder recommences to hold a blanket certificate in respect of the same type of business and the certificate holder has not held any blanket certificate in respect of the same type of business during the scan period that applies to the new certificate.

Effective: September 16, 2019

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3.2 Blanket Certificate Discounts for renewal

The discount for renewal of a blanket certificate, in respect of the same type of business, for a blanket certificate holder that has a loss ratio set out in Column A of the following Table is the discount set out opposite that loss ratio in Column B:

- (a) for peer-to-peer rental vehicle use vehicles rated in rate classes 510, 511, 512, 513, 514, 550, 551 or 552:

Column A	Column B
<i>Loss Ratio</i>	<i>Discount</i>
<i>All loss ratios</i>	<i>0% of premium</i>

- (b) for all other vehicles:

Column A	Column B
<i>Loss Ratio</i>	<i>Discount</i>
0%	63% of premium
Over 0 to 1%	62% of premium
Over 1 to 2%	61% of premium
Over 2 to 3%	60% of premium
Over 3 to 4%	59% of premium
Over 4 to 5%	58% of premium
Over 5 to 6%	57% of premium
Over 6 to 7%	56% of premium
Over 7 to 8%	55% of premium
Over 8 to 9%	54% of premium
Over 9 to 10%	53% of premium
Over 10 to 11%	52% of premium
Over 11 to 12%	51% of premium
Over 12 to 13%	50% of premium
Over 13 to 14%	49% of premium
Over 14 to 15%	48% of premium
Over 15 to 16%	47% of premium
Over 16 to 17%	46% of premium
Over 17 to 18%	45% of premium
Over 18 to 19%	44% of premium

Effective: September 16, 2019

Accepted: _____

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N

Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule AC: Blanket Certificate Discounts and Surcharges Page 5
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Over 19 to 20%	43% of premium
Over 20 to 21%	42% of premium
Over 21 to 22%	41% of premium
Over 22 to 23%	40% of premium
Over 23 to 24%	39% of premium
Over 24 to 25%	38% of premium
Over 25 to 26%	37% of premium
Over 26 to 27%	36% of premium
Over 27 to 28%	35% of premium
Over 28 to 29%	34% of premium
Over 29 to 30%	33% of premium
Over 30 to 31%	32% of premium
Over 31 to 32%	31% of premium
Over 32 to 33%	30% of premium
Over 33 to 34%	29% of premium
Over 34 to 35%	28% of premium
Over 35 to 36%	27% of premium
Over 36 to 37%	26% of premium
Over 37 to 38%	25% of premium
Over 38 to 39%	24% of premium
Over 39 to 40%	23% of premium
Over 40 to 41%	22% of premium
Over 41 to 42%	21% of premium
Over 42 to 43%	20% of premium
Over 43 to 44%	19% of premium
Over 44 to 45%	18% of premium
Over 45 to 46%	17% of premium
Over 46 to 47%	16% of premium
Over 47 to 48%	15% of premium
Over 48 to 49%	14% of premium
Over 49 to 50%	13% of premium
Over 50 to 51%	12% of premium
Over 51 to 52%	11% of premium
Over 52 to 53%	10% of premium

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Over 53 to 54%	9% of premium
Over 54 to 55%	8% of premium
Over 55 to 56%	7% of premium
Over 56 to 57%	6% of premium
Over 57 to 58%	5% of premium
Over 58 to 59%	4% of premium
Over 59 to 60%	3% of premium
Over 60 to 61%	2% of premium
Over 61 to 62%	1% of premium
Over 62 to 63%	0% of premium

3.3 Blanket Certificate Surcharges for renewal

The surcharge for renewal of a blanket certificate, in respect of the same type of business, for a blanket certificate holder that has the loss ratio set out in Column A of the following Table is the surcharge set out opposite that loss ratio in Column B:

- a) for peer-to-peer rental vehicle use vehicles rated in rate classes 510, 511, 512, 513, 514, 550, 551 or 552:

Column A	Column B
<i>Loss Ratio</i>	<i>Surcharge</i>
<i>All loss ratios</i>	<i>0% of premium</i>

- b) for all other vehicles:

Column A	Column B
<i>Loss Ratio</i>	<i>Surcharge</i>
Over 63 to 64%	1% of premium
Over 64 to 65%	2% of premium
Over 65 to 66%	3% of premium
Over 66 to 67%	4% of premium
Over 67 to 68%	5% of premium
Over 68 to 69%	6% of premium
Over 69 to 70%	7% of premium
Over 70 to 71%	8% of premium

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Schedule AC: Blanket Certificate Discounts and Surcharges Page 7
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Over 71 to 72%	9% of premium
Over 72 to 73%	10% of premium
Over 73 to 74%	11% of premium
Over 74 to 75%	12% of premium
Over 75 to 76%	13% of premium
Over 76 to 77%	14% of premium
Over 77 to 78%	15% of premium
Over 78 to 79%	16% of premium
Over 79 to 80%	17% of premium
Over 80 to 81%	18% of premium
Over 81 to 82%	19% of premium
Over 82 to 83%	20% of premium
Over 83 to 84%	21% of premium
Over 84 to 85%	22% of premium
Over 85 to 86%	23% of premium
Over 86 to 87%	24% of premium
Over 87 to 88%	25% of premium
Over 88 to 89%	26% of premium
Over 89 to 90%	27% of premium
Over 90 to 91%	28% of premium
Over 91 to 92%	29% of premium
Over 92 to 93%	30% of premium
Over 93 to 94%	31% of premium
Over 94 to 95%	32% of premium
Over 95 to 96%	33% of premium
Over 96 to 97%	34% of premium
Over 97 to 98%	35% of premium
Over 98 to 99%	36% of premium
Over 99 to 100%	37% of premium
Over 100 to 102%	38% of premium
Over 102 to 104%	39% of premium
Over 104 to 106%	40% of premium
Over 106 to 108%	41% of premium
Over 108 to 110%	42% of premium

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Commission Secretary: _____

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Over 110 to 113%	43% of premium
Over 113 to 116%	44% of premium
Over 116 to 119%	45% of premium
Over 119 to 122%	46% of premium
Over 122 to 125%	47% of premium
Over 125 to 130%	48% of premium
Over 130 to 135%	49% of premium
Over 135 to 140%	50% of premium
Over 140 to 145%	51% of premium
Over 145 to 150%	52% of premium
Over 150 to 157%	53% of premium
Over 157 to 164%	54% of premium
Over 164 to 171%	55% of premium
Over 171 to 178%	56% of premium
Over 178 to 185%	57% of premium
Over 185 to 192%	58% of premium
Over 192 to 200%	59% of premium
Over 200%	60% of premium

N

3.4 The blanket certificate discount or blanket certificate surcharge is determined without reference to a repaid blanket certificate claim.

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SCHEDULE AD

BLANKET CERTIFICATE PREMIUM ADJUSTMENT AGREEMENT

In consideration of the **INSURANCE CORPORATION OF BRITISH COLUMBIA** (the Corporation) entering into this agreement, _____ (the "Certificate Holder") agrees with the Corporation as follows, with respect to _____ [insert blanket certificate type of business, e.g., transportation network services use or peer-to-peer vehicle rental services use]:

1. DEFINITIONS

In this agreement:

ADJUSTMENT DATE means each of the dates that are 6 months, 18 months and 30 months after the end of a blanket certificate.

LOSS RATIO means the Loss Experience expressed as a percentage of the Premium Paid by the Certificate Holder for a blanket certificate purchased during the term of this agreement.

LOSS EXPERIENCE means the total amount paid or payable by the Corporation under a blanket certificate as a result of accidents occurring during the term of the certificate, but in respect of amounts paid or reserved for the payment of third party liability claims any amount over \$200,000 per accident will not form part of the Loss Experience for the purposes of this agreement and amounts paid or payable for claims for hit and run and uninsured accidents occurring on a highway are not included.

PREMIUM PAID means the total amount of all premium paid for a blanket certificate, not including any adjustments made in accordance with this agreement.

2. ADJUSTMENT PLAN

Subject to the terms and conditions of this agreement and subject to the provisions of the *Insurance (Vehicle) Act* and the *Insurance (Vehicle) Regulation* (the Regulation), the Certificate Holder agrees that the premium payable for blanket certificates in respect of the same type of business, issued to the Certificate Holder during the term of this agreement shall be adjusted in accordance with section 3.

3. ADJUSTMENT OF PREMIUM

At each Adjustment Date

- a) the Corporation shall determine the Loss Ratio for the blanket certificate,
- b) the premium payable for the blanket certificate will be increased or decreased by the percentage of the Premium Paid that is set out opposite the Loss Ratio in Schedule A,

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- c) if the result is less than the total amount of premium the Certificate Holder has paid to date for the blanket certificate, taking into account previous adjustments under this section, the Corporation shall refund the difference, and
- d) if the result is more than the total amount of premium the Certificate Holder has paid to date for the blanket certificate, taking into account previous adjustments under this section, the Corporation will bill the Certificate Holder for the difference.

4. PREMIUM

Where it is determined that premium is payable under this agreement, it shall be paid to the Corporation forthwith by the Certificate Holder.

5. TERM OF AGREEMENT

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

6. RENEWAL

At the expiration of the term of this agreement, or any extension thereof, the term shall be deemed to be extended for a further period of one year, or for such other length of time as shall be agreed by the parties in writing, upon the same terms and conditions as are contained in this agreement provided that if the Certificate Holder at any time is unable to meet the requirements of the Corporation's Basic Insurance Tariff filed with the British Columbia Utilities Commission for eligibility for such an extension, this agreement or then current extension as the case may be shall be deemed to be terminated and to be null and void as of the date ending the term of this agreement or such current extension or unless either party, at least one month prior to the expiration of such term or any extension thereof, shall have given to the other notice in writing of the intention of that party to terminate this agreement at the expiration of the current term. Despite the foregoing, and despite any termination of this agreement, the terms of this agreement with respect to premium adjustments for blanket certificates purchased during the term of this agreement shall continue to apply until the final adjustment and final payment or refund is made in accordance with the terms of this agreement.

7. PROHIBITION OF ASSIGNMENT

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

8. GENERAL

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

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

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Accepted: _____

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

EXECUTED BY THE CERTIFICATE HOLDER)

_____)
_____)

AUTHORIZED SIGNATORY (Signature))

_____)
_____)

(Print Name))

_____)
_____)

(Print Title))

AUTHORIZED SIGNATORY (Signature))

_____)
_____)

(Print Name))

_____)
_____)

(Print Title))

EXECUTED BY THE INSURANCE)

CORPORATION OF BRITISH COLUMBIA)

_____)
_____)

Per: _____))

Name: _____))

Title: _____))

_____)

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Effective: September 16, 2019

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SCHEDULE "A"

LOSS RATIO

DECREASE PREMIUM PAID

25% OR LESS	35%
OVER 25% TO 30%	30%
OVER 30% TO 35%	25%
OVER 35% TO 40%	20%
OVER 40% TO 45%	15%
OVER 45% TO 50%	10%
OVER 50% TO 55%	5%
OVER 55% TO 60%	0%

INCREASE PREMIUM PAID

OVER 60% TO 65%	5%
OVER 65%	10%

N

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Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule C: Vehicle Rate Class and Territory Factors Page 5
Revision Effective: September 1, 2019

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY							
		D	E	F	G	H	L	N	P
640	\$1MM	7.344	7.344	7.344	7.344	7.344	4.549	4.549	4.549
641	\$1MM	9.398	9.398	9.398	9.398	9.398	5.109	5.109	5.109
642	\$1MM	13.600	13.600	13.600	13.600	13.600	6.568	6.568	6.568
650	\$1MM								
651	\$1MM								
652	\$1MM								
660	\$1MM								
661	\$1MM								
662	\$1MM								
670	\$1MM	2.539	1.939	1.998	1.374	2.052	1.283	1.168	1.313
671	\$1MM	3.865	3.401	3.501	2.391	3.254	2.288	2.049	2.306
672	\$1MM	4.175	3.895	4.168	2.739	3.691	2.461	2.279	2.668
680	\$1MM	1.797	1.555	1.598	1.183	1.492	1.028	1.013	1.182
681	\$1MM	3.199	2.649	2.880	2.070	2.687	1.807	1.845	1.930
682	\$1MM	3.765	3.182	3.345	2.630	3.206	2.167	2.216	2.262
690	\$1MM	24.143	10.834			9.784	9.456	7.962	
691	\$1MM	18.244		10.764	4.114		4.145	3.737	6.934
692	\$1MM	19.055							
693	\$1MM	19.887							
695	\$1MM	3.319	2.815	2.490	1.944	2.332	1.838	1.740	1.947
701	\$200K	0.299	0.291	0.307	0.245	0.295	0.241	0.228	0.255
710	\$200K	0.086	0.082	0.079	0.081	0.081	0.086	0.083	0.080
711	\$200K	0.180	0.177	0.171	0.174	0.187	0.180	0.174	0.173
712	\$200K	0.313	0.330	0.308	0.302	0.320	0.304	0.291	0.295
713	\$200K	0.397	0.419	0.392	0.383	0.407	0.391	0.373	0.377
714	\$200K	0.451	0.460	0.422	0.431	0.462	0.438	0.450	0.425
800	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
900	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
901	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
902	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
903	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
904	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
905	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
906	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
919	\$0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

C
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Accepted: _____

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Basic Insurance Tariff
Schedule C: Vehicle Rate Class and Territory Factors Page 10
Revision Effective: September 1, 2019

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY						
		R	S	V	W	X	Y	Z
672	\$1MM	2.352	2.182	2.296	2.360	2.694	2.738	5.338
680	\$1MM	1.018	0.877	0.960	0.982	1.072	1.139	1.923
681	\$1MM	1.816	1.779	1.816	1.791	1.887	2.149	3.395
682	\$1MM	2.129	2.131	1.959	2.014	2.244	2.581	3.998
690	\$1MM	7.267	6.450	7.021	9.614	8.629	8.567	
691	\$1MM	5.963	5.524	5.801	4.391	4.627	6.809	
692	\$1MM							
693	\$1MM							
695	\$1MM	1.622	1.560	1.785	2.074	1.849	1.957	3.486
701	\$200K	0.233	0.233	0.230	0.233	0.237	0.248	0.332
710	\$200K	0.079	0.079	0.077	0.079	0.079	0.080	0.092
711	\$200K	0.171	0.163	0.163	0.165	0.164	0.173	0.199
712	\$200K	0.274	0.263	0.277	0.277	0.278	0.278	0.348
713	\$200K	0.363	0.369	0.356	0.357	0.355	0.367	0.447
714	\$200K	0.393	0.413	0.391	0.462	0.396	0.412	0.524
800	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
900	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
901	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
902	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
903	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
904	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
905	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
906	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
919	\$0	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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Amended effective: September 1, 2019

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Insurance Corporation of British Columbia
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Schedule C: Vehicle Rate Class and Territory Factors Page 5
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RATE CLASS	THIRD PARTY COVERAGE	TERRITORY							
		D	E	F	G	H	L	N	P
640	\$1MM	6.956	6.956	6.956	6.956	6.956	4.111	4.111	4.111
641	\$1MM	9.350	9.350	9.350	9.350	9.350	4.906	4.906	4.906
642	\$1MM	13.483	13.483	13.483	13.483	13.483	6.368	6.368	6.368
650	\$1MM								
651	\$1MM								
652	\$1MM								
660	\$1MM								
661	\$1MM								
662	\$1MM								
670	\$1MM	2.423	1.906	1.892	1.327	1.990	1.230	1.089	1.221
671	\$1MM	3.788	3.381	3.348	2.330	3.227	2.204	1.916	2.151
672	\$1MM	4.214	3.962	4.056	2.728	3.748	2.439	2.182	2.539
680	\$1MM	1.781	1.567	1.551	1.162	1.499	1.010	0.960	1.111
681	\$1MM	3.202	2.708	2.814	2.050	2.721	1.787	1.745	1.836
682	\$1MM	3.844	3.311	3.336	2.631	3.306	2.179	2.129	2.193
690	\$1MM	24.316	11.068			10.022	9.529	7.777	
691	\$1MM	18.957		9.883	4.273		4.274	3.703	6.473
692	\$1MM	19.704							
693	\$1MM	20.466							
695	\$1MM	3.244	2.803	2.414	1.900	2.351	1.783	1.634	1.825
701	\$200K	0.295	0.284	0.292	0.239	0.287	0.234	0.219	0.243
710	\$200K	0.096	0.092	0.086	0.089	0.090	0.094	0.090	0.088
711	\$200K	0.187	0.183	0.172	0.178	0.191	0.183	0.175	0.175
712	\$200K	0.326	0.338	0.304	0.305	0.325	0.305	0.288	0.293
713	\$200K	0.402	0.417	0.376	0.376	0.403	0.381	0.359	0.365
714	\$200K	0.470	0.472	0.416	0.435	0.469	0.439	0.439	0.422
800	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
900	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
901	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
902	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
903	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
904	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
905	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
906	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
919	\$0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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Accepted: _____

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Basic Insurance Tariff
Schedule C: Vehicle Rate Class and Territory Factors Page 10
_____ Revision Effective: September 1, 2020

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY						
		R	S	V	W	X	Y	Z
672	\$1MM	2.266	2.095	2.157	2.402	2.681	2.705	5.243
680	\$1MM	0.972	0.843	0.900	0.989	1.062	1.115	1.892
681	\$1MM	1.737	1.687	1.691	1.812	1.884	2.103	3.377
682	\$1MM	2.074	2.051	1.873	2.086	2.279	2.567	4.055
690	\$1MM	7.208	6.220	6.761	9.842	8.749	8.554	
691	\$1MM	5.652	5.074	5.343	4.579	4.696	6.521	
692	\$1MM							
693	\$1MM							
695	\$1MM	1.544	1.474	1.634	2.022	1.811	1.895	3.389
701	\$200K	0.224	0.223	0.219	0.228	0.231	0.240	0.323
710	\$200K	0.086	0.084	0.082	0.087	0.087	0.087	0.102
711	\$200K	0.172	0.163	0.162	0.169	0.167	0.175	0.205
712	\$200K	0.272	0.259	0.268	0.281	0.279	0.279	0.358
713	\$200K	0.349	0.350	0.335	0.351	0.347	0.357	0.447
714	\$200K	0.387	0.400	0.375	0.459	0.397	0.410	0.537
800	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
900	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
901	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
902	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
903	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
904	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
905	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
906	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
919	\$0	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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Amended effective: September 1, 2020

Accepted: _____

Order: _____

Commission Secretary: _____

Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule C: Vehicle Rate Class and Territory Factors Page 5
_____ Revision Effective: September 1, 2021

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY							
		D	E	F	G	H	L	N	P
640	\$1MM	6.586	6.586	6.586	6.586	6.586	3.714	3.714	3.714
641	\$1MM	9.298	9.298	9.298	9.298	9.298	4.709	4.709	4.709
642	\$1MM	13.361	13.361	13.361	13.361	13.361	6.171	6.171	6.171
650	\$1MM								
651	\$1MM								
652	\$1MM								
660	\$1MM								
661	\$1MM								
662	\$1MM								
670	\$1MM	2.310	1.874	1.791	1.281	1.929	1.178	1.016	1.134
671	\$1MM	3.711	3.361	3.201	2.270	3.198	2.123	1.791	2.006
672	\$1MM	4.251	4.028	3.945	2.715	3.803	2.418	2.089	2.415
680	\$1MM	1.765	1.578	1.505	1.140	1.505	0.992	0.909	1.044
681	\$1MM	3.204	2.767	2.749	2.029	2.755	1.767	1.650	1.746
682	\$1MM	3.923	3.443	3.325	2.631	3.408	2.190	2.044	2.124
690	\$1MM	24.491	11.306			10.266	9.603	7.596	
691	\$1MM	19.697		9.074	4.437		4.407	3.671	6.043
692	\$1MM	20.374							
693	\$1MM	21.063							
695	\$1MM	3.169	2.789	2.339	1.856	2.368	1.728	1.534	1.710
701	\$200K	0.290	0.278	0.278	0.234	0.279	0.228	0.211	0.231
710	\$200K	0.108	0.103	0.093	0.098	0.101	0.102	0.097	0.096
711	\$200K	0.195	0.190	0.172	0.182	0.195	0.186	0.176	0.178
712	\$200K	0.339	0.345	0.299	0.307	0.331	0.306	0.285	0.292
713	\$200K	0.407	0.415	0.361	0.370	0.398	0.372	0.345	0.353
714	\$200K	0.489	0.485	0.410	0.439	0.476	0.440	0.429	0.418
800	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
900	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
901	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
902	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
903	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
904	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
905	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
906	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
919	\$0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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A

Amended effective: September 1, 2021

Accepted: _____

Order: _____

Commission Secretary: _____

Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule C: Vehicle Rate Class and Territory Factors Page 10
_____ Revision Effective: September 1, 2021

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY						
		R	S	V	W	X	Y	Z
672	\$1MM	2.182	2.011	2.025	2.444	2.668	2.670	5.148
680	\$1MM	0.927	0.810	0.844	0.996	1.052	1.091	1.862
681	\$1MM	1.662	1.599	1.575	1.832	1.880	2.057	3.357
682	\$1MM	2.019	1.974	1.789	2.160	2.314	2.551	4.111
690	\$1MM	7.150	5.999	6.510	10.075	8.870	8.542	
691	\$1MM	5.357	4.660	4.922	4.775	4.766	6.244	
692	\$1MM							
693	\$1MM							
695	\$1MM	1.469	1.391	1.496	1.970	1.774	1.834	3.293
701	\$200K	0.216	0.213	0.208	0.223	0.225	0.232	0.315
710	\$200K	0.093	0.091	0.087	0.096	0.095	0.095	0.114
711	\$200K	0.172	0.163	0.160	0.173	0.170	0.176	0.211
712	\$200K	0.269	0.255	0.259	0.285	0.281	0.279	0.367
713	\$200K	0.335	0.332	0.315	0.346	0.340	0.347	0.446
714	\$200K	0.381	0.386	0.359	0.457	0.399	0.408	0.549
800	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
900	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
901	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
902	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
903	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
904	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
905	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
906	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
919	\$0	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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Amended effective: September 1, 2021

Accepted: _____

Order: _____

Commission Secretary: _____

Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule C: Vehicle Rate Class and Territory Factors Page 5
_____ Revision Effective: September 1, 2022

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY							
		D	E	F	G	H	L	N	P
640	\$1MM	6.233	6.233	6.233	6.233	6.233	3.353	3.353	3.353
641	\$1MM	9.243	9.243	9.243	9.243	9.243	4.518	4.518	4.518
642	\$1MM	13.235	13.235	13.235	13.235	13.235	5.978	5.978	5.978
650	\$1MM								
651	\$1MM								
652	\$1MM								
660	\$1MM								
661	\$1MM								
662	\$1MM								
670	\$1MM	2.202	1.841	1.694	1.237	1.870	1.129	0.946	1.053
671	\$1MM	3.635	3.339	3.058	2.210	3.169	2.044	1.673	1.870
672	\$1MM	4.287	4.094	3.835	2.702	3.858	2.395	1.999	2.297
680	\$1MM	1.749	1.589	1.459	1.119	1.512	0.974	0.860	0.981
681	\$1MM	3.205	2.827	2.685	2.008	2.789	1.746	1.559	1.660
682	\$1MM	4.002	3.579	3.312	2.630	3.512	2.200	1.962	2.057
690	\$1MM	24.668	11.550			10.516	9.678	7.419	
691	\$1MM	20.466		8.331	4.608		4.545	3.638	5.641
692	\$1MM	21.067							
693	\$1MM	21.676							
695	\$1MM	3.095	2.774	2.265	1.813	2.385	1.674	1.440	1.602
701	\$200K	0.286	0.272	0.265	0.229	0.271	0.221	0.202	0.220
710	\$200K	0.121	0.115	0.100	0.108	0.112	0.112	0.105	0.105
711	\$200K	0.203	0.196	0.173	0.185	0.199	0.189	0.178	0.180
712	\$200K	0.352	0.352	0.295	0.310	0.336	0.307	0.281	0.290
713	\$200K	0.412	0.413	0.346	0.363	0.394	0.363	0.332	0.342
714	\$200K	0.509	0.497	0.404	0.442	0.483	0.440	0.419	0.414
800	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
900	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
901	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
902	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
903	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
904	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
905	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
906	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
919	\$0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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Amended effective: September 1, 2022

Accepted: _____

Order: _____

Commission Secretary: _____

Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule C: Vehicle Rate Class and Territory Factors Page 10
_____ Revision Effective: September 1, 2022

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY						
		R	S	V	W	X	Y	Z
672	\$1MM	2.101	1.929	1.900	2.485	2.653	2.636	5.052
680	\$1MM	0.885	0.778	0.792	1.003	1.041	1.067	1.830
681	\$1MM	1.589	1.515	1.466	1.851	1.875	2.010	3.336
682	\$1MM	1.966	1.899	1.709	2.235	2.348	2.534	4.167
690	\$1MM	7.092	5.785	6.268	10.314	8.993	8.530	
691	\$1MM	5.078	4.280	4.534	4.980	4.837	5.979	
692	\$1MM							
693	\$1MM							
695	\$1MM	1.398	1.313	1.369	1.919	1.737	1.775	3.199
701	\$200K	0.207	0.204	0.198	0.219	0.219	0.224	0.307
710	\$200K	0.100	0.097	0.093	0.106	0.104	0.104	0.127
711	\$200K	0.173	0.163	0.159	0.177	0.173	0.178	0.217
712	\$200K	0.266	0.251	0.250	0.288	0.282	0.280	0.377
713	\$200K	0.321	0.314	0.296	0.341	0.332	0.337	0.446
714	\$200K	0.376	0.373	0.344	0.454	0.400	0.405	0.562
800	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
900	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
901	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
902	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
903	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
904	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
905	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
906	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
919	\$0	0.000	0.000	0.000	0.000	0.000	0.000	0.000

C

Amended effective: September 1, 2022

Accepted: _____

Order: _____

Commission Secretary: _____

Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule C: Vehicle Rate Class and Territory Factors Page 5
_____ Revision Effective: September 1, 2023

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY							
		D	E	F	G	H	L	N	P
640	\$1MM	5.897	5.897	5.897	5.897	5.897	3.027	3.027	3.027
641	\$1MM	9.185	9.185	9.185	9.185	9.185	4.334	4.334	4.334
642	\$1MM	13.105	13.105	13.105	13.105	13.105	5.788	5.788	5.788
650	\$1MM								
651	\$1MM								
652	\$1MM								
660	\$1MM								
661	\$1MM								
662	\$1MM								
670	\$1MM	2.099	1.808	1.602	1.193	1.811	1.081	0.882	0.977
671	\$1MM	3.558	3.316	2.921	2.152	3.138	1.967	1.562	1.742
672	\$1MM	4.322	4.160	3.727	2.688	3.912	2.372	1.912	2.183
680	\$1MM	1.732	1.599	1.415	1.098	1.517	0.956	0.814	0.922
681	\$1MM	3.204	2.887	2.621	1.986	2.821	1.725	1.473	1.578
682	\$1MM	4.081	3.718	3.299	2.628	3.618	2.210	1.883	1.992
690	\$1MM	24.845	11.798			10.772	9.753	7.247	
691	\$1MM	21.265		7.649	4.785		4.687	3.606	5.266
692	\$1MM	21.784							
693	\$1MM	22.308							
695	\$1MM	3.021	2.758	2.193	1.769	2.401	1.622	1.351	1.500
701	\$200K	0.282	0.266	0.252	0.224	0.263	0.215	0.194	0.210
710	\$200K	0.136	0.129	0.108	0.119	0.124	0.122	0.114	0.114
711	\$200K	0.211	0.203	0.173	0.189	0.203	0.192	0.179	0.182
712	\$200K	0.366	0.359	0.290	0.313	0.341	0.308	0.278	0.288
713	\$200K	0.417	0.410	0.332	0.357	0.389	0.354	0.319	0.330
714	\$200K	0.529	0.509	0.398	0.446	0.490	0.440	0.409	0.410
800	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
900	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
901	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
902	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
903	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
904	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
905	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
906	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
919	\$0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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Amended effective: September 1, 2023

Accepted: _____

Order: _____

Commission Secretary: _____

Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule C: Vehicle Rate Class and Territory Factors Page 10
_____ Revision Effective: September 1, 2023

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY						
		R	S	V	W	X	Y	Z
672	\$1MM	2.021	1.850	1.782	2.526	2.637	2.600	4.956
680	\$1MM	0.844	0.747	0.742	1.009	1.031	1.043	1.799
681	\$1MM	1.518	1.435	1.364	1.871	1.870	1.965	3.313
682	\$1MM	1.912	1.825	1.632	2.313	2.382	2.516	4.221
690	\$1MM	7.035	5.578	6.035	10.559	9.118	8.518	
691	\$1MM	4.813	3.931	4.176	5.194	4.909	5.726	
692	\$1MM							
693	\$1MM							
695	\$1MM	1.329	1.239	1.252	1.869	1.700	1.717	3.106
701	\$200K	0.199	0.195	0.188	0.214	0.213	0.216	0.299
710	\$200K	0.108	0.104	0.099	0.116	0.113	0.113	0.141
711	\$200K	0.173	0.163	0.158	0.181	0.176	0.180	0.223
712	\$200K	0.264	0.247	0.242	0.291	0.284	0.280	0.388
713	\$200K	0.308	0.298	0.278	0.335	0.325	0.327	0.445
714	\$200K	0.370	0.360	0.329	0.451	0.401	0.403	0.575
800	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
900	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
901	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
902	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
903	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
904	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
905	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
906	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
919	\$0	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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Amended effective: September 1, 2023

Accepted: _____

Order: _____

Commission Secretary: _____

Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule C: Vehicle Rate Class and Territory Factors Page 5
_____ Revision Effective: September 1, 2024

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY							
		D	E	F	G	H	L	N	P
640	\$1MM	5.577	5.577	5.577	5.577	5.577	2.731	2.731	2.731
641	\$1MM	9.124	9.124	9.124	9.124	9.124	4.155	4.155	4.155
642	\$1MM	12.972	12.972	12.972	12.972	12.972	5.603	5.603	5.603
650	\$1MM								
651	\$1MM								
652	\$1MM								
660	\$1MM								
661	\$1MM								
662	\$1MM								
670	\$1MM	1.999	1.774	1.515	1.151	1.754	1.035	0.821	0.907
671	\$1MM	3.482	3.292	2.789	2.093	3.107	1.892	1.458	1.623
672	\$1MM	4.355	4.225	3.621	2.673	3.966	2.348	1.828	2.074
680	\$1MM	1.714	1.609	1.371	1.077	1.522	0.938	0.770	0.865
681	\$1MM	3.202	2.946	2.557	1.964	2.853	1.704	1.392	1.499
682	\$1MM	4.160	3.862	3.284	2.625	3.725	2.218	1.806	1.927
690	\$1MM	25.024	12.053			11.034	9.829	7.078	
691	\$1MM	22.095		7.023	4.970		4.833	3.574	4.916
692	\$1MM	22.526							
693	\$1MM	22.958							
695	\$1MM	2.948	2.742	2.123	1.727	2.416	1.570	1.267	1.404
701	\$200K	0.278	0.260	0.240	0.219	0.256	0.209	0.186	0.199
710	\$200K	0.152	0.144	0.117	0.131	0.137	0.133	0.123	0.125
711	\$200K	0.219	0.210	0.174	0.193	0.207	0.194	0.180	0.184
712	\$200K	0.380	0.367	0.286	0.315	0.346	0.309	0.275	0.286
713	\$200K	0.422	0.408	0.318	0.350	0.385	0.345	0.307	0.319
714	\$200K	0.550	0.522	0.393	0.449	0.497	0.441	0.398	0.406
800	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
900	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
901	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
902	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
903	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
904	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
905	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
906	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
919	\$0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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Amended effective: September 1, 2024

Accepted: _____

Order: _____

Commission Secretary: _____

Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule C: Vehicle Rate Class and Territory Factors Page 10
_____ Revision Effective: September 1, 2024

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY						
		R	S	V	W	X	Y	Z
672	\$1MM	1.944	1.773	1.671	2.567	2.621	2.564	4.860
680	\$1MM	0.804	0.717	0.695	1.015	1.020	1.019	1.768
681	\$1MM	1.450	1.358	1.269	1.889	1.864	1.919	3.290
682	\$1MM	1.860	1.754	1.558	2.392	2.416	2.498	4.275
690	\$1MM	6.978	5.379	5.811	10.809	9.245	8.506	
691	\$1MM	4.562	3.611	3.847	5.416	4.982	5.483	
692	\$1MM							
693	\$1MM							
695	\$1MM	1.263	1.168	1.145	1.819	1.663	1.660	3.015
701	\$200K	0.191	0.186	0.178	0.209	0.207	0.208	0.291
710	\$200K	0.117	0.111	0.105	0.127	0.124	0.123	0.157
711	\$200K	0.174	0.163	0.156	0.185	0.179	0.182	0.229
712	\$200K	0.261	0.242	0.234	0.295	0.285	0.281	0.398
713	\$200K	0.295	0.282	0.261	0.329	0.318	0.317	0.445
714	\$200K	0.364	0.348	0.315	0.448	0.402	0.400	0.588
800	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
900	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
901	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
902	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
903	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
904	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
905	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
906	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
919	\$0	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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Amended effective: September 1, 2024

Accepted: _____

Order: _____

Commission Secretary: _____

Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule C: Vehicle Rate Class and Territory Factors Page 5
_____ Revision Effective: September 1, 2025

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY							
		D	E	F	G	H	L	N	P
640	\$1MM	5.272	5.272	5.272	5.272	5.272	2.463	2.463	2.463
641	\$1MM	9.060	9.060	9.060	9.060	9.060	3.982	3.982	3.982
642	\$1MM	12.835	12.835	12.835	12.835	12.835	5.421	5.421	5.421
650	\$1MM								
651	\$1MM								
652	\$1MM								
660	\$1MM								
661	\$1MM								
662	\$1MM								
670	\$1MM	1.904	1.741	1.432	1.109	1.698	0.990	0.764	0.841
671	\$1MM	3.407	3.267	2.662	2.036	3.075	1.820	1.361	1.511
672	\$1MM	4.387	4.290	3.517	2.657	4.018	2.323	1.747	1.970
680	\$1MM	1.696	1.618	1.329	1.055	1.527	0.920	0.729	0.812
681	\$1MM	3.199	3.006	2.494	1.941	2.885	1.682	1.314	1.424
682	\$1MM	4.238	4.010	3.269	2.621	3.834	2.226	1.731	1.864
690	\$1MM	25.204	12.312			11.302	9.905	6.914	
691	\$1MM	22.957		6.448	5.161		4.984	3.542	4.589
692	\$1MM	23.292							
693	\$1MM	23.626							
695	\$1MM	2.875	2.724	2.054	1.684	2.430	1.520	1.187	1.314
701	\$200K	0.273	0.254	0.228	0.214	0.248	0.202	0.178	0.190
710	\$200K	0.170	0.161	0.126	0.145	0.152	0.145	0.133	0.136
711	\$200K	0.228	0.217	0.174	0.196	0.211	0.197	0.181	0.186
712	\$200K	0.394	0.374	0.281	0.317	0.351	0.309	0.271	0.284
713	\$200K	0.427	0.405	0.305	0.344	0.380	0.336	0.295	0.309
714	\$200K	0.572	0.534	0.386	0.452	0.504	0.440	0.388	0.402
800	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
900	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
901	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
902	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
903	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
904	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
905	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
906	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
919	\$0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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Amended effective: September 1, 2025

Accepted: _____

Order: _____

Commission Secretary: _____

Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule C: Vehicle Rate Class and Territory Factors Page 10
_____ Revision Effective: September 1, 2025

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY						
		R	S	V	W	X	Y	Z
672	\$1MM	1.869	1.699	1.567	2.608	2.604	2.528	4.765
680	\$1MM	0.767	0.688	0.651	1.021	1.008	0.996	1.736
681	\$1MM	1.385	1.285	1.179	1.908	1.857	1.874	3.266
682	\$1MM	1.808	1.686	1.486	2.473	2.450	2.479	4.327
690	\$1MM	6.921	5.187	5.595	11.066	9.373	8.493	
691	\$1MM	4.324	3.317	3.544	5.649	5.056	5.250	
692	\$1MM							
693	\$1MM							
695	\$1MM	1.200	1.101	1.047	1.770	1.626	1.605	2.925
701	\$200K	0.183	0.178	0.169	0.204	0.201	0.201	0.283
710	\$200K	0.126	0.119	0.111	0.140	0.135	0.134	0.174
711	\$200K	0.174	0.163	0.154	0.189	0.182	0.184	0.236
712	\$200K	0.258	0.238	0.226	0.298	0.286	0.281	0.408
713	\$200K	0.283	0.267	0.245	0.324	0.310	0.308	0.444
714	\$200K	0.358	0.336	0.301	0.444	0.403	0.398	0.601
800	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
900	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
901	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
902	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
903	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
904	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
905	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
906	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
919	\$0	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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Amended effective: September 1, 2025

Accepted: _____

Order: _____

Commission Secretary: _____

Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule C: Vehicle Rate Class and Territory Factors Page 5
_____ Revision Effective: September 1, 2026

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY							
		D	E	F	G	H	L	N	P
640	\$1MM	4.982	4.982	4.982	4.982	4.982	2.221	2.221	2.221
641	\$1MM	8.994	8.994	8.994	8.994	8.994	3.816	3.816	3.816
642	\$1MM	12.695	12.695	12.695	12.695	12.695	5.244	5.244	5.244
650	\$1MM								
651	\$1MM								
652	\$1MM								
660	\$1MM								
661	\$1MM								
662	\$1MM								
670	\$1MM	1.812	1.708	1.352	1.069	1.643	0.947	0.711	0.780
671	\$1MM	3.332	3.241	2.540	1.980	3.042	1.749	1.269	1.406
672	\$1MM	4.418	4.354	3.415	2.640	4.070	2.298	1.670	1.870
680	\$1MM	1.678	1.626	1.287	1.034	1.530	0.902	0.689	0.762
681	\$1MM	3.195	3.066	2.432	1.917	2.915	1.660	1.240	1.352
682	\$1MM	4.317	4.163	3.252	2.616	3.945	2.234	1.659	1.803
690	\$1MM	25.385	12.577			11.577	9.982	6.753	
691	\$1MM	23.853		5.920	5.360		5.140	3.511	4.284
692	\$1MM	24.085							
693	\$1MM	24.315							
695	\$1MM	2.804	2.706	1.986	1.642	2.444	1.471	1.113	1.229
701	\$200K	0.269	0.248	0.217	0.209	0.241	0.196	0.171	0.180
710	\$200K	0.191	0.179	0.136	0.159	0.169	0.159	0.144	0.148
711	\$200K	0.236	0.225	0.174	0.200	0.215	0.199	0.182	0.189
712	\$200K	0.409	0.381	0.277	0.320	0.356	0.309	0.268	0.282
713	\$200K	0.431	0.402	0.292	0.337	0.375	0.327	0.283	0.298
714	\$200K	0.594	0.547	0.380	0.455	0.510	0.440	0.379	0.398
800	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
900	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
901	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
902	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
903	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
904	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
905	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
906	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
919	\$0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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Amended effective: September 1, 2026

Accepted: _____

Order: _____

Commission Secretary: _____

Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule C: Vehicle Rate Class and Territory Factors Page 10
_____ Revision Effective: September 1, 2026

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY						
		R	S	V	W	X	Y	Z
672	\$1MM	1.797	1.627	1.468	2.648	2.585	2.492	4.670
680	\$1MM	0.730	0.659	0.610	1.026	0.997	0.973	1.705
681	\$1MM	1.322	1.216	1.096	1.925	1.849	1.829	3.240
682	\$1MM	1.757	1.619	1.417	2.556	2.482	2.459	4.379
690	\$1MM	6.866	5.002	5.388	11.328	9.503	8.481	
691	\$1MM	4.098	3.046	3.264	5.891	5.132	5.027	
692	\$1MM							
693	\$1MM							
695	\$1MM	1.140	1.038	0.956	1.722	1.590	1.551	2.837
701	\$200K	0.176	0.170	0.161	0.200	0.195	0.193	0.275
710	\$200K	0.136	0.128	0.118	0.153	0.147	0.146	0.193
711	\$200K	0.174	0.163	0.153	0.193	0.185	0.185	0.242
712	\$200K	0.255	0.234	0.218	0.301	0.287	0.281	0.419
713	\$200K	0.271	0.252	0.230	0.318	0.303	0.299	0.443
714	\$200K	0.352	0.324	0.288	0.441	0.403	0.395	0.614
800	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
900	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
901	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
902	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
903	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
904	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
905	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
906	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
919	\$0	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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Amended effective: September 1, 2026

Accepted: _____

Order: _____

Commission Secretary: _____

Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule C: Vehicle Rate Class and Territory Factors Page 5
_____ Revision Effective: September 1, 2027

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY							
		D	E	F	G	H	L	N	P
640	\$1MM	4.707	4.707	4.707	4.707	4.707	2.002	2.002	2.002
641	\$1MM	8.924	8.924	8.924	8.924	8.924	3.654	3.654	3.654
642	\$1MM	12.553	12.553	12.553	12.553	12.553	5.071	5.071	5.071
650	\$1MM								
651	\$1MM								
652	\$1MM								
660	\$1MM								
661	\$1MM								
662	\$1MM								
670	\$1MM	1.724	1.675	1.277	1.030	1.589	0.906	0.661	0.723
671	\$1MM	3.257	3.215	2.423	1.924	3.008	1.681	1.184	1.308
672	\$1MM	4.447	4.417	3.314	2.623	4.122	2.272	1.595	1.775
680	\$1MM	1.659	1.635	1.246	1.013	1.534	0.884	0.651	0.715
681	\$1MM	3.189	3.127	2.371	1.894	2.945	1.638	1.170	1.283
682	\$1MM	4.396	4.319	3.234	2.611	4.058	2.240	1.590	1.743
690	\$1MM	25.568	12.848			11.859	10.060	6.596	
691	\$1MM	24.784		5.436	5.566		5.300	3.480	3.999
692	\$1MM	24.904							
693	\$1MM	25.023							
695	\$1MM	2.733	2.686	1.920	1.601	2.457	1.422	1.042	1.149
701	\$200K	0.264	0.242	0.206	0.204	0.234	0.190	0.163	0.171
710	\$200K	0.213	0.200	0.147	0.175	0.187	0.173	0.155	0.162
711	\$200K	0.245	0.232	0.174	0.204	0.220	0.202	0.183	0.191
712	\$200K	0.425	0.389	0.272	0.322	0.360	0.310	0.264	0.280
713	\$200K	0.436	0.399	0.280	0.331	0.370	0.319	0.272	0.288
714	\$200K	0.617	0.560	0.374	0.458	0.517	0.440	0.369	0.394
800	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
900	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
901	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
902	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
903	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
904	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
905	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
906	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
919	\$0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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Amended effective: September 1, 2027

Accepted: _____

Order: _____

Commission Secretary: _____

Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule C: Vehicle Rate Class and Territory Factors Page 10
_____ Revision Effective: September 1, 2027

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY						
		R	S	V	W	X	Y	Z
672	\$1MM	1.726	1.558	1.375	2.688	2.567	2.455	4.575
680	\$1MM	0.695	0.632	0.570	1.032	0.985	0.950	1.674
681	\$1MM	1.262	1.150	1.018	1.942	1.841	1.785	3.214
682	\$1MM	1.707	1.554	1.351	2.641	2.515	2.439	4.430
690	\$1MM	6.810	4.824	5.188	11.597	9.635	8.469	
691	\$1MM	3.885	2.798	3.007	6.144	5.208	4.814	
692	\$1MM							
693	\$1MM							
695	\$1MM	1.082	0.978	0.873	1.674	1.554	1.498	2.751
701	\$200K	0.168	0.162	0.152	0.195	0.189	0.186	0.267
710	\$200K	0.147	0.137	0.126	0.168	0.161	0.159	0.215
711	\$200K	0.174	0.163	0.151	0.197	0.189	0.187	0.248
712	\$200K	0.252	0.230	0.210	0.304	0.288	0.281	0.430
713	\$200K	0.260	0.239	0.216	0.313	0.296	0.290	0.442
714	\$200K	0.346	0.312	0.275	0.437	0.404	0.392	0.627
800	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
900	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
901	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
902	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
903	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
904	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
905	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
906	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
919	\$0	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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Amended effective: September 1, 2027

Accepted: _____

Order: _____

Commission Secretary: _____

Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule C: Vehicle Rate Class and Territory Factors Page 5
_____ Revision Effective: September 1, 2028

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY							
		D	E	F	G	H	L	N	P
640	\$1MM	4.445	4.445	4.445	4.445	4.445	1.804	1.804	1.804
641	\$1MM	8.853	8.853	8.853	8.853	8.853	3.499	3.499	3.499
642	\$1MM	12.408	12.408	12.408	12.408	12.408	4.901	4.901	4.901
650	\$1MM								
651	\$1MM								
652	\$1MM								
660	\$1MM								
661	\$1MM								
662	\$1MM								
670	\$1MM	1.640	1.642	1.206	0.992	1.537	0.866	0.615	0.670
671	\$1MM	3.183	3.187	2.310	1.870	2.974	1.615	1.103	1.217
672	\$1MM	4.475	4.480	3.215	2.604	4.172	2.246	1.523	1.684
680	\$1MM	1.640	1.642	1.206	0.992	1.537	0.866	0.615	0.670
681	\$1MM	3.183	3.187	2.310	1.870	2.974	1.615	1.103	1.217
682	\$1MM	4.475	4.480	3.215	2.604	4.172	2.246	1.523	1.684
690	\$1MM	25.752	13.125			12.147	10.138	6.443	
691	\$1MM	25.752		4.991	5.780		5.466	3.449	3.733
692	\$1MM	25.752							
693	\$1MM	25.752							
695	\$1MM	2.663	2.666	1.856	1.560	2.469	1.375	0.976	1.074
701	\$200K	0.260	0.236	0.196	0.199	0.227	0.185	0.156	0.163
710	\$200K	0.239	0.224	0.158	0.193	0.208	0.189	0.168	0.177
711	\$200K	0.255	0.240	0.175	0.208	0.224	0.205	0.184	0.193
712	\$200K	0.440	0.396	0.268	0.324	0.365	0.310	0.261	0.278
713	\$200K	0.440	0.396	0.268	0.324	0.365	0.310	0.261	0.278
714	\$200K	0.640	0.573	0.368	0.460	0.524	0.439	0.359	0.389
800	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
900	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
901	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
902	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
903	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
904	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
905	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
906	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
919	\$0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

C
A

Amended effective: September 1, 2028

Accepted: _____

Order: _____

Commission Secretary: _____

Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule C: Vehicle Rate Class and Territory Factors Page 10
_____ Revision Effective: September 1, 2028

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY						
		R	S	V	W	X	Y	Z
672	\$1MM	1.658	1.492	1.288	2.728	2.547	2.418	4.480
680	\$1MM	0.662	0.606	0.534	1.036	0.973	0.927	1.642
681	\$1MM	1.204	1.087	0.946	1.959	1.833	1.741	3.187
682	\$1MM	1.658	1.492	1.288	2.728	2.547	2.418	4.480
690	\$1MM	6.755	4.652	4.995	11.872	9.769	8.457	
691	\$1MM	3.682	2.570	2.770	6.407	5.286	4.610	
692	\$1MM							
693	\$1MM							
695	\$1MM	1.027	0.921	0.798	1.627	1.518	1.447	2.666
701	\$200K	0.162	0.154	0.144	0.191	0.184	0.180	0.260
710	\$200K	0.158	0.146	0.133	0.185	0.176	0.173	0.239
711	\$200K	0.175	0.163	0.149	0.201	0.192	0.189	0.255
712	\$200K	0.249	0.226	0.203	0.307	0.289	0.281	0.440
713	\$200K	0.249	0.226	0.203	0.307	0.289	0.281	0.440
714	\$200K	0.340	0.301	0.263	0.433	0.404	0.389	0.640
800	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
900	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
901	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
902	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
903	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
904	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
905	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
906	\$200K	0.017	0.017	0.017	0.017	0.017	0.017	0.017
919	\$0	0.000	0.000	0.000	0.000	0.000	0.000	0.000

C

Amended effective: September 1, 2028

Accepted: _____

Order: _____

Commission Secretary: _____



Appendix B – Amendments to *Special Direction IC2* Approved by Order in Council 412/19, July 8, 2019

PROVINCE OF BRITISH COLUMBIA
ORDER OF THE LIEUTENANT GOVERNOR IN COUNCIL

Order in Council No. 412

, Approved and Ordered July 8, 2019



Lieutenant Governor

Executive Council Chambers, Victoria

On the recommendation of the undersigned, the Lieutenant Governor, by and with the advice and consent of the Executive Council, orders that section 3 (1) of Special Direction IC2 to the British Columbia Utilities Commission, B.C. Reg. 307/2004 is amended


(a) in paragraph (c) by striking out “(o) and (p),” and substituting “(o), (p) and (q),” and

(b) by adding the following paragraph:

- (q) despite paragraph (j), within 20 days of the corporation applying in accordance with the government directive dated June 26, 2019 for approval of changes to rates in connection with the modernization of passenger transportation services, approve and set the changes to rates.



Attorney General



Presiding Member of the Executive Council

(This part is for administrative purposes only and is not part of the Order.)

Authority under which Order is made:

Act and section: *Utilities Commission Act*, R.S.B.C. 1996, c. 473, s. 3

Other: *OIC 647/2004*

R20325627



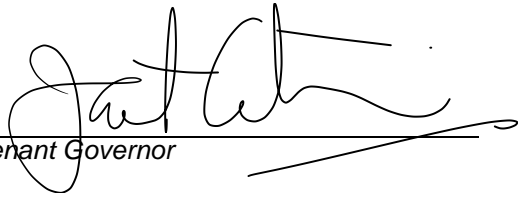
Appendix C – Amendments to the *Insurance (Vehicle) Regulation* Approved by Order in Council 414/19, July 8, 2019

PROVINCE OF BRITISH COLUMBIA
ORDER OF THE LIEUTENANT GOVERNOR IN COUNCIL

Order in Council No. 414

, Approved and Ordered

July 8, 2019



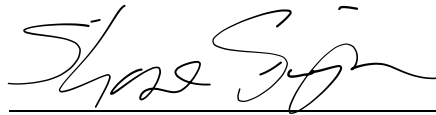
Lieutenant Governor

Executive Council Chambers, Victoria

On the recommendation of the undersigned, the Lieutenant Governor, by and with the advice and consent of the Executive Council, orders that, effective September 16, 2019, the Insurance (Vehicle) Regulation, B.C. Reg. 447/83, is amended as set out in the attached Schedule.



Attorney General



Presiding Member of the Executive Council

(This part is for administrative purposes only and is not part of the Order.)

Authority under which Order is made:

Act and section: Insurance (Vehicle) Act, R.S.B.C. 1996, c. 231, s. 45

Other: OIC 1897/83

R20336410

SCHEDULE

1 Section 1 (1) of the Insurance (Vehicle) Regulation, B.C. Reg. 447/83, is amended

(a) in the definition of “additional product certificate” by striking out “section 149” and substituting “section 149, 154.2 or 154.9”,

(b) by adding the following definitions:

“passenger directed vehicle” has the same meaning as in section 1 of the *Passenger Transportation Act*;

“passenger directed vehicle authorization” has the same meaning as in section 1 of the *Passenger Transportation Act*; ,

(c) in the definition of “taxi” by striking out “other than a bus,” and substituting “other than a bus or a TNS-only vehicle,” , and

(d) by adding the following definitions:

“TNS vehicle” means either of the following:

(a) a TNS-only vehicle;

(b) a motor vehicle, other than a taxi, operated as a passenger directed vehicle under a passenger directed vehicle authorization and a transportation network services authorization;

“TNS-only vehicle” means a motor vehicle operated as a passenger directed vehicle under a transportation network services authorization only;

“transportation network services authorization” has the same meaning as in section 1 of the *Passenger Transportation Act*; .

2 Section 49 is amended

(a) in subsection (1) by repealing paragraph (f) and substituting the following:

(f) the vehicle is used for commercial use,

(f.1) subject to subsection (1.1), the vehicle is used for carrying passengers for compensation or hire, , **and**

(b) by adding the following subsection:

(1.1) In respect of a TNS-only vehicle operated under a transportation network services authorization, the corporation’s exemption under subsection (1) (f.1) applies only if injury or death of another or loss or damage to property of another arises out of the operation of the vehicle when

(a) the insured is, for the purposes of the vehicle being hailed by passengers, signed into the online platform to which the transportation network services authorization relates, or

(b) the insured is operating the vehicle for the purposes of picking up, transporting or dropping off passengers by or for whom the vehicle has been hailed through the use of the online platform to which the transportation network services authorization relates.

3 *Section 55 is amended*

- (a) *in subsections (3) and (4) by striking out “shall” and substituting “must”,***
- (b) *in subsection (3.1) by striking out “B.C. Reg. 26/58” and substituting “the Motor Vehicle Act Regulations”,***
- (c) *by adding the following subsections:***
 - (5.1) An insured must not operate a vehicle, in circumstances in which coverage under Part 6 is provided by a blanket certificate, if the insured does, omits to do, participates in, assents to or acquiesces in anything that results in
 - (a) a breach of a condition of the blanket certificate,
 - (b) the invalidity of a claim under the blanket certificate, or
 - (c) the forfeiture of a right under the blanket certificate.
 - (5.2) An insured named in an owner’s certificate issued in respect of a vehicle must not permit the vehicle to be operated, in circumstances in which coverage under Part 6 is provided by a blanket certificate, if the insured does, omits to do, participates in, assents to or acquiesces in anything that results in a breach, the invalidity of a claim or the forfeiture of a right referred to subsection (5.1)., ***and***
- (d) *in subsections (7.1) and (8) by striking out “shall be” and substituting “is”.***

4 *Section 65 is amended*

- (a) *in subsection (2) by repealing paragraph (c) and substituting the following:***
 - (c) the motor vehicle is used for commercial use,
 - (c.1) subject to subsection (2.1), the motor vehicle is used for carrying passengers for compensation or hire,,
- (b) *in subsection (2) (f) by striking out “the vehicle” and substituting “the motor vehicle”, and***
- (c) *by adding the following subsection:***
 - (2.1) In respect of a TNS-only vehicle operated under a transportation network services authorization, the corporation’s exemption under subsection (2) (c.1) applies only if injury or death of another or loss or damage to property of another arises out of the operation of the vehicle when
 - (a) the insured is, for the purposes of the motor vehicle being hailed by passengers, signed into the online platform to which the transportation network services authorization relates, or
 - (b) the insured is operating the motor vehicle for the purposes of picking up, transporting or dropping off passengers by or for whom the motor vehicle has been hailed through the use of the online platform to which the transportation network services authorization relates.

5 *Section 72.1 is amended*

- (a) *by repealing subsection (1) and substituting the following:***

- (1) The corporation must not indemnify an insured under this Part in respect of a general or special assessment, penalty or premium payable under the *Workers Compensation Act* or a similar law of another jurisdiction.
- (1.1) Except to the extent provided under section 1 (5) (a) or (b) of Schedule 3, the corporation must not indemnify an insured under this Part in respect of loss or damage to any of the following:
 - (a) property carried in or on a vehicle described in an owner's certificate;
 - (b) property owned or rented by an insured;
 - (c) property in the care, custody or control of an insured. , **and**
- (b) in subsection (2) by striking out “the corporation shall” and substituting “the corporation must”.**

6 *Section 148.4 is repealed and the following substituted:*

Excluded coverage

- 148.4** (1) Coverage under this Division is not provided by an owner's certificate issued in respect of any of the following:
- (a) a bus;
 - (b) a taxi;
 - (c) a limousine use vehicle.
- (2) An owner's certificate issued in respect of a vehicle operated as a TNS-only vehicle under a transportation network services authorization does not provide coverage under this Division to an insured who is an occupant of the vehicle if death or injury is caused by an accident that occurs when
- (a) a person is, for the purposes of the vehicle being hailed by passengers, signed into the online platform to which the transportation network services authorization relates, or
 - (b) a person is operating the vehicle for the purposes of picking up, transporting or dropping off passengers by or for whom the vehicle has been hailed through the use of the online platform to which the transportation network services authorization relates.

7 *The following heading is added to Part 11 before section 149:*

**Division 1 – Additional Product Certificates
Other than Blanket Certificates .**

8 *Section 149 is amended*

- (a) in subsection (1) by striking out “the corporation shall, on application and payment of the applicable premium, provide” and substituting “the corporation must, on application and payment of the applicable premium, issue”, and**
- (b) in subsection (3) by striking out “shall be” and substituting “must be”.**

9 *The following Divisions are added to Part 11:*

Division 2 – TNS Blanket Certificates

Definitions for Divisions 2 and 3

154.1 In this Division and Division 3:

“another certificate” or “other certificate” means any certificate other than a blanket certificate;

“P2P blanket certificate” means a blanket certificate issued under section 154.9;

“TNS blanket certificate” means a blanket certificate issued under section 154.2;

“TNS licensee” means a person referred to in section 35.1 (2) (a) of the Act.

Issuance of TNS blanket certificate

154.2 On application and payment of the applicable premium, the corporation must issue a blanket certificate (APV-383), in the form established by the corporation, to a TNS licensee.

Coverage provided by TNS blanket certificate

154.3 (1) Subject to subsection (2), a TNS blanket certificate evidences coverage under Parts 6 and 7 when a vehicle covered by the TNS blanket certificate is being operated in accordance with the terms set out in that TNS blanket certificate.

(2) A TNS blanket certificate provides coverage only in respect of TNS vehicles.

**When coverage provided by
TNS blanket certificate applies**

154.4 Coverage provided by a TNS blanket certificate applies in respect of a TNS vehicle, instead of the coverage provided by another certificate, when a person is operating the vehicle under a transportation network services authorization for the purposes of picking up, transporting or dropping off passengers by or for whom the vehicle has been hailed through the use of the online platform to which the transportation network services authorization relates.

**Rules if 2 or more TNS blanket certificates
would provide coverage**

154.5 (1) If a TNS vehicle is being operated for the purposes of

(a) transporting or dropping off one or more passengers

(i) who are occupants of the vehicle, and

(ii) who hailed the vehicle through the use of online platforms provided by one or more TNS licensees, and

(b) picking up one or more other passengers

(i) who are not occupants of the vehicle, and

(ii) who hailed the vehicle through the use of online platforms provided by one or more other TNS licensees,

coverage is provided only by the TNS blanket certificates held by the TNS licensees referred to in paragraph (a) (ii).

- (2) If a TNS vehicle is being operated for the purposes of picking up 2 or more passengers who hailed the vehicle through the use of online platforms provided by 2 or more TNS licensees and there are no passengers who are occupants of the vehicle, coverage is provided by the TNS blanket certificates held by those TNS licensees.
- (3) If 2 or more TNS blanket certificates provide coverage under subsection (1) or (2), the amount of coverage provided by each TNS blanket certificate is the amount obtained by dividing the coverage that would be provided if coverage were provided under only one TNS blanket certificate by the number of TNS blanket certificates providing coverage.
- (4) If coverage in respect of a vehicle would be provided by a TNS blanket certificate and a P2P blanket certificate, coverage is provided only by the TNS blanket certificate.

TNS blanket certificate premium adjustment

- 154.6** At the beginning of a term of a TNS blanket certificate, the corporation may agree with the holder of the certificate to adjust, at the end of the term, the amount of premium payable for that term based on the total amount paid or payable by the corporation as a result of accidents that occurred during the term in respect of all vehicles insured under that certificate.

Division 3 – P2P Blanket Certificates

Definitions for Division 3

- 154.7** In this Division:

“**owner**”, in relation to a vehicle rented through the use of an online platform provided by the holder of a P2P blanket certificate, means

- (a) the person from whom the vehicle is rented through the use of the online platform, or
- (b) a person acting on behalf or under the direction of the person referred to in paragraph (a);

“**peer-to-peer service provider**” means a person in the class of persons prescribed by section 154.8;

“**renter**”, in relation to a vehicle rented through the use of an online platform provided by the holder of a P2P blanket certificate, means a person to whom the vehicle is rented through the use of the online platform;

“**vehicle rental period**”, in relation to a vehicle rented through the use of an online platform provided by the holder of a P2P blanket certificate, and subject to section 154.92 (4) to (7), means the period agreed to by the owner and the renter during which the renter is to have possession of the vehicle.

Peer-to-peer service providers prescribed

- 154.8** For the purposes of section 35.1 (2) (b) of the Act, the prescribed class of persons is persons who provide services, through the use of an online platform, respecting the

connection of owners of vehicles with persons who rent the vehicles, without a driver, for a period of less than one month.

Issuance of P2P blanket certificate

154.9 On application and payment of the applicable premium, the corporation must issue a blanket certificate (APV-383), in the form established by the corporation, to a peer-to-peer service provider.

Coverage provided by P2P blanket certificate

- 154.91** (1) Subject to subsection (2), a P2P blanket certificate evidences coverage under Parts 6, 7 and 10 when a vehicle covered by the P2P blanket certificate is being operated in accordance with the terms set out in that P2P blanket certificate.
- (2) A P2P blanket certificate does not provide coverage in respect of any of the following:
- (a) a vehicle owned by or leased to the person who holds the P2P blanket certificate;
 - (b) a bus, taxi or limousine use vehicle;
 - (c) a commercial motor vehicle that has a gross vehicle weight of more than 5 000 kg;
 - (d) a trailer used for commercial purposes that is required to be registered and licensed under the *Commercial Transport Act*;
 - (e) an all terrain vehicle, golf cart, snowmobile, utility vehicle or any other vehicle to which Division 24 of the Motor Vehicle Act Regulations applies.

When coverage provided by P2P blanket certificate applies

- 154.92** (1) Subject to section 154.5 (4) and subsections (2) and (3) of this section, coverage provided by a P2P blanket certificate applies in respect of a vehicle, instead of the coverage provided by another certificate, during the vehicle rental period.
- (2) If the owner of a vehicle has possession of the vehicle at any time during the vehicle rental period, coverage provided by a P2P blanket certificate does not apply during those times.
- (3) Unless subsection (6) applies, if the renter of a vehicle cancels the vehicle rental or otherwise fails to take possession of the vehicle, coverage provided by a P2P blanket certificate does not apply.
- (4) If the owner of a vehicle leaves the vehicle at a location where the renter has agreed to pick up the vehicle, the vehicle rental period is deemed to start at the later of
- (a) 2 hours before the start of the vehicle rental period, and
 - (b) the time at which the owner leaves the vehicle at the location.
- (5) If the renter of a vehicle leaves the vehicle at a location where the owner has agreed to pick up the vehicle, the vehicle rental period is deemed to end,
- (a) in the case of a vehicle left at the location before or at the end of the vehicle rental period, at the earlier of

- (i) 2 hours after the end of the vehicle rental period, and
 - (ii) the time at which the owner picks up the vehicle at the location, or
- (b) in the case of a vehicle left at the location after the end of the vehicle rental period, at the earlier of
 - (i) 2 hours after the time at which the renter leaves the vehicle at the location, and
 - (ii) the time at which the owner picks up the vehicle at the location.
- (6) If, after the owner of a vehicle leaves the vehicle at a location where the renter agreed to pick up the vehicle, the vehicle rental is cancelled or the renter otherwise fails to take possession of the vehicle, the vehicle rental period
 - (a) is deemed to start at the later of
 - (i) 2 hours before the start of the vehicle rental period, and
 - (ii) the time at which the owner leaves the vehicle at the location, and
 - (b) is deemed to end,
 - (i) in the case of a cancellation, at the earlier of
 - (A) 2 hours after the time at which the cancellation was made, and
 - (B) the time at which the owner picks up the vehicle at the location, or
 - (ii) in the case of a renter who otherwise fails to take possession of the vehicle, at the earlier of
 - (A) 2 hours after the end of the vehicle rental period, and
 - (B) the time at which the owner picks up the vehicle at the location.
- (7) If a vehicle is stolen or left at a location that is not the location where the owner has agreed to pick up the vehicle, the vehicle rental period is deemed to end at the earlier of
 - (a) 24 hours after the time at which the owner becomes aware or reasonably ought to have become aware of the location where the vehicle has been left or recovered, and
 - (b) the time at which the owner picks up the vehicle.

Rules if 2 or more P2P blanket certificates would provide coverage

154.93 If 2 or more P2P blanket certificates would provide coverage in respect of a vehicle, coverage is provided only by the P2P blanket certificate that provides coverage at the earliest time for which coverage is provided by any of those P2P blanket certificates.

P2P blanket certificate premium adjustment

154.94 At the beginning of a term of a P2P blanket certificate, the corporation may agree with the holder of the certificate to adjust, at the end of the term, the amount of premium payable for that term based on the total amount paid or payable by the corporation as a result of accidents that occurred during the term in respect of all vehicles insured under that certificate.

10 Section 155 is amended

(a) in subsection (1) in the definition of “fleet” by repealing paragraph (a) (iii) and substituting the following:

- (iii) subject to subsection (2), more than one person, if the persons jointly operate a taxi business and the vehicles operated as taxis are controlled from one dispatching unit, and , ***and***

(b) by adding the following subsection:

- (2) A fleet that includes vehicles referred to in paragraph (a) (iii) of the definition of “fleet” in subsection (1) includes any vehicles not operated as taxis that are
 - (a) registered in the name of the person designated under section 157 (a), or
 - (b) rented as leased vehicles, by a person whose business is the renting of vehicles as leased vehicles, to the person designated under section 157 (a).

11 Section 181 is repealed and the following substituted:

**Lessors of taxis, buses and limousine use vehicles
to whom liability limit in section 82.1 of Act does not apply**

181 The liability limit in section 82.1 (1) of the Act does not apply to any of the following:

- (a) a taxi, bus or limousine use vehicle that has a seating capacity of 8 or more persons, including the driver;
- (b) a lessor of a taxi, bus or limousine use vehicle if the lessor leases the taxi, bus or limousine use vehicle to a person who is not at arms-length from that lessor;
- (c) a TNS-only vehicle operated under a transportation network services authorization if
 - (i) the vehicle has a seating capacity of 8 or more persons, including the driver, and
 - (ii) the loss or damage arises when
 - (A) a person is, for the purposes of the vehicle being hailed by passengers, signed into the online platform to which the transportation network services authorization relates, or
 - (B) a person is operating the vehicle for the purposes of picking up, transporting or dropping off passengers by or for whom the vehicle has been hailed through the use of the online platform to which the transportation network services authorization relates;
- (d) a lessor of a vehicle operated as a TNS-only vehicle under a transportation network services authorization if
 - (i) the lessor leases the TNS-only vehicle to a person who is not at arms-length from that lessor, and
 - (ii) the loss or damage arises in the circumstances referred to in paragraph (c) (ii).

12 Section 1 of Schedule 3 is amended

(a) in subsections (2) (a) and (b), (4) (a) and (b) and (5) (c) and (d) by striking out “where the claims are made” and substituting “in the case of claims made”,

(b) in subsection (5) by striking out “on or after January 1, 1995, is,” and substituting “on or after January 1, 1995 is” and by repealing paragraphs (a) and (b) and substituting the following:

(a) \$1 million, in the case of claims made in respect of

(i) a taxi, or

(ii) a bus or limousine use vehicle;

(b) \$1 million, in the case of claims made in respect of an accident that occurs when a TNS-only vehicle is being operated under a transportation network services authorization for the purposes of picking up, transporting or dropping off passengers by or for whom the vehicle has been hailed through the use of the online platform to which the transportation network services authorization relates, , **and**

(c) by adding the following subsections:

(5.1) Claims referred to in subsection (5) (a) include claims made in respect of the personal baggage of passengers but do not include claims made in respect of any other freight.

(5.2) Claims referred to in subsection (5) (b), if those claims relate to an accident that occurs when there are passengers in the vehicle, include claims made in respect of the personal baggage of the passengers but do not include claims made in respect of any other freight.

13 Section 3 of Schedule 10 is amended by adding the following subsections:

(7.1) An insured must not operate a vehicle, in circumstances in which third party liability insurance coverage provided by a blanket certificate is extended under this contract, if the insured does, omits to do, participates in, assents to or acquiesces in anything that results in

(a) a breach of the extended coverage provided under this contract,

(b) the invalidity of a claim under the extended coverage provided under this contract, or

(c) the forfeiture of a right under the extended coverage provided under this contract.

(7.2) An insured named in an owner’s certificate issued in respect of a vehicle must not permit the vehicle to be operated, in circumstances in which third party liability insurance coverage provided by a blanket certificate is extended under this contract, if the insured does, omits to do, participates in, assents to or acquiesces in anything that results in a breach, the invalidity of a claim or the forfeiture of a right referred to in subsection (7.1).



Appendix D – Draft Order



ORDER NUMBER

G-xx-xx

IN THE MATTER OF

the *Utilities Commission Act*, RSBC 1996, Chapter 473

and

the *Insurance Corporation Act*, RSBC 1996, Chapter 228, as amended

Insurance Corporation of British Columbia

Application for Approval of Tariff Amendments to Modernize Passenger Transportation Services for Universal
Compulsory Vehicle Insurance

BEFORE:

Commissioner
Commissioner
Commissioner

on July 30, 2019

ORDER

WHEREAS:

- A. On July 8, 2019, the Lieutenant Governor in Council approved Order in Council (OIC) No. 411 (411/19) approving the Government Directive of June 26, 2019 with respect to Modernizing Passenger Transportation Services Tariff Amendments, which directs the Insurance Corporation of British Columbia (ICBC) to apply to the British Columbia Utilities Commission (BCUC) by July 19, 2019 for approval of the Basic Insurance Tariff (Tariff) amendments as set out in that Government Directive;
- B. On July 8, 2019, the Lieutenant Governor in Council approved OIC No. 412 (OIC 412/19) approving amendments to *Special Direction IC2 to the British Columbia Utilities Commission, BC Regulation 307/2004*, which directed the BCUC to regulate and fix the rates for universal compulsory automobile insurance (Basic insurance), within 20 days of the ICBC's application for Tariff amendments pertaining to Modernizing Passenger Transportation Services in accordance with the aforementioned Government Directive;
- C. On July 10, 2019, ICBC filed the Modernizing Passenger Transportation Services Tariff Amendments Application (Application) with the BCUC, pursuant to OIC 411/19;
- D. In the Application, ICBC sought approval of Tariff amendments in accordance with OIC 411/19:
 - i. Amendments to Schedule C: Vehicle Rate Class and Territory Factors effective September 1, 2019, with an effective date of September 1, 2019 and on September 1 in each successive year up to and including 2028; and
 - ii. All other amendments attached in OIC 411/19, with an effective date of September 16, 2019.

E. The BCUC has reviewed and considered the Application in accordance with OICs 411/19 and 412/19.

NOW THEREFORE the BCUC orders as follows:

1. Schedule C: Vehicle Rate Class and Territory Factors Tariff pages are approved effective September 1, 2019 and for each subsequent year up until and including 2028 on September 1.
2. All other Tariff pages attached in OIC 411/19 with respect to TNS and P2P are approved effective September 16, 2019.

DATED at the City of Vancouver, in the Province of British Columbia, this 30 day of July 2019.

BY ORDER

(X. X. last name)
Commissioner

Attachments