

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 ~~is-are~~ in effect on May 1, 2021 and one 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.

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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 ~~is~~ 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:

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

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 is-are in effect on May 1, 2021 and on 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
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
 - b) the base rate and the applicable premium set out in Section 2.O that is-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.

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- 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.
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.
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.
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 is-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.

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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.
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 isare 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.

- 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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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 is-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 isare 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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Enhanced Care Rebate Calculation

To find the enhanced care rebate amount, do the following

1. 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 ~~is~~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;
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;
- (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
- (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

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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 and, 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 and, 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 ~~and~~ Rate/Vehicle and the applicable premium set out in Section 2.0 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

Amended Effective: May 1, 2021

Accepted: _____

Order: _____

Commission Secretary: _____