



March 23, 2021

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

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

**Re: Clarification of Learner Premium in ICBC's Basic Insurance Tariff Amendment  
Application in Support of Enhanced Care**

Dear Mr. Wruck:

On December 15, 2020, ICBC filed its Basic Insurance Tariff (Tariff) Amendment Application in Support of Enhanced Care (Application). The BCUC approved this Application on January 14, 2021, by Order G-13-21 and subsequently endorsed the Tariff pages included in the Application. These Tariff pages formed part of the Government Directive of November 30, 2020 with respect to the Tariff Amendment Application in Support of Enhanced Care and Enhanced Care Rebate approved by Order in Council 631, December 14, 2020 (the 2020 Government Directive regarding the Tariff Amendment Application in Support of Enhanced Care).

The Government Directive provides:

It should be recognized that unforeseen circumstances can arise that may necessitate changes to the Tariff language to ensure the original intent is achieved. In the event that ICBC identifies, after approval of the attached amended Tariff pages, that further changes are necessary to achieve the original intent, then ICBC should bring those changes forward to the BCUC for approval.

The Government Directive also indicates the following on the Enhanced Care Rebate:

The Enhanced Care Rebate will be the prorated difference in premium between the premium paid for the certificate and the premium that would have been payable, had the applied for rate change and the attached amended Tariff pages been in effect, for that portion of the policy that remains in effect on or after May 1, 2021.

ICBC wishes to propose Tariff amendments to Schedule T, (pages 2, 2A, 2B, 2C, 3, 3A, 3B, 3C, 3D, 3E, and 3F); Schedules AB (page 3) and AH (pages 3 and 4) to provide clarity that these schedules are applicable to Learner Premiums (Tariff Section 2.O).

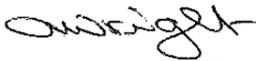
The amendments proposed to Schedule T bring certainty that Learner Premiums are part of ECC Rebates and part of future change and cancellation transactions on or after May 1, 2021. This is consistent with the Government Directive since the Learner Premiums form part of the

premium paid for an insurance certificate. Accordingly, the proposed amendments are necessary to achieve the original intent of OIC 631/20.

Similar to the amendments proposed in Schedule T, Schedules AB (page 3) and AH (pages 3 and 4) should also be amended in sections 2.2 (d)(i)(B), 2.2 (d)(ii)(B), and 2.2 (d)(iii)(B) to include the applicable premium set out in Section 2.0 [Learner Premium] so that it is clear that it is used in determining the Unlisted Driver Accident Premium payable.

The proposed revisions to Schedule T, Schedule AH, and Schedule AB are attached at Appendix A for the BCUC's approval and signature. ICBC is not proposing any change to the original effective date of May 1, 2021.

Yours truly,

A handwritten signature in black ink, appearing to read "Angela Wright".

Angela Wright  
Manager, Corporate Regulatory Affairs  
/sh

Cc: Bill Carpenter, Vice President, Insurance, ICBC

Attachment



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# Appendix A

**Change Transactions for Certificates other than Enhanced Care Transitioned Certificates**

To find the prorated premium payable or refundable for a Change transaction, do the following:

1. Determine the annual net premium for the transaction using the base rate, the applicable premium set out in Section 2.O and tables from Schedule C or applicable premium set out in Sections 2.E or 2.F of this Basic Insurance Tariff that were in effect on the certificate effective date (the “new annual net premium”).
2. Calculate the difference, if any, between the new annual net premium and previous annual net premium to arrive at the premium subtotal.
3. Using Table 2: Numeric Equivalents for Year 2, find the number corresponding to the expiry date of the transaction.
4. If the effective date of the transaction is in the same calendar year as the expiry date, then use Table 2 again to find the number corresponding to the effective date.
5. If the effective date of the transaction is in the year *before* the expiry date, then use Table 1: Numeric Equivalents for Year 1, to find the number corresponding to the effective date.
6. Subtract the number of the effective date from the number of the expiry date.
7. Add 1 to the result. This gives the number of days for which to charge the new annual net premium.
8. Determine the prorated premium payable or refundable using the following formula:  
$$\text{prorated premium payable or refundable} = \left[ \frac{(\text{days for which to charge the new annual net premium})}{365} \right] \times \text{premium subtotal}$$
9. A positive result is the amount payable by the insured; a negative result is the amount refundable to the insured.

**Change Transactions before May 1, 2021 for Enhanced Care Transitioned Certificates**

To find the prorated premium payable or refundable for a Change transaction, do the following:

Part A – Portion of Premium before May 1, 2021

1. Determine the annual net premium for the transaction using the base rate, the applicable premium set out in Section 2.O and tables from Schedule C or applicable premium set out in Sections 2.E or 2.F of this Basic Insurance Tariff that were in effect on the certificate effective date (the “Part A new annual net premium”).
2. Calculate the difference, if any, between the Part A new annual net premium and previous annual net premium (using the base rate, the applicable premium set out in Section 2.O and tables from Schedule C or applicable premium set out in Sections 2.E or 2.F of this Basic Insurance Tariff that were in effect on the certificate effective date) to arrive at the premium subtotal.
3. Using Table 1: Numeric Equivalents for Year 1, find the number corresponding to the effective date of the transaction.

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4. Using Table 1: Numeric Equivalents for Year 1, find the number corresponding to April 30.
5. Subtract the number of the effective date from the number corresponding to April 30.
6. Add 1 to the result. This gives the number of days for which to charge the new annual net premium for Part A.
7. **Determine the prorated premium payable or refundable for Part A using the following formula:**

$$\text{prorated premium payable or refundable} = \left[ \frac{(\text{days for which to charge the new annual net premium})}{365} \right] \times \text{premium subtotal}$$

Part B – Portion of Premium after May 1, 2021

8. Determine the annual net premium for the transaction (the “Part B new annual net premium”) using:

a) applicable premium set out in Sections 2.E or 2.F of this Basic Insurance Tariff that is in effect on May 1, 2021; or

b) the base rate and the applicable premium set out in Section 2.O that are in effect on May 1, 2021 and one the following: | C

i. use the tables from Schedule C that were in effect on the certificate effective date if the certificate is rated in any vehicle rate class other than 310, 311, 312, 313, 314, 710, 711, 712, 713, 714, 800, 900, 901, 902, 903, 904, 905, or 906 and is rated in:  
A.any Territory other than Territory Z and is not changing to Territory Z; or  
B.Territory Z and is changing the Territory;

ii. use the tables from Schedule C that are in effect on May 1, 2021 if the certificate:  
A.is rated in Territory Z and is not changing the Territory;  
B.is changing to Territory Z; or  
C. is rated in or changing to vehicle rate class 310, 311, 312, 313, 314, 710, 711, 712, 713, 714, 800, 900, 901, 902, 903, 904, 905, or 906.

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9. Calculate the difference, if any, between the Part B new annual net premium and previous annual net premium using the:

a) applicable premium set out in Sections 2.E or 2.F of this Basic Insurance Tariff that is in effect on May 1, 2021; or

b) base rate and the applicable premium set out in Section 2.O that are in effect on May 1, 2021 and one of the following:

i. use the tables from Schedule C that were in effect on the certificate effective date if the certificate is rated in any vehicle rate class other than 310, 311, 312, 313, 314, 710, 711, 712, 713, 714, 800, 900, 901, 902, 903, 904, 905, or 906 and is rated in:  
 A. any Territory other than Territory Z and is not changing to Territory Z; or  
 B. Territory Z and is changing the Territory;

ii. use the tables from Schedule C that are in effect on May 1, 2021 if the certificate:  
 A. is rated in Territory Z and is not changing the Territory;  
 B. is changing to Territory Z; or  
 C. is rated in or changing to vehicle rate class 310, 311, 312, 313, 314, 710, 711, 712, 713, 714, 800, 900, 901, 902, 903, 904, 905, or 906;

to arrive at the premium subtotal.

10. Using Table 2: Numeric Equivalents for Year 2, find the number corresponding to the expiry date of the transaction.

11. If the expiry date of the transaction is in 2021, then use Table 2 again to find the number corresponding to May 1.

12. If the expiry date of the transaction is in the year *after* 2021, then use Table 1: Numeric Equivalents for Year 1, to find the number corresponding to May 1.

13. Subtract the number corresponding to May 1 from the number of the expiry date.

14. Add 1 to the result. This gives the number of days for which to charge the new annual net premium for Part B.

15. Determine the prorated premium payable or refundable for Part B using the following formula:

$$\text{prorated premium payable or refundable} = \left[ \frac{(\text{days for which to charge the new annual net premium})}{365} \right] \times \text{premium subtotal}$$

Add the totals of steps 7 and 15. A positive result is the amount payable by the insured; a negative result is the amount refundable to the insured.

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**Change Transactions After May 1, 2021 for Enhanced Care Transitioned Certificates**

To find the prorated premium payable or refundable for a Change transaction, do the following:

1. Determine the annual net premium for the transaction (the “new annual net premium”) using the:
    - a) applicable premium set out in Sections 2.E or 2.F of this Basic Insurance Tariff that is in effect on May 1, 2021; or
    - b) the base rate and the applicable premium set out in Section 2.O that are in effect on May 1, 2021 and on the following: | C
      - i. use the tables from Schedule C that were in effect on the certificate effective date if the certificate is rated in any vehicle rate class other than 310, 311, 312, 313, 314, 710, 711, 712, 713, 714, 800, 900, 901, 902, 903, 904, 905, or 906 and is rated in:
        - A. any Territory other than Territory Z and is not changing to Territory Z; or
        - B. Territory Z and is changing the Territory;
      - ii. use the tables from Schedule C that are in effect on May 1, 2021 if the certificate:
        - A. is rated in Territory Z and is not changing the Territory;
        - B. is changing to Territory Z; or
        - C. is rated in or changing to vehicle rate class 310, 311, 312, 313, 314, 710, 711, 712, 713, 714, 800, 900, 901, 902, 903, 904, 905, or 906
  2. Calculate the difference, if any, between the new annual net premium and previous annual net premium using the:
    - a) applicable premium set out in Sections 2.E or 2.F of this Basic Insurance Tariff that is in effect on May 1, 2021; or d
    - b) the base rate and the applicable premium set out in Section 2.O that are in effect on May 1, 2021 and one of the following: | C
      - i. use the tables from Schedule C that were in effect on the certificate effective date if the certificate is rated in any vehicle rate class other than 310, 311, 312, 313, 314, 710, 711, 712, 713, 714, 800, 900, 901, 902, 903, 904, 905, or 906 and is rated in:
        - A. any Territory other than Territory Z and is not changing to Territory Z; or
        - B. Territory Z and is changing the Territory;
      - ii. use the tables from Schedule C that are in effect on May 1, 2021 if the certificate:
        - A. is rated in Territory Z and is not changing the Territory;
        - B. is changing to Territory Z; or
        - C. is rated in or changing to vehicle rate class 310, 311, 312, 313, 314, 710, 711, 712, 713, 714, 800, 900, 901, 902, 903, 904, 905, or 906
- to arrive at the premium subtotal.
3. Using Table 2: Numeric Equivalents for Year 2, find the number corresponding to the expiry date of the transaction.

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### Cancellations for Certificates other than Enhanced Care Transitioned Certificates

#### METHOD 1

1. Determine the annual net premium for the transaction using the base rate, the applicable premium set out in Section 2.O and tables from Schedule C or applicable premium set out in Sections 2.E or 2.F of this Basic Insurance Tariff that were in effect on the certificate effective date. | C
2. Using Table 2: Numeric Equivalents for Year 2, find the number corresponding to the expiry date of the transaction.
3. If the effective date of the transaction is in the same calendar year as the expiry date, then use Table 2 again to find the number corresponding to the effective date.
4. If the effective date of the transaction is in the year *before* the expiry date, then use Table 1: Numeric Equivalents for Year 1, to find the number corresponding to the effective date.
5. Subtract the number of the effective date from the number of the expiry date.
6. Determine the prorated premium refundable using the following formula:

$$\text{prorated premium} = \left[ \frac{(\text{days remaining in term})}{365} \right] \times \text{annual net premium}$$

#### METHOD 2

1. Determine the annual net premium for the transaction using the base rate, the applicable premium set out in Section 2.O and tables from Schedule C or applicable premium set out in Sections 2.E or 2.F of this Basic Insurance Tariff that were in effect on the certificate effective date. | C
2. Using Table 2: Numeric Equivalents for Year 2, find the number corresponding to the expiry date of the transaction.
3. If the effective date of the transaction is in the same calendar year as the expiry date, then use Table 2 again to find the number corresponding to the effective date.
4. If the effective date of the transaction is in the year *before* the expiry date, then use Table 1: Numeric Equivalents for Year 1, to find the number corresponding to the effective date.
5. Subtract the number of the effective date from the number of the expiry date.
6. Add 1 to the result.
7. Determine the prorated premium refundable using the following formula:

$$\text{prorated premium} = \left[ \frac{(\text{days remaining in term})}{365} \right] \times \text{annual net premium}$$

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**Cancellations before May 1, 2021 for Enhanced Care Transitioned Certificates**

METHOD 1

Part A - Portion of Premium before May 1, 2021

1. Determine the annual net premium for the transaction using the base rate, the applicable premium set out in Section 2.O and tables from Schedule C or applicable premium set out in Sections 2.E or 2.F of this Basic Insurance Tariff that were in effect on the certificate effective date. | C
2. Using Table 1: Numeric Equivalents for Year 1, find the number corresponding to the effective date of the transaction.
3. Using Table 1: Numeric Equivalents for Year 1, find the number corresponding to April 30
4. Subtract the number of the effective date from the number corresponding to April 30 to determine the number of days of refundable premium for Part A.

5. Determine the prorated premium refundable for Part A using the following formula:

$$\text{prorated premium} = \left[ \frac{(\text{days in Part A})}{365} \right] \times \text{annual net premium}$$

Part B - Portion of Premium after May 1, 2021

6. Determine the annual net premium for the transaction using the:
  - a) applicable premium set out in Sections 2.E or 2.F of this Basic Insurance Tariff that is in effect on May 1, 2021; or
  - b) base rate and the applicable premium set out in Section 2.O that are in effect on May 1, 2021 and one of the following: | C
    - i. use the tables from Schedule C that were in effect on the certificate effective date if the certificate is rated in any:
      - A. Territory other than Territory Z; or
      - B. vehicle rate class other than 310, 311, 312, 313, 314, 710, 711, 712, 713, 714, 800, 900, 901, 902, 903, 904, 905, or 906; or
    - ii. use the tables from Schedule C that are in effect on May 1, 2021 if the certificate is rated in:
      - A. Territory Z;
      - B. rated in vehicle rate class 310, 311, 312, 313, 314, 710, 711, 712, 713, 714, 800, 900, 901, 902, 903, 904, 905, or 906; or
      - C. a combination of Territory Z and vehicle rate class 310, 311, 312, 313, 314, 710, 711, 712, 713, 714, 800, 900, 901, 902, 903, 904, 905, or 906.

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7. Using Table 2: Numeric Equivalents for Year 2, find the number corresponding to the expiry date of the transaction.
8. If the expiry date of the transaction is in 2021, then use Table 2 again to find the number corresponding to May 1.
9. If the expiry date of the transaction is in the year *after* 2021, then use Table 1: Numeric Equivalents for Year 1, to find the number corresponding to May 1.
- 10 Subtract the number corresponding to May 1 from the number of the expiry date to determine the number of days of refundable premium for Part B.
11. Determine the prorated premium refundable for Part B using the following formula:

$$\text{prorated premium} = \left[ \frac{(\text{days in Part B})}{365} \right] \times \text{annual net premium}$$

Add the totals of steps 5 and 11 to determine the total prorated premium refundable.

## METHOD 2

### Part A - Portion of Premium before May 1, 2021

1. Determine the annual net premium for the transaction using the base rate, the applicable premium set out in Section 2.O and the tables from Schedule C or applicable premium set out in Sections 2.E or 2.F of this Basic Insurance Tariff that were in effect on the certificate effective date. | C
2. Using Table 1: Numeric Equivalents for Year 1, find the number corresponding to the effective date of the transaction.
3. Using Table 1: Numeric Equivalents for Year 1, find the number corresponding to April 30
4. Subtract the number of the effective date from the number corresponding to April 30.
5. Add 1 to the result to determine the number of days of refundable premium for Part A.
6. Determine the prorated premium refundable for Part A using the following formula:

$$\text{prorated premium} = \left[ \frac{(\text{days in Part A})}{365} \right] \times \text{annual net premium}$$

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Part B - Portion of Premium after May 1, 2021

7. Determine the annual net premium for the transaction using the:

- a) applicable premium set out in Sections 2.E or 2.F of this Basic Insurance Tariff that is in effect on May 1, 2021
- b) base rate and the applicable premium set out in Section 2.O that are in effect on May 1, 2021 and one of the following:
  - i. use the tables from Schedule C that were in effect on the certificate effective date if the certificate is rated in any:
    - A. Territory other than Territory Z; or
    - B. vehicle rate class other than 310, 311, 312, 313, 314, 710, 711, 712, 713, 714, 800, 900, 901, 902, 903, 904, 905, or 906; or
  - ii. use the tables from Schedule C that are in effect on May 1, 2021 if the certificate is rated in:
    - A. Territory Z;
    - B. rated in vehicle rate class 310, 311, 312, 313, 314, 710, 711, 712, 713, 714, 800, 900, 901, 902, 903, 904, 905, or 906; or
    - C. a combination of Territory Z and vehicle rate class 310, 311, 312, 313, 314, 710, 711, 712, 713, 714, 800, 900, 901, 902, 903, 904, 905, or 906.

| C

- 8. Using Table 2: Numeric Equivalents for Year 2, find the number corresponding to the expiry date of the transaction.
- 9. If the expiry date of the transaction is in 2021, then use Table 2 again to find the number corresponding May 1.
- 10. If the expiry date of the transaction is in the year *after* 2021, then use Table 1: Numeric Equivalents for Year 1, to find the number corresponding to May 1.
- 11. Subtract the number corresponding to May 1 from the number of the expiry date.
- 12. Add 1 to the result to determine the number of days of refundable premium for Part B
- 13. Determine the prorated premium refundable for Part B using the following formula:

$$\text{prorated premium} = \left[ \frac{(\text{days in Part B})}{365} \right] \times \text{annual net premium}$$

Add the totals of steps 6 and 13 to determine the total prorated premium refundable.

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Commission Secretary: \_\_\_\_\_

**Cancellations after May 1, 2021 for Enhanced Care Transitioned Certificates**

**METHOD 1**

1. Determine the annual net premium for the transaction using the:
  - a) applicable premium set out in Sections 2.E or 2.F of this Basic Insurance Tariff that is in effect on May 1, 2021; or
  - b) base rate and the applicable premium set out in Section 2.O that are in effect on May 1, 2021 and one of the following:
    - i. use the tables from Schedule C that were in effect on the certificate effective date if the certificate is rated in any:
      - A. Territory other than Territory Z; or
      - B. vehicle rate class other than 310, 311, 312, 313, 314, 710, 711, 712, 713, 714, 800, 900, 901, 902, 903, 904, 905, or 906; or
    - ii. use the tables from Schedule C that are in effect on May 1, 2021 if the certificate is rated in:
      - A. Territory Z;
      - B. rated in vehicle rate class 310, 311, 312, 313, 314, 710, 711, 712, 713, 714, 800, 900, 901, 902, 903, 904, 905, or 906; or
      - C. a combination of Territory Z and vehicle rate class 310, 311, 312, 313, 314, 710, 711, 712, 713, 714, 800, 900, 901, 902, 903, 904, 905, or 906.
2. Using Table 2: Numeric Equivalents for Year 2, find the number corresponding to the expiry date of the transaction.
3. If the effective date of the transaction is in the same calendar year as the expiry date, then use Table 2 again to find the number corresponding to the effective date.
4. If the effective date of the transaction is in the year *before* the expiry date, then use Table 1: Numeric Equivalents for Year 1, to find the number corresponding to the effective date.
5. Subtract the number of the effective date from the number of the expiry date.
6. Determine the prorated premium refundable using the following formula:

$$\text{prorated premium} = \left[ \frac{(\text{days remaining in term})}{365} \right] \times \text{annual net premium}$$

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METHOD 2

1. Determine the annual net premium for the transaction using the:
  - a) applicable premium set out in Sections 2.E or 2.F of this Basic Insurance Tariff that is in effect on May 1, 2021; or
  - b) base rate and the applicable premium set out in Section 2.O that are in effect on May 1, 2021 and one of the following:
    - i. use the tables from Schedule C that were in effect on the certificate effective date if the certificate is rated in any:
      - A. Territory other than Territory Z; or
      - B. vehicle rate class other than 310, 311, 312, 313, 314, 710, 711, 712, 713, 714, 800, 900, 901, 902, 903, 904, 905, or 906; or
    - ii. use the tables from Schedule C that are in effect on May 1, 2021 if the certificate is rated in:
      - A. Territory Z;
      - B. rated in vehicle rate class 310, 311, 312, 313, 314, 710, 711, 712, 713, 714, 800, 900, 901, 902, 903, 904, 905, or 906; or
      - C. a combination of Territory Z and vehicle rate class 310, 311, 312, 313, 314, 710, 711, 712, 713, 714, 800, 900, 901, 902, 903, 904, 905, or 906.
2. Using Table 2: Numeric Equivalents for Year 2, find the number corresponding to the expiry date of the transaction.
3. If the effective date of the transaction is in the same calendar year as the expiry date, then use Table 2 again to find the number corresponding to the effective date.
4. If the effective date of the transaction is in the year *before* the expiry date, then use Table 1: Numeric Equivalents for Year 1, to find the number corresponding to the effective date.
5. Subtract the number of the effective date from the number of the expiry date.
6. Add 1 to the result.
7. Determine the prorated premium refundable using the following formula:

$$\text{prorated premium} = \left[ \frac{(\text{days remaining in term})}{365} \right] \times \text{annual net premium}$$

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Accepted: \_\_\_\_\_

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Commission Secretary: \_\_\_\_\_

**Enhanced Care Rebate Calculation**

To find the enhanced care rebate amount, do the following

Calculate the new annual net premium using the:

- a) applicable premium set out in Sections 2.E or 2.F of this Basic Insurance Tariff that is in effect on May 1, 2021; or
  - b) base rate and the applicable premium set out in Section 2.O that are in effect on May 1, 2021 and one of the following: | C
    - i. use the tables from Schedule C that were in effect on the certificate effective date if the certificate is rated in any vehicle rate class other than 310, 311, 312, 313, 314, 710, 711, 712, 713, 714, 800, 900, 901, 902, 903, 904, 905, or 906 and is rated in:
      - A. any Territory other than Territory Z and is not changing to Territory Z; or
      - B. Territory Z and is changing the Territory;
    - ii. use the tables from Schedule C that are in effect on May 1, 2021 if the certificate:
      - A. is rated in Territory Z and is not changing the Territory;
      - B. is changing to Territory Z; or
      - C. is rated in or changing to vehicle rate class 310, 311, 312, 313, 314, 710, 711, 712, 713, 714, 800, 900, 901, 902, 903, 904, 905, or 906;
2. Calculate the difference, if any, between the new annual net premium and previous annual net premium to arrive at the premium subtotal.
  3. Using Table 2: Numeric Equivalents for Year 2, find the number corresponding to the expiry date of the transaction.
  4. If the expiry date of the transaction is in 2021, then use Table 2 again to find the number corresponding to May 1.
  5. If the expiry date of the transaction is in the year *after* 2021, then use Table 1: Numeric Equivalents for Year 1, to find the number corresponding to May 1.
  6. Subtract the number corresponding to May 1 from the number of the expiry date.
  7. Add 1 to the result. This gives the number of days for which to calculate the prorated premium rebate.
  8. Determine the prorated premium rebate using the following formula:

$$\begin{aligned} & \text{prorated premium rebate} \\ &= \left[ \frac{(\text{days for which to calculate prorated premium rebate})}{365} \right] \times \text{premium subtotal} \end{aligned}$$

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- A. the premium paid for the number of days in the term of the certificate that are unexpired as of the date of the accident, divided by that number of days, multiplied by the number of days in the term of the certificate; and
  - B. the premium that would have been payable, using the base rate and the applicable premium set out in Section 2.O that was in effect on the certificate effective date, for the number of days in the term of the certificate that are unexpired as of the date of the accident had the unlisted driver been added on the date of the accident as a listed driver, but not the principal driver, divided by that number of days, multiplied by the number of days in the term of the certificate; | C
- (ii) for an enhanced care transitioned certificate where the date of the accident is before May 1, 2021, calculate the premium difference by subtracting the amount calculated in subparagraph A from the amount calculated in subparagraph B without reference to any premium paid in respect of a Temporary Change of Use and/or Territory Endorsement (APV40):
- A. the premium paid for the number of days in the term of the certificate that are unexpired as of the date of the accident, without including the calculation for an enhanced care rebate, divided by that number of days, multiplied by the number of days in the term of the certificate; and
  - B. the premium that would have been payable, using the base rate and the applicable premium set out in Section 2.O that was in effect on the certificate effective date, for the number of days in the term of the certificate that are unexpired as of the date of the accident had the unlisted driver been added on the date of the accident as a listed driver, but not the principal driver, divided by that number of days, multiplied by the number of days in the term of the certificate; or | C
- (iii) for an enhanced care transitioned certificate where the date of the accident is on or after May 1, 2021, calculate the premium difference by subtracting the amount calculated in subparagraph A from the amount calculated in subparagraph B without reference to any premium paid in respect of a Temporary Change of Use and/or Territory Endorsement (APV40):
- A. the premium paid for the number of days in the term of the certificate that are unexpired as of the date of the accident, including the calculation for an enhanced care rebate, divided by that number of days, multiplied by the number of days in the term of the certificate; and
  - B. the premium that would have been payable using the base rate and the applicable premium set out in Section 2.O in effect on May 1, 2021, for the number of days in the term of the | C

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2.O of this Basic Insurance Tariff, has been paid for the vehicle operated by the unlisted driver; or

(d) if paragraphs (a), (b) and (c) do not apply, the amount is determined using one of the following methods:

(i) for a certificate that is not an enhanced care transitioned certificate, calculate the premium difference by subtracting the amount calculated in subparagraph A from the amount calculated in subparagraph B:

A. the premium paid for the Non-fleet Taxi Certificate (APV 434):

1. for the calendar month prior to the date of the accident; or
2. if no premium was payable in the calendar month prior to the date of the accident, the premium paid or payable for the calendar month in which the accident occurred,  
multiplied by 12; and

B. the premium that would have been payable on that certificate, using the Rate/km, Rate/Vehicle and the applicable premium set out in Section 2.O that was in effect on the certificate effective date:

1. for the calendar month prior to the date of the accident had the unlisted driver been added on the first day of that month as a listed driver, but not the principal driver, and the CDF had been recalculated, or
2. if no premium was payable in the calendar month prior to the date of the accident, then the premium paid or payable for the calendar month in which the accident occurred had the unlisted driver been added on the first day of that month as a listed driver, but not the principal driver, and the CDF had been recalculated;  
multiplied by 12;

(ii) for an enhanced care transitioned certificate where the date of the accident is before May 1, 2021, calculate the premium difference by subtracting the amount calculated in subparagraph A from the amount calculated in subparagraph B:

A. the premium paid for the Non-fleet Taxi Certificate (APV 434):

1. for the calendar month prior to the date of the accident; or
2. if no premium was payable in the calendar month prior to the date of the accident, the premium paid or payable for the calendar month in which the accident occurred,  
multiplied by 12; and

B. the premium that would have been payable on that certificate, using the Rate/km, Rate/Vehicle and the applicable premium set out in Section 2.O that was in effect on the certificate effective date:

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1. for the calendar month prior to the date of the accident had the unlisted driver been added on the first day of that month as a listed driver, but not the principal driver, and the CDF had been recalculated, or
  2. if no premium was payable in the calendar month prior to the date of the accident, then the premium paid or payable for the calendar month in which the accident occurred had the unlisted driver been added on the first day of that month as a listed driver, but not the principal driver, and the CDF had been recalculated;
- multiplied by 12;

(iii) for an enhanced care transitioned certificate where the date of the accident is on or after May 1, 2021, calculate the premium difference by subtracting the amount calculated in subparagraph A from the amount calculated in subparagraph B:

A. the premium paid for the Non-fleet Taxi Certificate (APV 434):

1. for the calendar month prior to the date of the accident; or
  2. if no premium was payable in the calendar month prior to the date of the accident, the premium paid or payable for the calendar month in which the accident occurred,
- multiplied by 12; and

B. the premium that would have been payable on that certificate, using the Rate/km, Rate/Vehicle and the applicable premium set out in Section 2.O in effect on May 1, 2021:

1. for the calendar month prior to the date of the accident had the unlisted driver been added on the first day of that month as a listed driver, but not the principal driver, and the CDF had been recalculated, or
  2. if no premium was payable in the calendar month prior to the date of the accident, then the premium paid or payable for the calendar month in which the accident occurred had the unlisted driver been added on the first day of that month as a listed driver, but not the principal driver, and the CDF had been recalculated;
- multiplied by 12;

if the premium difference is a negative amount or is less than or equal to \$5, no unlisted driver accident premium is payable, otherwise the unlisted driver accident premium payable is the premium difference calculated in (i), (ii) or (iii) multiplied by 15, to a maximum of \$5,000.

2.3. The non-fleet taxi unlisted driver accident premium set out in subsection 2.1 is not payable in respect of a non-fleet taxi unlisted driver claim payment if the vehicle was being driven due to a medical emergency

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