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Binding Rules

- You may bind any risk that falls within the Intact rules and guidelines listed on the following pages within the binding authority tab.
- All quotes for automobile insurance must be made using a current applicable Intact rating manual; an Intact quoting system; or, available (premium displayed) on a comparative rating service.
- Intact reserves the right to decline any risk or apply surcharges, increase deductible(s), restrict coverage or change the term of the policy.
- Any false statement (material or non-material) voids a binder or application.
- Please ensure that the application is completed in full and signed by the applicant. Also, please attach all necessary information that will aid in the acceptance of the risk (i.e. out-of-province motor vehicle authorization, claims experience letters, driver abstracts and commercial vehicle supplements).
- A vehicle inspection report is to accompany all applications and endorsements where the vehicle is 20 years or older. If repairs are required, the repair receipts **MUST** accompany the application and endorsement request.

PERIOD OF BINDING

- Quotations and binders are valid for 30 days from the date quoted for IRCA risks, 90 days from the date quoted for fleets.
- A 30-day temporary pink card must be used, and the document may not be amended to indicate a period longer than 30 days.
- Where a policy is not received within 30 days of the effective date of the binder, the Broker may issue a further 30-day temporary pink card and advise Intact accordingly.
- When a risk is bound the documentation required within your Binding Authority must be sent to the company within the close of the next business day for review and processing.

Risks Requiring Underwriter Review & Approval Prior To Binding:

1. Risks having a vehicle fire concentration exposure (at any one location) in excess of \$250,000 or any risk where a single vehicle is valued at \$150,000 or greater (List Price New).
2. Risks where the coverage required is Excess Liability.
3. Policy terms other than 12 months.
4. Third Party Liability limits that are higher than \$5,000,000 for classes 33, 34, 35, 36, 43, 44, 45, 54 & 55 unless the specific risk type requires approval due to **other criteria**, (\$2,000,000 for all other commercial classes and uses).
Third Party Liability limits that are higher than \$2,000,000 for Private Passenger Vehicles (other than ATVs and Snowmobiles used commercially) will require either an Excess or an Umbrella Liability policy in order to provide limits in excess of the \$2,000,000.
5. Any risk where the applicant rents out or leases out their own vehicle(s)/trailer(s).
6. Any risk which qualifies for consideration by the Specialty Solutions Commercial Automobile department.
7. Any risk with airfield / tarmac exposure.
8. Any risk where an SEF 3, SEF 8a or SEF 28 is required.
9. Any risk with drivers having less than 3 years confirmable insurance with relevant driving experience. Relevant driving experience means experience driving comparable vehicles within a similar radius and hauling similar cargo
10. Any risk where the principal operator is under the age of 25 years old.
11. Any applicant or policy holder who holds an FMCSA Safety Measurement System "Out of Service Rate" exceeding the national average.
12. Any risk with a provincial, state, or federal Carrier Safety Rating of "Conditional"
13. Applicant or driver with no previous Canadian driving experience.
14. Applicant or driver that is seventy-five (75) years or older.
15. Applicants where automobile insurance has been declined, refused renewal or cancelled by another insurer.
16. Applicant or driver who has had a lapse in insurance coverage for a period greater than 1 year.
17. Accident/Conviction record for an applicant or driver:
 - With 1 or more at-fault accidents in the past 3 years.
 - With 3 or more not at-fault accidents, including comprehensive losses, in the past 3 years.
 - With more than 2 minor moving traffic violations in the past 3 years.
 - With 1 or more Criminal Code of Canada, Serious or Major convictions in the past 3 years.
 - With 1 or more Distracted Driving convictions in the past 3 years.
 - With a license suspension in the past 3 years.
18. Antique, Vintage or Classic vehicles.
19. For those risks not written by Specialty Solutions Commercial Automobile department, any risk that has vehicles with a radius of operation in excess of 160 kms (100 miles).
20. Canteen Vendors (Food Trucks)
21. Courier services, express companies, parcel or grocery delivery (including non-prepared foods), or similar operations with regular pre-established routes and/or that do not operate under time constraints.
22. Courtesy Cars.
23. Driver Training Vehicles.
24. Transportation of Dangerous Goods where placarding is required as outlined by Transportation of Dangerous Goods Act.

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25. Explosives.
26. Fleet risks.
27. Farm class vehicles with more than incidental Livestock hauling.
28. Garage risks.
29. Hotel, Golf and Country Club buses.
30. Ice Cream Vendors – mobile vendors selling to the public.
31. Meal home delivery (Fast food delivery).
32. Mobile Cranes.
33. Motorcycles, Snowmobiles, All Terrain Vehicles used for commercial purposes.
34. Newspaper Delivery.
35. Non-Owned vehicles.
36. Private Ambulances – Oilfield Medic Units.
37. Private Buses and Rural School Buses.
38. Radioactive Materials.
39. Road construction and maintenance (Graders, Snow Blowers and Ploughs, Street Sweepers, Tar Spreaders and like equipment)
40. Salvage or rebuilt branded vehicles.
41. Sand and gravel or other road-making material hauling. Risks that haul sand and gravel for their own use such as driveway contractors and landscape gardening operations are acceptable.
42. Tow truck operators offering towing and/or roadside assistance. (SPF 4 must also be in force with the same policy effective dates as the SPF 1).
43. Tractors – other than farm or road construction, not highway type.
44. USA exposure on commercial vehicles.
45. Van Pools.
46. Vehicles hauling oversized / overweight loads.
47. Winter Road Construction.

Specialty Solutions Commercial Automobile

The following risks are underwritten as a Specialty Solutions Commercial Automobile department. All regular discounts and surcharges will apply to the following vehicles.

1. For Hire Common or Contract Carriers transporting non owned goods under a Bill of Lading or Contract, regardless of radius, excluding goods transported directly to consumers such as couriers, parcel delivery and movers (See Interurban Vehicle Section).
2. Public Passenger carrying vehicles for hire - taxicabs and limousines.
3. TNC Car Sharing – commercial insurance coverage for the delivery and rental periods.
4. TNC Ride Sharing – commercial insurance coverage for the ride acceptance and while carrying of a paying passenger period.
5. Tow Trucks – with specialized towing and / or roadside assistance for heavy vehicles, including recoveries and vehicle swaps (SPF 4 must also be written with the same policy effective dates as the SPF 1).
6. Drive Away Operations (Vehicle Delivery Services).

Prohibited Risks

We will not normally write any risks where the following conditions exist:

1. For all Classes other than 35 and 36, any risk with drivers having less than 3 years confirmable insurance with relevant driving experience. Relevant driving experience means experience driving comparable vehicles within a similar radius and hauling similar cargo.
2. For all Classes other than 35 and 36, any risk that has a driver with an unsatisfactory claims record:
 - Driver with less than 3 years of driving experience and having 1 or more at-fault losses.
 - Driver with 3 years or more years of driving experience and having 2 or more at-fault losses in the past 5 years.
3. For all Classes other than 35 and 36, any risk that has a driver with an unsatisfactory driving experience record:
 - Driver licensed less than 3 years and having more than 1 conviction of any type.
 - Driver licensed 3 years or more and having more than 3 convictions of any type.
4. For all Classes other than 35 and 36, any driver who has been convicted of a Criminal Code of Canada, Serious or Major conviction in the past 3 years.
5. Applicant or driver with a physical or mental condition that may affect the safe operation or use of the vehicle.
6. Applicant or driver where there are any convictions for insurance fraud.
7. Applicant or driver who has been cancelled for Non-Disclosure or Misrepresentation within the past 3 years.
8. Applicant knowingly misrepresents or fails to disclose information that is required in the application for automobile insurance (SAF 1) when applying for a new policy or when requesting a change to an existing policy.
9. Applicant or driver who does not have a valid Canadian operator's license.
10. Applicant or policyholder refuses to complete and/or sign an application or renewal questionnaire.
11. Applicant or policyholder fails to comply with requirements to sign any SEF endorsement as requested.
12. Applicant or policyholder fails to promptly notify Intact of any change in risk material to the contract that is within the insured's knowledge.
13. Applicant willingly makes a false statement in respect of a claim under the contract.
14. Applicant or policyholder where there are 2 or more cancellations for non-payment of automobile insurance premiums in the preceding 3 years.
15. Applicant or policyholder fails to pay outstanding premiums owed to Intact or any other insurance company.
16. Applicant or policyholder refusing to provide a safety certificate or other evidence of mechanical fitness where there has been a prior claim settlement.
17. 15 Passenger Vans, excluding those used to carry employees with WCB in place only, (Any Van type vehicle designed with a seating capacity of 15 passengers or more, including those that have had factory seats/benches removed)
18. Automobile Transporters / Car Carriers.
19. Auto wreckers, scrap dealers and the hauling of scrap metal or junk.
20. Canteen vendors – with propane or other gas-fired apparatus and deep fat fryers.
21. Cannabis – Transportation of cannabis or products containing cannabis
22. Commercial use of ATV's, Snowmobiles or Motorcycles with third party driver/operators and/or passenger hazard exposure.

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23. Courier services, express companies, parcel or grocery delivery (including non-prepared foods), or similar operations without regular pre-established routes and/or that operate under time constraints.
24. Dangerous or Hazardous goods transportation, except placards: 1267, 3494 – Crude, 1268 – Distillates, 3175 – Drilling Mud, 2924 – Water based drilling fluids, 3256 – Elevated temperature liquid, 1202 – Gas or diesel fuel or heating oil (own use only), 1203 – Gasoline or petrol or motor spirit (own use only).
25. Transportation of Dangerous Goods where placarding is required as outlined by Transportation of Dangerous Goods Act, being transported to/from the USA
26. Driver Training Vehicles without dual control equipment.
27. Emergency vehicles.
28. Commercial Vehicles fueled by products other than gasoline, propane (must be factory installed or converted by an authorized government agency), natural gas, diesel oil, or electricity.
29. Garbage trucks.
30. Hot Shot Services.
31. Household Movers.
32. Ice Cream Vendors – mobile vendors selling to the public.
33. Ice Road Construction / Ice Road Trucking Operations.
34. Livestock or Animal Hauling.
35. Logging, Pulpwood and Chip wood operations.
36. Non-repairable branded vehicles.
37. Public passenger carrying vehicles for hire such as public buses, urban school buses, and public ambulances.
38. Rig Moving.
39. Risks located or being operated in isolated locations (seasonal roads).
40. Short term daily rentals or U-drives (maximum 30 days) vehicles.
41. Speed or racing enhanced/modified vehicles.
42. Unrepaired prior damage that makes the vehicle unsafe to operate.
43. Unsafe vehicles for public roads as determined by a current Vehicle Inspection Report (required for vehicles 20 years of older).
44. Armoured Vehicles
45. Vehicles associated with Amusement Parks, Carnivals. Circuses, etc
46. Vehicle that transports non-owned goods where the driver to vehicle ratio exceeds 2:1.
47. Taxi or Limousines risks with a seating capacity of more than 7 passengers.
48. Valet service.
49. Wrecking/demolition contactor vehicles.

In addition to the above, the following will not be written with respect to Interurban vehicles written within Specialty Solutions Commercial Automobile:

50. Heavy Commercial Vehicle(s) with US Exposure that do not have a functional Dash Camera installed
51. Any vehicle operator holding a Class 1 or Class 3 license (or equivalent) with 1 or more distracted driving convictions (i.e., using a hand-held wireless communication device) in the past 36 months.
52. An Applicant or Policyholder with an operation that transports non-owned goods where the ownership (Company and Vehicles) has been in operation for less than 3 years and does not have relevant experience; or Applicant or Policyholder has less than 3 years of relevant experience as an owner operator. Relevant driving experience means experience driving comparable vehicles within a similar radius and hauling similar cargo.
53. Any applicant or policy holder who holds an Alberta Carrier Profile with an R-Factor rating exceeding the national average.

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- 54.** Any applicant or policy holder who holds an FMCSA Safety Measurement System “Out of Service Rate” exceeding the national average.
- 55.** Any risk with a provincial, state, or federal Carrier Safety Rating of “Conditional” or “Unsatisfactory”
- 56.** Drivers licensed less than 9 years, except a driver older than 25 years of age and licensed more than 3 years.
- 57.** Any driver with more than 2 minor convictions in the past 3 years.
- 58.** Any driver with more than 1 at fault loss in the past 6 years.
- 59.** Taxis and limousines operating beyond a radius of 80km and those operating within a town, city, metropolitan region, or urban center where the population exceeds 200,000.

Fair Practices Regulation – Insurance Act

Pursuant to this Act we will not refuse to issue, refuse to renew, terminate, refuse to provide or continue any coverage or endorsement solely on any one or more of the Prohibited Practices section as follows:

- a) Age of the Insured, applicant or any other person who is or would be an insured under the contract;
- b) Gender or marital status of the insured, applicant or any other person who is or would be an insured under the contract;
- c) Individual living in the Insured's household who holds a valid driver's license but does not drive or will not be driving the Insured's vehicle;
- d) Age of the vehicle that is or would be described in the contract, unless the vehicle
 - i. Is an antique motor vehicle as defined in the Operator Licensing and Vehicle Control Regulation (AR 320/2002), or
 - ii. Has been substantially modified for enhanced performance;
- e) Whether the insured, applicant or any other person who is or would be an insured under the contract
 - (i) is or has been insured by the Facility Association,
 - (ii) has been refused insurance or refused a renewal of insurance by an insurer;
 - (iii) has made a claim under a policy of automobile insurance as a result of an incident for which the insured, applicant or other person was not at fault,
 - (iv) has an unsatisfactory claims record, if the claims record includes a claim resulting from an incident for which the insured, applicant or other person was not at fault,
 - (v) failed to make a payment to an insurer, other than the first payment of a periodic payment plan, unless the payment was made more than 30 days after the date on which it was due,
 - (vi) for Private Passenger Vehicles only, had a lapse in coverage under a contract for less than 24 months, and this lapse in coverage will not be taken into account for underwriting or rating purposes unless the lapse resulted directly or indirectly from the suspension of the driver's license of the insured, applicant or other person, or
 - (vii) possesses a characteristic that is unrelated to the underwriting of the risk covered by the contract;
- f) The credit rating of the insured, the applicant or any other person under the contract.

Commercial Automobiles

A Commercial Automobile is described as a motor vehicle of the truck, tractor, sedan delivery or utility type used for commercial purposes as well as any trailer intended for use with a commercial automobile.

Exceptions

- a) Any vehicle used for renting or carrying passengers for hire (refer to Public Section).
- b) Any vehicle used for demonstrating or testing (refer to Garage Section).
- c) Any vehicle held for sale by an automobile dealer (refer to Garage Section).
- d) Any vehicle with a manufacturer's curb weight not in excess of 4,500 kgs (10,000 lbs.) used for pleasure, commute or business purposes. (Refer to Personal Lines Manual – Private Passenger, for rating.).

Gross Vehicle Weight

Gross Vehicle Weight (GVW) means the curb weight of the vehicle plus the maximum capacity load. This information is spelled out in the ownership permit (license). It is also available from the Manufacturer's specifications and truck data books.

Gross Vehicle Weight Classifications

- **Light (L)** – vehicles that have a GVW not in excess of 4,500 kgs. (10,000 lbs).
- **Heavy (H)** – vehicles that have a GVW in excess of 4,500 kgs (10,000 lbs).
- Tractors used to haul semi-trailers are classified as heavy (H) for load capacity.

Trailers

A unit not equipped with its own motive power designed to be towed behind a motor vehicle. There are two (2) basic uses for trailers.

- a) **Cargo** – those which supplement the load carrying capacity of the vehicle (i.e. for carrying removable cargo).
- b) **Non Cargo** – those which do not supplement the load capacity of the vehicle. These are units having special purposes and functions such as welding units, tar pots, compressors, etc.

Kinds of Trailers

The following are definitions only – Intact may not write all of these types of trailers:
Refer to Binding Authorities, Prohibited Risks, Risks you must refer before binding, Special Risks Commercial Automobile before binding, in this manual.

Converter Dolly:

- a) **Booster & Jeep Trailer** – semi-trailer that is designed to be attached between a tractor and another semi-trailer, so as to distribute the load of the other semi-trailer between the axles of the jeep and the axles of the tractor.

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- b) **Converter Dolly** – a coupling device of one or two axles and fifth wheel by which a semi-trailer can be coupled to the rear of a tractor-trailer combination forming a double bottom rig.

Commercial Non-Semi Trailer:

- c) **Common Trailer** – a trailer that is attached to a straight truck by means of a tongue.
- d) **Gooseneck Trailer (Pickup Mounted)** – a large utility type trailer that is most commonly hauled by a pickup truck. Attachment to the power unit is usually by means of a small fifth wheel mounted on the bed of the pickup box. This arrangement is generally used for transporting relatively light cargo.

Commercial Semi-Trailer:

- e) **Semi-Trailer** – a trailer supported at the rear by its own wheels and at the front by fifth wheel mounted to a tractor or a converter dolly not used in a B-Train.

Commercial All Other:

- f) **B-Train** – combination of two or more semi-trailers connected in tandem by a converter dolly.
- g) **Pup Trailer** – short semi-trailer, usually between 26 – 32 feet long, with a single axle.
- h) **Farm Trailer** – all farm use trailers.

Fleets

Risks designated as Fleets, other than those rated in the Garage Section of this Manual, are usually experience rated annually for Third Party Liability, DCPD, All Perils, Collision, Comprehensive and Specified Perils.

Non-Farm Fleets

A risk with a minimum of five (5) or more commercially classified power units that are insured with full coverages, provided:

- a) The automobiles are owned by the Applicant or the Insured, registered under the motor vehicle act in the name of the Applicant or the Insured, under one operating management; and
- b) Five (5) or more automobiles have been insured for one (1) or more years, including the expiring policy year; and
- c) A premium for the expiring policy year equivalent to that for five (5) automobiles insured on a full-time basis has been received from the risk; or
- d) The Insured has owned five (5) automobiles throughout the past year, carried his own insurance and has kept complete and reliable records for all accidents and claims.

For Rating, refer to company providing a fully completed Automobile Application and include the following details:

- A complete list of all vehicles with coverages/deductibles/endorsements required for each unit.
- A fully completed commercial vehicle supplement.
- A detailed listing of all claims.
- The name of the previous carrier, expiry date, and prior policy number.
- Management's hiring standards and criteria for drivers.

COMMERCIAL INSURANCE AUTO MANUAL**Farm Fleets**

- a) A risk with a minimum of five (5) or more commercially classified power units that are insured with full coverages.
- b) The following classifications are acceptable within Intact's underwriting program for Farm Fleets: 33, 34, 35, 36, 43, 44, 45, 46, 54 & 55
- c) No seasonal suspension of coverage is required (not allowed).
- d) The insured vehicles are operated within a 40 km (25 miles) radius of the Applicant's or Insured premises. Vehicles operating in a radius greater than 40 kms (25 miles) will be rated as "Truckmen" as per the Commercial Classes Section of this manual, based on their radius of operation.

Blanket Fleets

In order to be eligible for blanket fleet coverage (SEF 21b) the risk must have the following in addition to the conditions above:

- a) 15 or more power units (not including trailers or recreational vehicles).
- b) Vehicles of the same rating type must have the same coverages and deductibles.
- c) Coverages stated in the scope of coverage must be maintained throughout the entire term of the policy, including maintaining liability coverage on **all** automobiles.
- d) Pro-rata or 50/50 adjustment basis to be determined by underwriting based on the characteristics of the fleet account.

Radius

Radius means the road distance from the boundary of the city or town in which the vehicle is usually kept. Operation within a city or town or within 40 km (25 miles) of the boundaries of a city or town shall be regarded as within a 40 km (25 mile) radius. A radius of 80 km (50 miles) means that the vehicle is being operated within 80 km (50 miles) of the boundaries of the city or town in which it is kept.

GARAGE POLICY – Refer to the Garage SPF 4 section of this manual.

PUBLIC AUTOMOBILES – Refer to the Public Vehicles section of this manual.

NON-OWNED AUTOMOBILES - Refer to the Non-Owned Automobile SPF 6 section of this manual.

Private Passenger Automobiles

1. A motor vehicle of the private passenger, station wagon, sport utility or mini-van/compact van type used for pleasure or business purposes.
2. A motor vehicle of the commercial type, such as a pick-up type or van, with a manufacturer's curb weight not in excess of 4,500 kgs used for pleasure, commute or business purposes.
3. Excludes any vehicle used for renting, livery or the carrying of passengers for compensation; police cars, emergency use or commercial delivery; used for demonstration or testing or held for sale by an automobile dealer.
 - This exclusion does not apply if a vehicle is used in an acceptable* ridesharing program where the vehicle is insured under a SPF#9 Transportation Network policy. This includes any

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other activities (including food delivery) using the transport network concurrently with ridesharing while logged into the app.

- This exclusion does not apply if a vehicle is used in an acceptable* peer-to-peer car-sharing program where the vehicle is insured under a commercial fleet policy during the rental period.

Pleasure / Commute Use

The vehicle must be used for private pleasure purposes, driving to and from work (including car pool or share-ride arrangements), and/or driving part way to and from work (i.e. to train or bus station.)

The vehicle may not be used for professional or vocational purposes.

The vehicle may be used for farm purposes where the principal operator is a full-time farmer residing on a farm.

The vehicle may be used for volunteer activities, even when compensation for mileage and/or expenses is received. This includes, but is not limited to, carrying passengers or delivering meals (i.e. Meals on Wheels) where there is no profit motive on behalf of the insured.

A vehicle used in an acceptable* peer-to-peer car-sharing program where the vehicle is appropriately insured under a commercial fleet policy during the rental period is considered personal use.

Business Use

The vehicle is used in conjunction with the driver's occupation other than driving to and from the place of employment. (i.e. a real estate agent, insurance agent; no commercial use vehicles.)

Business use is not applicable for automobiles used for transporting materials or tools to place of employment, or for retail or wholesale delivery.

A vehicle used in an acceptable peer-to-peer car-sharing program where the vehicle is insured under a commercial policy during the rental period is not deemed commercial or business use.

A vehicle used in an acceptable* ridesharing program where the vehicle is insured under a SPF#9 Transportation Network policy is considered business use. This includes any other activities (including food delivery) using the transport network concurrently with ridesharing while logged into the app.

* Acceptability is determined based on the corresponding commercial fleet coverage in place.

Policy Term Rules

Policy Term

Rates quoted in this manual are for a term of one (1) year unless otherwise specified.

Premium Rules

Premium Calculations

Round premiums for each section or subsection of the policy to the nearest dollar. Premiums of \$0.50 or more are rounded to the next whole dollar.

Minimum Deductibles for Commercial Vehicles

\$500 All Perils
\$500 Collision
\$500 Comprehensive
\$500 Specified Perils

Heavy Commercial Vehicles with an Actual Cash Value or List Price New of \$150,000 and greater are subject to 5% deductibles.

Minimum Retained Premium

The Minimum Retained Premium is \$25 unless otherwise indicated in this manual.

The Minimum Retained Premium for a Garage Auto SPF 4 = **\$150**.

Financial Responsibility Filings

Proof of Financial Responsibility

Where a Certificate of Financial Responsibility is required by an Insured, the following filing fees will be charged:

- British Columbia Financial Responsibility filings -- a one-time filing fee of \$30 will be charged.
- U.S.A. Financial Responsibility filings – Intact covers these filing fees.

Valid Driver's License

Valid Driver's License

Means the Applicant holds a valid operator's license, as defined in the Motor Vehicle Act, to operate the type of motor vehicle being insured.

Alberta Driver License Classes

- Class 1 (Professional – Any vehicle)
- Class 2 (Professional – Bus)
- Class 3 (3-axle plus)
- Class 4 (Professional – Taxi, Ambulance)
- Class 5 (2-axle – Cars, Light Trucks, Motor Homes or Mopeds)
- Class 6 (Motorcycle & Moped)
- Class 7 (Learners – 2-axle & Motorcycle & Moped)

Dual Territory

If the automobile(s) insured is usually kept in one territory but chiefly used in other territories, the rate applied is the rate for the highest rated territory.

Exposure Outside of the Province

If the vehicle(s) insured is regularly operated outside of the province where garaged, broker must apply to company giving full details of extent of use and territories where the vehicle(s) is operated.

Exposure Outside of Canada (Non-Truckmen)

If the vehicle(s) is operated in the United States, broker must apply to company giving full details of extent of use. The Rating Territory used to develop premiums will be that reflecting the highest rated territory in which the automobile is being chiefly used.

Refer to the Exposure Surcharges section of the manual "U.S.A. Exposures"

Age of Vehicle

All vehicles must be in sound operating condition to be considered for acceptance. A vehicle inspection report (VIR) is to accompany all applications and endorsements where the vehicle is 20 years or older. If repairs are required, as evidenced by the VIR, the repair receipts must accompany the application or endorsement request.

Driving Record Rules

Accident

Accident means an occurrence resulting in Third Party or Collision damage arising out of the ownership, use or operation of an automobile, in consequence of which:

1. An amount has been paid or would have been paid but for the existence of provincial Direct Compensation Laws or Agreements in respect of:
 - a) Third Party; or,
 - b) Collision damage; or,
2. A loss remains unsettled or unpaid; or,
3. A civil suit is pending against the applicant or Insured.

Note:

The following situations do not fall under the definition of "Accident":

1. Insured automobile damaged by a hit and run driver and the accident is reported to the police within 24 hours of the occurrence.
2. Damage done to the insured automobile while it is legally parked.
3. A collision loss for which an uninsured party is responsible and where the deductible has been recovered in full from an Unsatisfied Judgment Fund or other similar fund.
4. Claims expenses only, payment under Accident Benefits coverage only, medical first aid expenses only, or any combination thereof.
5. Impact with an animal.

Clear Record

Throughout the period concerned:

- a) There has been no accident involving the described vehicle(s) or one for which it has been substituted.
- b) There has been no accident arising out of the use or operation of any vehicle by the Insured or Principal Operator.
- c) For automobiles owned by Partnerships, Companies and/or Corporations, the Insured and/or principal operator has owned the automobile or one for which it has been substituted.
- d) Split Driving Records are not permitted on commercially rated vehicles. An accident under either Third Party Liability or Collision will affect the Driving Record for Third Party Liability, DCPD and Collision.

Driving Record

Means the number of years with a "clear record" as follows:

- **Driving Record 6** --"Clear record" for 6 years or more; does not have more than two (2) Minor Moving Traffic Violations within the past three (3) years; **and** does not have any Major Moving Traffic Violations, Serious Convictions or Criminal Code Convictions within the past three (3) years.
- **Driving Record 5** – "Clear record" for 5 years or more; does not have more than three (3) Minor Moving Traffic Violations within the past three (3) years; **and** does not have any Major Moving Traffic Violations, Serious Convictions or Criminal Code Convictions within the past three (3) years..
- **Driving Record 4** – "Clear record" for 4 years **and** does not have more than three (3) Minor Moving Traffic Violations within the past three (3) years; **and** does not have any Major Moving Traffic Violations, Serious Convictions or Criminal Code Convictions within the past three (3) years.
- **Driving Record 3** – "Clear record" for 3 years; **or** "Clear record" for 4 or more years, **with either** Four (4) or more Minor Moving Traffic Violations within the past three (3) years; **or** at least One (1) Major Moving Traffic Violations, Serious Convictions or Criminal Code Convictions within the past three (3) years.
- **Driving Record 2** – "Clear record" for 2 years.
- **Driving Record 1** – "Clear record" for 1 year.
- **Driving Record 0** – "Clear record" for less than 1 year.

Renewal Business Driving Record Criteria (Alberta Only)

The following notes apply to the Driving Record tables which follow:

Note 1	The maximum Driving Record rating for any risk with a surchargeable MVR is DR 3. Risks with more than 3 minor convictions in the previous 3 years are not eligible for DR5. Risks with more than 2 minor convictions in the previous 3 years are not eligible for DR 6.
Note 2	"DR 6 Forgiven" refers to the application of the SEF 39 Accident Rating Waiver after an at-fault loss. Risks qualify to purchase the SEF 39 when they have been loss free for a full 6 years.

Number of At-Fault Losses during Expiring Policy Term	Expiring Term Driving Record								Renewal Term Driving Record	
	Driving Record used for Rating purposes on the Expiring Policy Term	This means that as of the beginning of the Expiring Term, the insured had not had an At-Fault Loss in:								
		More than...								
		7 yrs	6 yrs	5 yrs	4 yrs	3 yrs	2 yrs	1 yr		0 yrs
		But less than...								
		--	7 yrs	6 yrs	5 yrs	4 yrs	3 yrs	2 yrs		1 yr
Risk actually qualifies for,,,										
	DR 6 ¹	DR 6 ¹	DR 5 ¹	DR 4	DR 3	DR 2	DR 1	DR 0		
None	DR 6 & SEF 39 added	X	X						DR 6	
	DR 6	X	X						DR 6	
	DR 5			X					DR 6	
	DR 4				X				DR 5	
	DR 3					X			DR 4	
	DR 2						X		DR 3	
	DR 1							X	DR 2	
	DR 0								X	DR 1

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Number of At-Fault Losses during Expiring Policy Term	Expiring Term Driving Record									Renewal Term Driving Record	
	Driving Record used for Rating purposes on the Expiring Policy Term	This means that as of the beginning of the Expiring Term, the insured had not had an At-Fault Loss in:									
		More than...									
		7 yrs	6 yrs	5 yrs	4 yrs	3 yrs	2 yrs	1 yr	0 yrs		
		But less than...									
		--	7 yrs	6 yrs	5 yrs	4 yrs	3 yrs	2 yrs	1 yr		
Risk actually qualifies for,,,											
	DR 6 ¹	DR 6 ¹	DR 5 ¹	DR 4	DR 3	DR 2	DR 1	DR 0			
One (1)	DR 6 & SEF 39 added	X	X							DR 6 Forgiven ²	
	DR 6	X	X							DR 0	
	DR 5			X						DR 0	
	DR 4				X					DR 0	
	DR 3					X				DR 0	
	DR 2						X			DR 0	
	DR 1							X		DR 0	
	DR 0								X	DR 0	
Two (2) or More	DR 6 & SEF 39 added	X	X							DR 0	
	DR 6	X	X							DR 0	
	DR 5			X						DR 0	
	DR 4				X					DR 0	
	DR 3					X				DR 0	
	DR 2						X			DR 0	
	DR 1							X		DR 0	
	DR 0								X	DR 0	

Variables/Surcharges

- This section applies to **Commercial Vehicle** risk types only. For details on additional factors that influence pricing, please refer to the *Commercial Automobile – My Commercial Rate Guide* (note: all variables that impact third party liability will also include DCPD)

Conviction Type	Number of Convictions	Amount
Minor Moving Traffic Violations	1 or more convictions	Refer to <i>My Commercial Rate Guide</i>
	1 conviction	30%
Major Moving Traffic Violations	Each additional conviction	Refer to <i>My Commercial Rate Guide</i>
	1 conviction	50%
Criminal Code and Serious Convictions	Each additional conviction	100%
	1 conviction	50%

Rules

- Accident and conviction surcharge criteria applies to all principle operators and their assigned vehicles.
- Accident and Minor/Criminal Code/Serious conviction surcharges apply to premiums for Third Party Liability, DCPD, Collision and the Collision portion of the All Perils coverage.
- If more than 1 surcharge applies, the surcharge factors are multiplicative.
- The exposure period is 36 months prior to date of application or renewal.
- The convictions listed on the following page do not outline every chargeable conviction. If you have a question on chargeability for a specific conviction – please contact your Intact representative.
- Please refer to **Driving Record Rules** section of the manual for details on how the above conviction types affect the driving record.



my Commercial Rate - IRCA Variables Reference Guide

We understand that insurance is about people. That is why we also count on the expertise of our underwriters to work with you and help ensure your customer is properly protected. Together, with your knowledge and information about a customer's business operation, we can provide a solution that best suits their needs.

We are focused on balancing price and coverage so that we can offer risk-based pricing and find the right price for each customer. Our tailored approach to commercial coverage and pricing takes into consideration many variables. All these variables need to be considered together to get an accurate picture of the customer's current business and coverage needs.

This guide can assist you to reference the variables used in rating and will help you with explaining these variables to your customers.

Rating Characteristics	What variable we consider	How these impact rating
Vehicle Use	Vehicle Class Type of Business Class	How the vehicle is used correlates with its risk exposure and determines the amount of rate required.
Vehicle Description	Age Manufacturer's suggested retail price (MSRP) Rate Group	The cost of repair and/or replacement of a vehicle is related to its age, price and repairability. Newer vehicles also include standard safety features (e.g., rear-view cameras) that may help mitigate frequency of losses. These considerations all factor into the rate we charge for each vehicle.
Principal Operator	Age Number of years without an at-fault claim Number of at-fault claims in the past three years Number of convictions in the past three years	A driver's age, and history of past traffic infractions and at-fault claims are strong indicators of driving behaviour. Drivers with more experience and maturity and those with fewer convictions/claims are expected to be safer, which results in different rates.
Commercial Vehicle Count on Policy	Insure all vehicles on one policy for potential premium reductions	We provide a discount when there are 2 or more commercial vehicles on an IRCA policy.
Level of Coverage	Liability Limit Physical Damages Deductible	A higher limit or a lower deductible means more financial protection for the Insured in the event of a loss. The higher the level of protection the higher the rate.
Garaging Location	Physical address location (Postal Code Full 6 digits)	Urban or rural geographical areas could be more or less prone to crime, weather-related events and/or vehicular accidents, which leads to different rates.

Keep these discounts and surcharges in mind when looking for ways to help customers save on their auto insurance premium!

Discount	Description	Details
New Client	A discount for customers new to Intact Insurance. 5% or 15% based on eligibility	A New Client Discount for individually rated commercial auto policies (IRCA) or Interurban will be applied to Third Party Liability, Accident Benefits and physical damage coverages for new clients.
Multi Policy	5% discount for customers who also have a commercial property or liability policy with Intact.	This discount is only available if a customer has another commercial policy (property or liability) with Intact Insurance. A 5% Multi Policy Discount will be applied to Third Party Liability, Accident Benefits and physical damage coverages on policies where the Insured also has a Commercial Property & Casualty (P&C) insurance policy with Intact Insurance.
Grille Protector	3% discount on collision coverage and 5% discount on comprehensive coverage.	Available for customers who professionally install animal bars or grill guards on their vehicles.
Loyalty Advantage (AB Only)	Loyalty Advantage applies on every renewal up to a maximum of 5%.	Available on IRCA or Interurban policies that maintains a driving record of 6* a loyalty discount will apply to Third Party Liability, Accident Benefits and Physical Damage Coverage.
Credit Consent (AB Only)	A discount of 0-25% may be applied when an Insured provides permission to pull Credit.	When an insured provides consent to pull credit a discount may be provided. Discount will be applied to Collision, Comprehensive, All Perils and Specified Perils.

Surcharge	Description	Details
Accident and Conviction	More years of experience, fewer accidents and convictions would result in lower rates.	Each driver is surcharged based on the number of convictions, how much time has passed since the last minor conviction, the type of conviction and the number of accidents, regardless of fault.
USA Exposure	25% - 70% surcharge added to TPL	Vehicles with incidental U.S.A exposure beyond 80 km of the border or non-incidentals based on percentage of time will determine surcharge.
Non-Standard	60% surcharge added to all Coverages	For drivers who are unable to obtain insurance from standard carriers due to: <ul style="list-style-type: none"> • inexperience • prior cancellations • no prior insurance coverage • a poor driving history
Canadian Long Haul	0%-50% surcharge on TPL, AB, Coll, AP	For vehicles making regular or frequent trips beyond the 80 km radius, but within a 400 km radius.

Surcharge Schedule

Accidents

Criteria for Surcharge (Per Vehicle Coverage)	Percentage
3 accidents	30
Each additional accident	10

- Surcharge will apply on the basis that one (1) vehicle had 3 at fault losses of the same coverage type. In the case of 3 at fault losses being paid under Third Party Liability, there would be a 30% surcharge on Third Party Liability, DCPD for that unit, same for All Perils and Collision coverages.
- The number of comprehensive claims will impact comprehensive premium.

Convictions

Minor Moving Traffic Violations:

Offences under any Act governing highway traffic:

➤ Any speeding violation	➤ Failure to give way
➤ Moving traffic offence other than major/serious	➤ Failure to stop as required
➤ Following too closely	➤ Failure to stop for emergency vehicle.
➤ Unsecured load or overload	➤ Failure to obey traffic sign / control device
➤ Failure to stop at an uncontrolled right of way	➤ Failure to proceed as directed at green light
➤ Failure to drive in designated lane	➤ Passing vehicle at a pedestrian crosswalk
➤ Failure to stop at railway crossing	➤ Failure to merge safely
➤ Failure to pass in safety	➤ Improperly passing School Bus
➤ Failure to drive in right-hand lane	➤ Pass / cross solid line(s)
➤ Driving an unsafe vehicle	➤ Failure to change lanes in safety
➤ Impending traffic/passing vehicle	➤ Wrong way on a one-way highway
➤ Failure to properly signal	➤ Improper right/left turn
➤ Failure to yield right of way to vehicle / pedestrian	➤ Failure to make U-turn safely
➤ Driving a motor vehicle or other device in a bus lane.	➤ OOP – red light; out of province disobeying / passing a red light
➤ Disobey legal sign.	➤ Any offence substantially similar committed in or outside of Alberta, NWT, Nunavut, or Yukon
➤ Unsafe move.	➤ Stunting
➤ Disobey legal sign.	➤ Failure to back up in safety

Major Moving Traffic Violations:

Any offence under any Act governing highway traffic:

➤ Failure to stop for a peace officer	➤ Passing in a school/playground
➤ Failure to stop for a School Bus	➤ Any offence substantially similar committed in or outside of Alberta, NWT, Nunavut, or Yukon
➤ Driving without reasonable consideration for persons using the highway	
➤ Distracted Driving	➤ Zero tolerance for alcohol (graduated licensing – Alberta)

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Criminal Code Convictions – Serious Convictions

Offences under the Criminal Code of Canada, or any other Act, of an offence substantially the same, within or outside of Canada, including, but not limited to

➤ Racing *if convicted under the HTA or TSA this is considered a Major Moving Traffic Violation		➤ Driving while license is under suspension or disqualified
➤ Driving without due care and attention (Careless Driving) * if convicted under the HTA or TSA this is considered a Major Moving Traffic Violation		➤ Failure or refusal to submit to a Breathalyzer test
➤ Failure to remain at the scene of an accident		➤ Dangerous driving
➤ Criminal negligence or manslaughter committed in the operation of an automobile		➤ Impaired driving*
➤ Intoxicated driving *		➤ Exceeding blood alcohol level permitted by law
		➤ Failing to stop at the scene of an accident

- *If a single incident results in both an IRS Fail and a Criminal Code Conviction, only one of the surcharges will apply.

Non Standard Rating Program (Alberta Only)

The following risks are underwritten as Non Standard auto risks. All regular discounts and surcharges will apply to the following vehicles. In addition, these risks written will have **non standard surcharge of 60% applied to all coverages:**

1. Class 35 and 36, any risk that has a driver with less than 3 years driving experience.
2. Class 35 and 36, any risk that has a driver with an unsatisfactory claims record:
 - Driver with less than 3 years of driving experience and having 1 or more at-fault losses;
 - Driver with 3 or more years of driving experience and having 2 or more at-fault losses in the past 5 years.
3. Class 35 and 36, any risk that has a driver with an unsatisfactory driving experience record:
 - Driver is licensed less than 3 years and having more than 1 conviction of any type.
 - Driver is licensed for 3 years or more and having more than 3 convictions of any type.
4. Class 35 and 36, any driver who has been convicted of a Criminal Code, Serious or Major conviction in the past 3 years.
5. Class 35 and 36, vehicles that operate regularly into the United States where this exceeds more than 25% of annual trips and where regular trips are more than 40 kms but within 80 kms of the Canada/USA border.

Canadian Long-Haul Exposures (Alberta Only)

Rates for the following classes are based on vehicles with a radius of operation of 80 km (50 miles) or less with only incidental trips beyond 80 km (50 miles) but within 400 km (250 mile) – 33, 34, 36, 41, 42, 43, 44, 45, 46 & 49.

For vehicles making regular or frequent trips beyond the 80 km (50 mile) radius, but within a 400 km (250 mile) radius, we will apply the following surcharges to Liability, DCPD, Accident Benefits, Collision and All Perils premiums. These charges are applicable only to vehicles hauling the insured's own goods with no hauling for others. Vehicles hauling for others will continue to be rated as "Truckmen" based on their radius of operations.

Days per Month operating beyond 80 kms (Single Vehicle Basis)	% of All Trips (Single Vehicle Basis)	Applicable Surcharge
1 – 2	0 – 10%	No Surcharge
3 – 6	11 – 25%	30% Surcharge
7 – 9	26 – 35%	50% Surcharge

Incidental means:

Maximum of 1-2 days per month operating beyond 80 kms and up to 10% of trips.

U.S.A. Exposures (Alberta Only)

Rates for all classes are based on Canadian exposures including U.S.A. exposure within 80 kms of the border.

For "incidental" U.S.A. exposure exceeding 80 kms from the border, we will apply a **25% surcharge to the Liability and DCPD premium** of the vehicle(s) making the trip(s).

Incidental means:

- Trips that do not exceed 2 days per month (single vehicle basis); and
- Trips that do not exceed 10% of the total annual exposure of all vehicles on the policy.

For vehicles making more than "incidental" trips into the U.S.A. exceeding 80 kms from the border please refer to Special Risk Commercial Automobile for consideration. Non-incidental Exposure Surcharge will be applied

Non-incidental Exposure Surcharge

- non-incidental exposure surcharge (between 11% and 49% of the annual mileage is in USA) – 50% of TPL and DCPD premium.
- non-incidental exposure surcharge (50% or more of the annual mileage is in USA) – 70% of TPL and DCPD premium.

Policy Charges

Premium calculations are shown on a pro rata basis.

Additional Insurance

A new coverage or new automobile may be added for the balance of the policy period on a pro rata basis. Additions are subject to the terms and rates in effect at the time the addition is made.

Additional Premiums

Any additional premiums of \$5.00 or less are waived except where

- i.) limits of liability are increased.
- ii.) a new coverage is added.

Deletion of Coverage

When deleting a coverage or automobile premium adjustment is made on a pro rata basis.

Cancellations

Any request for cancellation must be made in writing, either by signing the policy on the back or signing a Lost Policy Voucher.

If a return premium is payable on cancellation of a Financed Premium, the gross refund will be sent directly to the finance company.

Proof of Financial Responsibility

Insurance on vehicles for which Proof of Financial Responsibility Certificates have been issued can only be cancelled upon the expiration of the Notice of Cancellation required by Provincial Authorities or other body to whom the Certificate has been issued.

Pro Rata Cancellation Method

To be used:

- i.) Where a policy, or any part of the policy, is cancelled by the Insurer;
- ii.) Where the described automobile coverage is cancelled and the Insured replaces coverage with a new Intact automobile policy within 30 days of the date of cancellation;
- iii.) Where a policy is cancelled because the Insured has disposed of the described automobile and a new policy is written, by Intact, in the name of the new owner.
- iv.) Death of an insured
- v.) Insured moves to another province
- vi.) Total loss of the automobile due to an insured peril when Intact Insurance Company retains Salvage

Pro rata cancellations are subject to the minimum retained premium.

Short Rate Cancellation Method

To be used:

- i.) Where a policy is cancelled at the Insured's request, or at a finance company's request and not replaced with Intact.

Short rate cancellations are subject to the minimum retained premium.

Flat Cancellation Method

To be used:

- i.) New Business: No "Flat" cancellations permissible. Cancellation subject to the minimum retained premium for the policy.
- ii.) Renewals: "Flat" cancellation will be allowed only if the renewal is returned to the Company within 30 days of the inception date of the renewal. Otherwise, the Short Rate Cancellation Table applies.
- iii.) Policies that are Certified with Proof of Financial Responsibility: No "Flat" cancellations permissible. Cancellation subject to minimum retained premium PLUS the filing fee.

Registered Letters

Agency Bill Policies:

- i.) Broker may request cancellation of a policy if the full premium has not been paid.

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- ii.) Broker must provide Intact with the exact amount that has been paid for the policy term. The Broker is responsible for the payment of the Earned Premium if it is not paid by the Insured. The minimum Earned Premium is subject to the minimum retained premium.
Policy conditions require that Intact give the Insured 15 days notice of cancellation.

Reinstatement of Cancellation

Intact Insurance Company reserves the right to decline reinstatement and may request a new application for consideration. When notice of cancellation has been issued we may reinstate subject to the following:

Reinstatement Before the Cancellation Becomes Effective

The policy may be reinstated only if Intact receives instructions from the Broker before the cancellation is effective and if the underwriter agrees to reinstate.

- i.) For company bill policies we must receive the full premium by money order certified cheque.
- ii.) For agency bill policies, the Broker must give confirmation that you assume full responsibility for the premium.

Intact will issue a notice of reinstatement directly and immediately to the insured.

Reinstatement After the Cancellation Becomes Effective

A policy may not be reinstated once cancellation becomes effective. If coverage is required, the Broker may submit a new application to Intact for consideration. The Earned Premium, if any outstanding for the previous term, must be paid in full and presented with the new application.

Company Procedure

Intact will not reinstate a policy if it has been cancelled more than once in the last three (3) years.

Pro Rata Table – Six Month Policy

“Day” indicates the day of the year.

“%” indicates the percentage of the premium retained.

JANUARY		FEBRUARY		MARCH		APRIL		MAY		JUNE	
DAY	%	DAY	%	DAY	%	DAY	%	DAY	%	DAY	%
1	.003	32	.088	60	.164	91	.249	121	.332	152	.416
2	.005	33	.090	61	.167	92	.252	122	.334	153	.419
3	.008	34	.093	62	.170	93	.255	123	.337	154	.422
4	.011	35	.096	63	.173	94	.258	124	.340	155	.425
5	.014	36	.099	64	.175	95	.260	125	.342	156	.427
6	.016	37	.101	65	.178	96	.263	126	.345	157	.430
7	.019	38	.104	66	.181	97	.266	127	.348	158	.433
8	.022	39	.107	67	.184	98	.268	128	.351	159	.436
9	.025	40	.110	68	.186	99	.271	129	.353	160	.438
10	.027	41	.112	69	.189	100	.274	130	.356	161	.441
11	.030	42	.115	70	.192	101	.277	131	.359	162	.444
12	.033	43	.118	71	.195	102	.279	132	.362	163	.447
13	.036	44	.121	72	.197	103	.282	133	.364	164	.449
14	.038	45	.123	73	.200	104	.285	134	.367	165	.452
15	.041	46	.126	74	.203	105	.288	135	.370	166	.455
16	.044	47	.129	75	.205	106	.290	136	.373	167	.458
17	.047	48	.132	76	.208	107	.293	137	.375	168	.460
18	.049	49	.134	77	.211	108	.296	138	.378	169	.463
19	.052	50	.137	78	.214	109	.299	139	.381	170	.466
20	.055	51	.140	79	.216	110	.301	140	.384	171	.468
21	.058	52	.142	80	.219	111	.304	141	.386	172	.471
22	.060	53	.145	81	.222	112	.307	142	.392	173	.474
23	.063	54	.148	82	.225	113	.310	143	.392	174	.477
24	.066	55	.151	83	.227	114	.312	144	.395	175	.479
25	.068	56	.153	84	.230	115	.315	145	.397	176	.482
26	.071	57	.156	85	.233	116	.318	146	.400	177	.485
27	.074	58	.159	86	.236	117	.321	147	.403	178	.488
28	.077	59	.162	87	.238	118	.323	148	.405	179	.490
29	.079			88	.241	119	.326	149	.408	180	.493
30	.082			89	.244	120	.329	150	.411	181	.496
31	.085			90	.247			151	.414		

Short Rate Table No.2 – Six Month Policy

Note: These tables apply to MOTOCYCLES, MOPEDS, or SNOW VEHICLES for Comprehensive and Specified Perils coverage only. For all other coverages refer to Recreational Section for Seasonal Cancellation tables within our Personal Lines Automobile.

DAYS IN FORCE	% PREM. RET.						
1	15	46-47	38	93-94	61	140-141	84
2-3	16	48-49	39	95-96	62	142-143	85
4-5	17	50-51	40	97-98	63	144-145	86
6-7	18	52-53	41	99-100	64	146-147	87
8-9	19	54-55	42	101-102	65	148-149	88
10-11	20	56-57	43	103-104	66	150-151	89
12-13	21	58-59	44	105-106	67	152-153	90
14-15	22	60-62	45	107-108	68	154-155	91
16-17	23	63-64	46	109-110	69	156-157	92
18-19	24	65-66	47	111-112	70	158-159	93
20-21	25	67-68	48	113-114	71	160-161	94
22-23	26	69-70	49	115-116	72	162-163	95
24-25	27	71-72	50	117-118	73	164-165	96
26-27	28	73-74	51	119-120	74	166-167	97
28-29	29	75-76	52	121-123	75	168-169	98
30-31	30	77-78	53	124-125	76	170-171	99
32-33	31	79-80	54	126-127	77	172-184	100
34-35	32	81-82	55	128-129	78		
36-37	33	83-84	56	130-131	79		
38-39	34	85-86	57	132-133	80		
40-41	35	87-88	58	134-135	81		
42-43	36	89-90	59	136-137	82		
44-45	37	91-92	60	138-139	83		

Pro Rata Table – Annual Policy

“Day” indicates the day of the year.

“%” indicates the percentage of the premium retained.

JULY		AUGUST		SEPTEMBER		OCTOBER		NOVEMBER		DECEMBER	
DAY	%	DAY	%	DAY	%	DAY	%	DAY	%	DAY	%
182	.499	213	.584	244	.668	274	.751	305	.836	335	.918
183	.501	214	.586	245	.671	275	.753	306	.838	336	.921
184	.504	215	.589	246	.674	276	.756	307	.841	337	.923
185	.507	216	.592	247	.677	277	.759	308	.844	338	.926
186	.510	217	.595	248	.679	278	.762	309	.847	339	.929
187	.512	218	.597	249	.682	279	.764	310	.849	340	.932
188	.515	219	.600	250	.685	280	.767	311	.852	341	.934
189	.518	220	.603	251	.688	281	.770	312	.855	342	.937
190	.521	221	.605	252	.690	282	.773	313	.858	343	.942
191	.523	222	.608	253	.693	283	.775	314	.860	344	.945
192	.526	223	.611	254	.696	284	.778	315	.863	345	.947
193	.529	224	.614	255	.699	285	.781	316	.866	346	.948
194	.532	225	.616	256	.701	286	.784	317	.868	347	.951
195	.534	226	.619	257	.704	287	.786	318	.871	348	.953
196	.537	227	.622	258	.707	288	.789	319	.874	349	.956
197	.540	228	.625	259	.710	289	.792	320	.877	350	.959
198	.542	229	.627	260	.712	290	.795	321	.879	351	.962
199	.543	230	.630	261	.715	291	.797	322	.882	352	.964
200	.548	231	.633	262	.718	292	.800	323	.885	353	.967
201	.551	232	.636	263	.721	293	.803	324	.888	354	.970
202	.553	233	.638	264	.723	294	.805	325	.890	355	.973
203	.556	234	.641	265	.726	295	.808	326	.893	356	.975
204	.559	235	.644	266	.729	296	.811	327	.896	357	.978
205	.562	236	.647	267	.732	297	.814	328	.899	358	.981
206	.564	237	.649	268	.734	298	.816	329	.901	359	.984
207	.567	238	.652	269	.737	299	.819	330	.904	360	.986
208	.570	239	.655	270	.740	300	.822	331	.907	361	.989
209	.573	240	.658	271	.742	301	.825	332	.910	362	.992
210	.575	241	.660	272	.745	302	.827	333	.912	363	.995
211	.578	242	.663	273	.748	303	.830	334	.915	364	.997
212	.581	243	.666			304	.833			365	1.000

Short Rate Table No.1 – Annual Policy

Note: These tables apply to MOTORCYCLES, MOPEDS, or SNOW VEHICLES for Comprehensive and Specified Perils coverage only. For all other coverages refer to Recreational Section for Seasonal Cancellation tables within the Personal Lines Automobile manual

DAYS IN FORCE	% PREM. RET.						
1-3	8	93-96	32	185-188	56	273-276	79
4-7	9	97-99	33	189-192	57	277-280	80
8-11	10	100-103	34	193-195	58	281-284	81
12-15	11	104-107	35	196-199	59	285-288	82
16-19	12	108-111	36	200-203	60	289-292	83
20-23	13	112-115	37	204-207	61	293-296	84
24-26	14	116-119	38	208-211	62	297-299	85
27-30	15	120-122	39	212-215	63	300-303	86
31-34	16	123-126	40	216-219	64	304-307	87
35-38	17	127-130	41	220-222	65	308-311	88
39-42	18	131-134	42	223-226	66	312-315	89
43-46	19	135-138	43	227-230	67	316-318	90
47-49	20	139-142	44	231-234	68	319-322	91
50-53	21	143-146	45	235-238	69	323-326	92
54-57	22	147-149	46	239-242	70	327-330	93
58-61	23	150-153	47	243-245	71	331-334	94
62-65	24	154-157	48	246-249	72	335-338	95
66-69	25	158-161	49	250-253	73	339-341	96
70-73	26	162-165	50	254-257	74	342-345	97
74-76	27	166-169	51	258-261	75	346-349	98
77-80	28	170-172	52	262-265	76	350-353	99
81-84	29	173-176	53	266-268	77	354-365	100
85-88	30	177-180	54	269-270	78		
89-92	31	181-184	55	271-272	79		

DIRECT BILL

Intact Insurance's Direct Bill Program is designed to accommodate a wide range of broker and customer needs.

- Brokers can leverage Intact Insurance Company's technology and experience in payment collection
- Customers benefit from flexibility in how and when they make payments
- Broker commissions are paid up front, shortly after the end of the month

PAYMENT SUMMARY

Plan	One Pay	Three Pay	Monthly Pay
Description	Payment for full term premium and applicable taxes is due on the policy effective date.	Total premium and taxes (if applicable) are divided into three equal instalments: 1. Due on the policy effective date <i>(including instalment fee)</i> 2. Due 3 months after the policy effective date 3. Due 6 months after the policy effective date	The total premium, applicable taxes, and an interest charge are divided into equal monthly instalments which are scheduled and withdrawn automatically. The withdrawal date is defaulted to the policy effective date but can be changed as long as within 15 days of the policy effective date.
Payment methods <i>Signed Intact authorization form with void cheque applies to all pre-authorized debit plans</i>	<ul style="list-style-type: none"> • Pre-authorized debit <i>Convenient recurring payments from a customer's chequing account</i> • Online or telephone banking <i>Easy electronic payments through a customer's financial institution</i> • Visa or Mastercard <i>One-time or continuous Credit Card (CCC) payments via intact.ca</i> • Cheque or money order (Postdated cheques are acceptable.) <i>Payable directly to Intact Insurance and accompanied by the remittance slip</i> 		<ul style="list-style-type: none"> • Pre-authorized debit
Interest and Service charge <i>Not applicable to Group policies</i>	N/A	<ul style="list-style-type: none"> • \$35 • \$20 for <i>my home & auto@</i> policies 	<ul style="list-style-type: none"> • 4% • 3% for Manitoba and Specialty Solutions policies excluding BC • 2% for <i>my home & auto@</i> policies
Notices	<ul style="list-style-type: none"> • An account summary is generated for policy changes • A reminder notice is generated prior to each instalment date (if payment method is not pre-authorized debit) • A final notice is generated for any unpaid balances 20 days after the first notice or a reminder notice is sent (if payment method is not pre-authorized debit) • A recollection notice is generated indicating the recollection date after the first NSF during a policy term Registered letter of cancellation for non-payment is issued following: <ul style="list-style-type: none"> • Non-payment at the final notice due date • Second NSF/unavailable funds • Payment returned for reason: payment stopped, refused by payor • Initial pre-authorized debit payment returned NSF/unavailable funds on New Business 		
Fees	<ul style="list-style-type: none"> • NSF/Unavailable Funds: \$50 		

- **For convenience and time savings, we recommend electronic payment methods.**

Contact us	
Phone	1-800-668-8384 – say "Direct Bill"
Fax	403-231-1392
Email	wr.dbaccounts@intact.net

ONE PAY

<p>New Business</p>	<ul style="list-style-type: none"> ○ An invoice will be issued reflecting a \$0 balance when the premium is paid in full. ○ Partial payments are not acceptable. <p>PRE-AUTHORIZED DEBIT</p> <ul style="list-style-type: none"> ○ A fully completed, signed authorization form and a void cheque must accompany the application. ○ An account summary will accompany the policy detailing the payment. ○ Withdrawal date will default to the policy effective date for the initial withdrawal. ○ If the policy is issued after the policy effective date, the initial withdrawal will be scheduled the following month. <p>CCC</p> <ul style="list-style-type: none"> ○ If a credit card registration is processed, the account summary will accompany the policy detailing the last digits of the registered credit card and the date the credit card will be charged.
<p>Endorsements</p>	<p>Additional premium</p> <ul style="list-style-type: none"> ○ A policy document and invoice will be issued allowing 20 days for payment. ○ If no payment has been applied to the policy within 20 days, a final notice will be sent to the policyholder allowing a further 20 days for payment. ○ If no payment has been received by the final notice due date, a registered letter of cancellation will be issued. ○ PRE-AUTHORIZED DEBIT: An account summary is produced scheduling an additional payment for the full endorsement amount. The account summary will provide at least 14 days' notice. ○ CCC: The credit card will be charged on the due date on the account summary. <p>Return premium</p> <ul style="list-style-type: none"> ○ If the endorsement produces a return premium or net credit on the account, a policy document and account summary will be issued immediately. ○ A refund cheque will be issued within 18 days. ○ PRE-AUTHORIZED DEBIT: A refund is directly deposited into the customer's account 18 days from the last payment date. If the last payment date is greater than 18 days, the refund will be deposited two days after the process date. ○ CCC: A refund is issued back to the insureds credit card.
<p>Renewal</p>	<ul style="list-style-type: none"> ○ Renewal is issued with an account summary in advance of the renewal effective date. The customer must make payment arrangements by the renewal date. ○ If no payment has been received by the renewal date, a final notice will be sent to the policyholder allowing 20 days for payment. ○ If no payment has been received by the final notice due date, a registered letter of cancellation will be issued. ○ PRE-AUTHORIZED DEBIT: Renewal and account summary are automatically produced in advance of the renewal effective date. The payment will be withdrawn on the effective date of renewal. ○ CCC: Renewal and account summary are automatically produced in advance of the renewal effective date. The registered credit card will be charged on the effective date of renewal.
<p>Payment defaults (NSF/dishonour)</p>	<ul style="list-style-type: none"> ○ A rejected payment notice will be issued if a payment is returned NSF (non-sufficient funds) or unavailable funds ○ A fee will be charged for payments returned NSF or unavailable funds ○ If payment (including any applicable fees) in guaranteed funds is not received within 20 days of the rejected payment, a registered letter of cancellation will be issued. <p>PRE-AUTHORIZED DEBIT</p> <ul style="list-style-type: none"> ○ A recollection notice is sent if a withdrawal (other than the initial payment on a New Business) is returned NSF or unavailable funds advising of the recollection date and amount. ○ A registered letter of cancellation will be issued if the initial payment on New Business is returned NSF/unavailable funds. ○ A registered letter of cancellation will be issued if 2 payments are returned NSF and/or unavailable funds within a policy term. ○ A registered letter of cancellation will be issued if a payment has been returned for reason: payment stopped or refused by payor.

	<p>CCC</p> <ul style="list-style-type: none"> ○ A rejected payment notice will be sent for the 1st occurrence of a declined payment. ○ A registered letter of cancellation will be issued if there are 2 or more occurrences of a declined payment within a policy term. ○ A registered letter of cancellation will be issued for declined reason: stop payment (Do Not Retry).
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THREE PAY

New Business	<ul style="list-style-type: none"> ○ The first instalment should accompany the application. ○ An account summary reflecting the first payment and detailing the due dates of the remaining two instalments will accompany the policy documentation. ○ An invoice will be issued 26 days prior to each of the next two instalments. ○ If no payment has been received by the instalment due date, a final notice will be sent allowing a further 20 days for payment. ○ If no payment has been received by the final notice due date, a registered letter of cancellation will be issued. <p>PRE-AUTHORIZED DEBIT</p> <ul style="list-style-type: none"> ○ A fully completed, signed authorization form and a void cheque must accompany the application. ○ An account summary will accompany the policy detailing the payment due dates and amounts. ○ Withdrawal date will default to the policy effective date for the initial withdrawal. ○ If the policy is issued after the policy effective date, the initial payment will be scheduled the following month. The 2nd instalment will be withdrawn 3 months from the policy effective date; the 3rd instalment will be withdrawn 6 months from the policy effective date. <p>CCC</p> <ul style="list-style-type: none"> ○ If a credit card registration is processed, the account summary will accompany the policy detailing the last digits of the registered credit card and the dates the credit card will be charged.
Endorsements	<p>Additional premium</p> <ul style="list-style-type: none"> ○ Endorsement premium is spread over the remaining future-dated instalments. ○ If there are no future instalments remaining, an invoice will be issued allowing 20 days for payment. ○ If no payment has been received by the final notice due date, a registered letter of cancellation will be issued. ○ PRE-AUTHORIZED DEBIT: Endorsement premium is spread over the remaining future-dated withdrawals. If there are no remaining instalments, an account summary is produced scheduling an additional withdrawal for the full endorsement amount. The account summary will give at least 14 days' notice. ○ CCC: The credit card will be charged on the instalment due date indicated on the invoice. If there are no future instalments remaining, the credit card will be charged on the due date on the account summary. <p>Return premium</p> <ul style="list-style-type: none"> ○ If the endorsement produces a return premium or net credit on the account, a policy document and account summary will be issued. ○ A refund cheque will be issued within 18 days. ○ PRE-AUTHORIZED DEBIT: Return premium is spread over the remaining future-dated withdrawals. If there are no remaining instalments, a refund is directly deposited into the customer's account 18 days from the last payment date. If the last payment date is greater than 18 days, the refund will be deposited two days after the process date. ○ CCC: A refund is issued back to the insureds credit card.
Renewal	<ul style="list-style-type: none"> ○ Renewal is issued with an account summary in advance of the renewal effective date. The customer must make payment arrangements by the renewal date.

	<ul style="list-style-type: none"> ○ If no payment has been received by the renewal date, a final notice will be sent to the policyholder allowing 20 days for payment. ○ If no payment has been received by the final notice due date, a registered letter of cancellation will be issued. ○ PRE-AUTHORIZED DEBIT: Renewal and account summary are automatically produced in advance of the renewal effective date detailing the withdrawal dates and amount. ○ CCC: Renewal and account summary are automatically produced in advance of the renewal effective date detailing the dates the registered credit card will be charged and amount.
<p style="text-align: center;">Payment defaults (NSF/dishonour)</p>	<ul style="list-style-type: none"> ○ A rejected payment notice or recollection notice will be issued if a payment is returned NSF (non-sufficient funds) or unavailable funds. ○ A fee will be charged for payments returned NSF or unavailable funds ○ If payment (including any applicable fees) in guaranteed is not received within 20 days of the rejected payment, a registered letter of cancellation will be issued. <p>PRE-AUTHORIZED DEBIT</p> <ul style="list-style-type: none"> ○ A recollection notice is sent if a withdrawal (other than the initial payment on a New Business) is returned NSF or unavailable funds advising of the recollection date and amount. ○ A registered letter of cancellation will be issued if the initial payment on New Business is returned NSF/unavailable funds. ○ A registered letter of cancellation will be issued if 2 payments are returned NSF and/or unavailable funds within a policy term. ○ A registered letter of cancellation will be issued if a payment has been returned for reason: payment stopped or refused by payor. <p>CCC</p> <ul style="list-style-type: none"> ○ A rejected payment notice will be sent for the 1st occurrence of a declined payment. ○ A registered letter of cancellation will be issued if there are 2 or more occurrences of a declined payment within a policy term. ○ A registered letter of cancellation will be issued for declined reason: stop payment (Do Not Retry).

MONTHLY PAY

<p style="text-align: center;">New Business</p>	<ul style="list-style-type: none"> ○ A fully completed, signed authorization form and a void cheque must accompany the application. ○ An account summary will be issued at least 14 days prior to the first automatic withdrawal outlining the payment dates and withdrawal amounts. ○ Withdrawals will be made on the same day of the month as the policy effective date unless advised otherwise. ○ If the policy is issued after the policy effective date, the initial payment will be scheduled the following month with equal instalments over the balance of the policy term.
<p style="text-align: center;">Endorsements</p>	<ul style="list-style-type: none"> ○ A revised statement will be issued with the payment schedule. Any additional or return premium is spread over the remaining monthly withdrawals within the policy term. ○ The endorsement will not adjust any withdrawal scheduled in the 14 days following the endorsement process date. This will ensure that the customer receives the policy and account summary before the adjusted withdrawal is scheduled. ○ If the endorsement occurs after the last monthly withdrawal: <ul style="list-style-type: none"> ▪ An account summary is produced scheduling an additional payment for the full endorsement amount. The account summary will provide at least 14 days' notice. ▪ In the case of return premium, a refund is directly deposited into the customer's account. ▪ Each policy term is handled individually. Premiums for one term are not financed over the next policy term.
<p style="text-align: center;">Renewal</p>	<ul style="list-style-type: none"> ○ Renewal is issued with an account summary in advance of the renewal effective date detailing the withdrawal dates and amount.
<p style="text-align: center;">Payment defaults (NSF/dishonour)</p>	<ul style="list-style-type: none"> ○ A recollection notice is sent if a withdrawal (other than the initial payment on New Business) is returned NSF or funds not cleared advising of the recollection date and amount. ○ A fee is charged for payments returned NSF or unavailable funds.

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| | <ul style="list-style-type: none"> ○ A registered letter of cancellation is issued if the initial withdrawal on a New Business is returned NSF/unavailable funds. ○ A registered letter of cancellation will be issued if 2 payments are returned NSF and/or unavailable funds within a policy term. ○ A registered letter of cancellation is issued if a withdrawal is returned for reason: payment stopped or refused by payor. |
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One of underwriting's responsibilities is to assess each risk for all aspects of acceptability including payment plan preferences. Intact retains the right to decline a payment plan option for certain policies.

REINSTATEMENTS

- Before the Effective Date of Termination
 - The decision to reinstate is based on the acceptability of the overall risk.
 - The full required premium including applicable fees must be received by credit card, certified cheque or money order.

- After the Legal Date of Termination
 - A policy will not be reinstated once cancellation has become effective.
 - If coverage is required, a new application may be submitted for consideration with no backdating of coverage.
 - Any outstanding earned premium from the prior policy must accompany the application.

ADDITIONAL INFORMATION

Accounts Receivable Portfolio Conversion (Transferring from Agency Bill to Direct Bill)

- Owner or Principal of brokerage to request the change in writing, including:
 - Effective date to start, a minimum of 60 days in the future (We recommend the first day of the month.)
 - Applicable lines of business (Personal Lines, Commercial Lines, or both).
- Policies will be automatically transferred at renewal. For more information, please contact your regional underwriting branch

Bank information

- If the customer has changed banking institutions/branches or changes bank accounts, have the customer complete, sign the '[Change in Banking Information](#)' form, and attach a void cheque.
- Send void cheques and completed authorization forms directly to Accounts Receivable with at least 14 days' notice for changes or contact Customer Accounts. Once payment information has been sent to the financial institution, we cannot stop a withdrawal.

Billing plan changes

- To avoid processing delays, forward billing plan changes to wr.dbaccounts@intact.net or contact Customer Accounts.

Choice of withdrawal dates

- The Monthly Pay Plan offers customers the flexibility to choose a preferred withdrawal date. This date must fall within 15 days of the policy effective date. Note that a preferred date may decrease the number of payment instalments.

Overdraft protection

- Clients who arrange overdraft protection with their bank or financial institution avoid various problems that arise from insufficient funds, as well as the risk of cancellation. We encourage you to suggest this bank service to those clients who choose to make payments via automatic bank withdrawal (pre-authorized debit).

Personal information

- To ensure the security of personal information, do not send credit card details by email and do not enter credit card or banking information in any policy notes.

Cheque or money order remittance

Canada Post	ICS
Intact Insurance Company Accounts Receivable PO Box 4254, STN A Toronto, ON M5W 5S6	Intact Insurance Company Accounts Receivable 700 University Ave, Suite 1500 Toronto ON M5G 0A1

AGENCY BILL

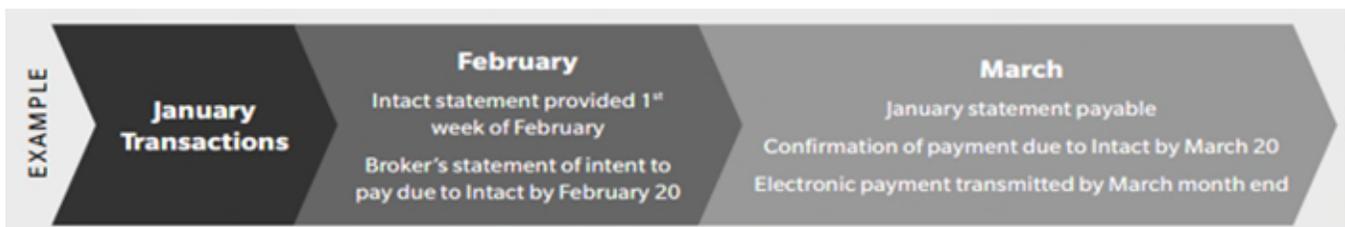
Intact also offers the Agency Bill payment plan. Under this plan, it is the broker's responsibility to collect payment from the customer and remit to Intact.

First week of each month

- Intact provides a statement containing all transactions for the prior month.
- Statement is payable no later than 60 days from the end of the accounting month for which it is prepared

20th day of each month

- Broker returns statement of intent to pay Intact (electronically in Excel or PDF format).
- Statement confirms all transactions processed or effective in the last 60 days that will be paid when due in the next accounting month.
- Broker transmits electronic payment for the prior month's statement, or schedules payment for month-end.
- Email all statements and payment confirmations to central.agencybill@intact.net



Rating Territories - Alberta

The rating territories applicable should be that in which the automobile “is and will be chiefly used and usually kept”.

If the automobile is usually kept in one territory but chiefly used in “others”, the rate applied will be the rate for the highest-rated of the territories.

TERRITORY 1 and TERRITORY 1A

CALGARY DISTRICT

STAT. CODE 101

The City of Calgary

TERRITORY 2

NORTHERN DISTRICT

STAT. CODE 105

That portion of the Province of Alberta lying North of Latitude 55 degrees North, which includes but is not limited to the Peace River Block.

TERRITORY 3

RED DEER DISTRICT

STAT. CODE 103

The City of Red Deer

TERRITORY 4 and TERRITORY 4A

EDMONTON DISTRICT

STAT. CODE 102

Being Townships 52, 53 and 54; Ranges 23, 24 and 25, West of 4th Meridian which includes but is not limited to: Edmonton City, Namao, Clover City, Sherwood Park (For T6Y, T8A, T8B, and T8H postal codes only), Griesbach Barracks, St. Albert, Lancaster Park, Winterburn

TERRITORY 5C

REMAINDER OF PROVINCE – Central

STAT. CODE 100

That portion of the Province of Alberta that lies between the southern city limits of Edmonton and the northern city limits of Calgary the City of Red Deer (rating Territory 3).

TERRITORY 5N

REMAINDER OF PROVINCE – Northern

STAT. CODE 100

That portion of the province of Alberta that lies north of the southern end of the City of Edmonton excluding any postal areas and townships noted in rating territories 4 and 2.

TERRITORY 5S

REMAINDER OF PROVINCE – Southern

STAT. CODE 100

That portion of the province of Alberta that lies south of the northern limits of the City of Calgary, excluding any postal areas noted in rating territories 1, 6 and 7.

TERRITORY 6

LETHBRIDGE DISTRICT

STAT. CODE 103

The City of Lethbridge
Taber

TERRITORY 7

MEDICINE HAT DISTRICT

STAT. CODE 103

The City of Medicine Hat

COMMERCIAL INSURANCE AUTO MANUAL

ALBERTA DIRECTORY

This “Directory” lists Cities, Towns and Villages alphabetically and shows the applicable Rating Territory and Statistical Location Code for each.

These directories are a guide to assist Broker offices in readily determining the applicable Rating Territory and Statistical Location Code. For complete territory descriptions see “Rating Territories” immediately preceding.

The Protection grading is based on the FUS Commercial Fire Protection grading. P – Protected; S – Semi-Protected; U – Unprotected. The Protection grading in this table is used for Garage rating only.

Location	FSA	RTE	Territory	Stat. Code	Protection
ABEE	T0A		5N	100	U
ACADIA VALLEY	T0J		5C	100	U
ACME	T0M		5C	100	S
ACHESON	T7X		5N	100	U
ADEN	T0K		5S	100	U
AETNA	T0K		5S	100	U
AIRDRIE	T4A		5C	100	S
AIRDRIE	T4B		5C	100	S
ALBERTA BEACH	T0E		5N	100	U
ALCOMDALE	T0G		5N	100	U
ALDER FLATS	T0C		5C	100	U
ALDERSYDE	T0L		5S	100	U
ALHAMBRA	T0M		5C	100	U
ALIX	T0C		5C	100	U
ALLIANCE	T0B		5C	100	U
ALSIKE	T0C		5C	100	U
ALTARIO	T0C		5C	100	U
AMISK	T0B		5C	100	U
ANDREW	T0B		5N	100	U
ANZAC	T0P		2	105	U
ARDMORE	T0A		5N	100	U
ARDROSSAN	T8E		5N	100	U
ARDROSSAN	T8G		5N	100	U
ARMENA	T0B		5C	100	U
ARROWWOOD	T0L		5S	100	U
ASHMONT	T0A		5N	100	U
ASPEN BEACH	T4L		5C	100	U
ATHABASCA	T9S		5N	100	U
ATIKAMEG	T0G		2	105	U
ATMORE	T0A		5N	100	U
BALZAC	T0M		5C	100	U
BALZAC	T4B		5C	100	U
BANFF	T1L		5C	100	S
BARNWELL	T0K		5S	100	U
BARONS	T0L		5S	100	U
BARRHEAD	T7N		5N	100	S
BASHAW	T0B		5C	100	S
BASSANO	T0J		5S	100	U
BAWLF	T0B		5C	100	U
BAY TREE	T0H		2	105	U
BEAR CANYON	T0H		2	105	U
BEAUMONT	T4X		5C	100	S

COMMERCIAL INSURANCE AUTO MANUAL

Location	FSA	RTE	Territory	Stat. Code	Protection
BEAUVALLON	T0B		5N	100	U
BEAVER CROSSING	T0A		5N	100	U
BEAVERDAM	T0A		5N	100	U
BEAVERLODGE	T0H		2	105	S
BEISEKER	T0M		5C	100	U
BELLEVUE	T0K		5S	100	U
BELLIS	T0A		5N	100	U
BENALTO	T0M		5C	100	U
BENTLEY	T0C		5C	100	U
BERRYMOOR	T7A		5C	100	U
BERWYN	T0H		2	105	U
BEYNON	T0J		5C	100	U
BEZANSON	T0H		2	105	U
BIG STONE	T0J		5C	100	U
BIG VALLEY	T0J		5C	100	U
BINDLOSS	T0J		5S	100	U
BIRCHCLIFF	T4S		5C	100	U
BITTERN LAKE	T0C		5C	100	U
BLACK DIAMOND	T0L		5S	100	S
BLACKFALDS	T0M		5C	100	S
BLACKFALDS	T4M		5C	100	S
BLACKFOOT	T0B		5C	100	U
BLACKIE	T0L		5S	100	U
BLAIRMORE	T0K		5S	100	S
BLOOMSBURY	T0G		5N	100	U
BLUE RIDGE	T0E		5N	100	U
BLUEBERRY MOUNTAIN	T0H		2	105	U
BLUESKY	T0H		2	105	U
BLUFFTON	T0C		5C	100	U
BODO	T0B		5C	100	U
BON ACCORD	T0A		5N	100	U
BONANZA	T0H		2	105	U
BONNYVILLE	T9N		5N	100	S
BOTHA	T0C		5C	100	U
BOW ISLAND	T0K		5S	100	S
BOWDEN	T0M		5C	100	S
BOYLE	T0A		5N	100	U
BOYNE LAKE	T0A		5N	100	U
BRAGG CREEK	T0L		5S	100	U
BRANT	T0L		5S	100	U
BREMNER	T0B		5N	100	U
BRETON	T0C		5C	100	U
BREYNAT	T0A		5N	100	U
BROCKET	T0K		5S	100	U
BROOKS	T1R		5S	100	S
BROSSEAU	T0B		5N	100	U
BROWNFIELD	T0C		5C	100	U
BROWVALE	T0H		2	105	U
BRUCE	T0B		5C	100	U
BRUDERHEIM	T0B		5N	100	U

COMMERCIAL INSURANCE AUTO MANUAL

Location	FSA	RTE	Territory	Stat. Code	Protection
BRULE	T0E		5N	100	U
BUCK CREEK	T0C		5C	100	U
BUCK LAKE	T0C		5C	100	U
BUFFALO	T0J		5S	100	U
BUFFALO HEAD PRAIRIE	T0H		2	105	U
BUFFALO LAKE	T0H		2	105	U
BURDETT	T0K		5S	100	U
BUSBY	T0G		5N	100	U
BYEMOOR	T0J		5C	100	U
CADOGAN	T0B		5C	100	U
CADOMIN	T0E		5C	100	U
CADOTTE LAKE	T0H		2	105	U
CALAHOO	T0G		5N	100	U
CALAIS	T0H		2	105	U
CALGARY	T1X		1	101	P
CALGARY	T1Y		1A	101	P
CALGARY	T2A		1A	101	P
CALGARY	T2B		1A	101	P
CALGARY	T2C		1A	101	P
CALGARY	T2E		1A	101	P
CALGARY	T2G		1	101	P
CALGARY	T2H		1	101	P
CALGARY	T2J		1	101	P
CALGARY	T2K		1A	101	P
CALGARY	T2L		1	101	P
CALGARY	T2M		1	101	P
CALGARY	T2N		1	101	P
CALGARY	T2P		1	101	P
CALGARY	T2R		1	101	P
CALGARY	T2S		1	101	P
CALGARY	T2T		1	101	P
CALGARY	T2V		1	101	P
CALGARY	T2W		1	101	P
CALGARY	T2X		1	101	P
CALGARY	T2Y		1	101	P
CALGARY	T2Z		1	101	P
CALGARY	T3A		1	101	P
CALGARY	T3B		1	101	P
CALGARY	T3C		1	101	P
CALGARY	T3E		1	101	P
CALGARY	T3G		1	101	P
CALGARY	T3H		1	101	P
CALGARY	T3J		1A	101	P
CALGARY	T3K		1	101	P
CALGARY	T3L		1	101	P
CALGARY	T3M		1	101	P
CALGARY	T3N		1	101	P
CALGARY	T3N		1	101	P
CALGARY	T3P		1	101	P
CALGARY	T3S		1	101	P

COMMERCIAL INSURANCE AUTO MANUAL

Location	FSA	RTE	Territory	Stat. Code	Protection
CALGARY	T3Z		1	101	P
CALLING LAKE	T0G		2	105	P
CALMAR	T0C		5C	100	U
CAMP CREEK	T0G		5N	100	U
CAMROSE	T4V		5C	100	S
CANMORE	T1W		5C	100	S
CANYON CREEK	T0G		2	105	U
CARBON	T0M		5C	100	S
CARBONDALE	T0K		5S	100	U
CARCAJOU	T0H		2	105	U
CARDSTON	T0K		5S	100	S
CARMANGAY	T0L		5S	100	U
CARNWOOD	T0C		5C	100	U
CAROLINE	T0M		5C	100	U
CARROT CREEK	T0E		5N	100	U
CARSELAND	T0J		5S	100	U
CARSTAIRS	T0M		5C	100	S
CARVEL	T0E		5N	100	U
CASLAN	T0A		5N	100	U
CASTOR	T0C		5C	100	U
CAYLEY	T0L		5S	100	U
CEREAL	T0J		5C	100	U
CESSFORD	T0J		5S	100	U
CHAMPION	T0L		5S	100	U
CHARD	T0P		2	105	U
CHATEH	T0H		2	105	U
CHAUVIN	T0B		5C	100	U
CHERHILL	T0E		5N	100	U
CHERRY GROVE	T0A		5N	100	U
CHERRY POINT	T0H		2	105	U
CHESTERMERE LAKE	T1X		5S	100	U
CHINOOK	T0J		5C	100	U
CHINOOK VALLEY	T0H		2	105	U
CHIPMAN	T0B		5N	100	U
CHISHOLM MILLS	T0G		5N	100	U
CLANDONALD	T0B		5N	100	U
CLAIRMONT	T0H		2	105	P
CLARESHOLM	T0L		5S	100	S
CLEARDALE	T0H		2	105	U
CLIVE	T0C		5C	100	U
CLUNY	T0J		5S	100	U
CLYDE	T0G		5N	100	U
COALDALE	T1M		5S	100	S
COALHURST	T0L		5S	100	S
COCHRANE	T4C		5S	100	S
CODESA	T0H		2	105	U
COLD LAKE	T9M		5N	100	S
COLEMAN	T0K		5S	100	U
COLINTON	T0G		5N	100	U
COLLEGE HEIGHTS	T4L		5C	100	U

COMMERCIAL INSURANCE AUTO MANUAL

Location	FSA	RTE	Territory	Stat. Code	Protection
COMPEER	T0C		5C	100	U
CONDOR	T0M		5C	100	U
CONKLIN	T0P		2	105	U
CONSORT	T0C		5C	100	U
COOKING LAKE	T8E		5C	100	U
CORONADO	T0A		5N	100	U
CORONATION	T0C		5C	100	S
COUNTY OF GRANDE PRAIRIE	T8W		2	105	U
COUNTY OF GRANDE PRAIRIE	T8X		2	105	U
COUTTS	T0K		5S	100	U
COWLEY	T0K		5S	100	U
CRAIGMYLE	T0J		5C	100	U
CRANFORD	T0K		5S	100	U
CREMONA	T0M		5C	100	U
CROOKED CREEK	T0H		2	105	U
CROSSFIELD	T0M		5C	100	S
CROWSNEST PASS	T0K		5S	100	U
CULP	T0H		2	105	U
CYNTHIA	T0E		5C	100	U
CYPRESS COUNTY	T1A		5S	100	U
CYPRESS COUNTY	T1B		5S	100	U
CZAR	T0B		5C	100	U
DALEMEAD	T0J		5S	100	U
DAPP	T0G		5N	100	U
DARWELL	T0E		5N	100	U
DAYSLAND	T0B		5C	100	U
DE WINTON	T0L		5S	100	U
DEAD MAN'S FLATS	T1W		5S	100	U
DEADWOOD	T0H		2	105	U
DEBOLT	T0H		2	105	S
DEL BONITA	T0K		5S	100	U
DELACOUR	T0M		5C	100	U
DELBURNE	T0M		5C	100	U
DELIA	T0J		5C	100	U
DEMMITT	T0H		2	105	U
DENWOOD	T0B		5C	100	U
DERWENT	T0B		5N	100	U
DESERT BLUME	T0J		5S	100	S
DESERT BLUME	T1B		5S	100	S
DESMARAIS	T0G		2	105	U
DEVILLE	T0B		5C	100	U
DEVON	T9G		5C	100	S
DEWBERRY	T0B		5N	100	U
DIAMOND CITY	T0K		5S	100	U
DICKSON	T4G		5C	100	U
DIDSBURY	T0M		5C	100	S
DIXONVILLE	T0H		2	105	U
DONALDA	T0B		5C	100	U
DONATVILLE	T0A		5N	100	U

COMMERCIAL INSURANCE AUTO MANUAL

Location	FSA	RTE	Territory	Stat. Code	Protection
DONNELLY	T0H		2	105	U
DOROTHY	T0J		5C	100	U
DRAYTON VALLEY	T7A		5C	100	S
DRIFTPILE	T0G		2	105	U
DRUMHELLER	T0J		5C	100	S
DUCHESS	T0J		5S	100	U
DUFFIELD	T0E		5N	100	U
DUNMORE	T0J		5S	100	U
DUNMORE	T1B		5S	100	U
EAGLESHAM	T0H		2	105	U
EAST COULEE	T0J		5C	100	U
ECKVILLE	T0M		5C	100	S
EDBERG	T0B		5C	100	U
EDGERTON	T0B		5C	100	U
EDMONTON	T5A		4	102	P
EDMONTON	T5B		4	102	P
EDMONTON	T5C		4	102	P
EDMONTON	T5E		4	102	P
EDMONTON	T5G		4	102	P
EDMONTON	T5H		4	102	P
EDMONTON	T5J		4	102	P
EDMONTON	T5K		4	102	P
EDMONTON	T5L		4	102	P
EDMONTON	T5M		4	102	P
EDMONTON	T5N		4	102	P
EDMONTON	T5P		4	102	P
EDMONTON	T5R		4	102	P
EDMONTON	T5S		4	102	P
EDMONTON	T5T		4	102	P
EDMONTON	T5V		4	102	P
EDMONTON	T5W		4	102	P
EDMONTON	T5X		4	102	P
EDMONTON	T5Y		4	102	P
EDMONTON	T5Z		4	102	P
EDMONTON	T6A		4	102	P
EDMONTON	T6B		4A	102	P
EDMONTON	T6C		4	102	P
EDMONTON	T6E		4	102	P
EDMONTON	T6G		4	102	P
EDMONTON	T6H		4	102	P
EDMONTON	T6J		4	102	P
EDMONTON	T6K		4A	102	P
EDMONTON	T6L		4A	102	P
EDMONTON	T6M		4	102	P
EDMONTON	T6N		4	102	P
EDMONTON	T6P		4A	102	P
EDMONTON	T6R		4	102	P
EDMONTON	T6S		4	102	P
EDMONTON	T6T		4A	102	P
EDMONTON	T6V		4	102	P

COMMERCIAL INSURANCE AUTO MANUAL

Location	FSA	RTE	Territory	Stat. Code	Protection
EDMONTON	T6W		4	102	P
EDMONTON	T6X		4	102	P
EDMONTON	T6Y		4	102	P
EDSON	T7E		5N	100	S
EGREMONT	T0A		5N	100	U
ELK POINT	T0A		5N	100	S
ELK WATER	T0J		5S	100	U
ELLSCOTT	T0A		5N	100	U
ELMWORTH	T0H		2	105	U
ELNORA	T0M		5C	100	U
EMPRESS	T0J		5S	100	U
ENCHANT	T0K		5S	100	U
ENDIANG	T0J		5C	100	U
ENILDA	T0G		2	105	U
ENOCH	T7X		5N	100	U
ENSIGN	T0L		5S	100	U
ENTRANCE	T7V		5N	100	U
ENTWISTLE	T0E		5N	100	S
ERSKINE	T0C		5C	100	U
ESTHER	T0J		5C	100	U
ETZIKOM	T0K		5S	100	U
EUREKA RIVER	T0H		2	105	U
EVANSBURG	T0E		5N	100	U
EXSHAW	T0L		5S	100	U
FABYAN	T9W		5C	100	U
FAIRVIEW	T0H		2	105	S
FALHER	T0H		2	105	U
FALLIS	T0E		5N	100	U
FALUN	T0C		5C	100	U
FAUST	T0G		2	105	U
FAWCETT	T0G		5N	100	U
FENN	T0J		5C	100	U
FERINTOSH	T0B		5C	100	U
FINNEGAN	T0J		5C	100	U
FITZGERALD	T0V		2	105	U
FLATBUSH	T0G		5N	100	U
FLEET	T0C		5C	100	U
FOISY	T0A		5N	100	U
FOREMOST	T0K		5S	100	U
FORESTBURG	T0B		5C	100	S
FORT ASSINIBOINE	T0G		5N	100	U
FORT CHIPEWYAN	T0P		2	105	U
FORT KENT	T0A		5N	100	U
FORT MACKAY	T0P		2	105	U
FORT MACLEOD	T0L		5S	100	S
FORT MCMURRAY	T9H		2	105	P
FORT MCMURRAY	T9J		2	105	P
FORT MCMURRAY	T9K		2	105	P
FORT SASKATCHEWAN	T8L		5N	100	P
FORT SASKATCHEWAN	T8L	0B7	4	102	P

COMMERCIAL INSURANCE AUTO MANUAL

Location	FSA	RTE	Territory	Stat. Code	Protection
FORT SASKATCHEWAN	T8L	0B8	4	102	P
FORT SASKATCHEWAN	T8L	3Y4	4	102	P
FORT SASKATCHEWAN	T8L	3Y6	4	102	P
FORT SASKATCHEWAN	T8L	3Y7	4	102	P
FORT SASKATCHEWAN	T8L	3Y8	4	102	P
FORT SASKATCHEWAN	T8L	3Y9	4	102	P
FORT SASKATCHEWAN	T8L	3Z1	4	102	P
FORT SASKATCHEWAN	T8L	3Z2	4	102	P
FORT SASKATCHEWAN	T8L	3Z3	4	102	P
FORT SASKATCHEWAN	T8L	3Z4	4	102	P
FORT SASKATCHEWAN	T8L	3Z5	4	102	P
FORT SASKATCHEWAN	T8L	3Z6	4	102	P
FORT SASKATCHEWAN	T8L	3Z7	4	102	P
FORT SASKATCHEWAN	T8L	3Z8	4	102	P
FORT SASKATCHEWAN	T8L	4A1	4	102	P
FORT SASKATCHEWAN	T8L	4A2	4	102	P
FORT VERMILION	T0H		2	105	U
FOX CREEK	T0H		5N	100	U
FOX LAKE	T0H		2	105	U
FRANCHERE	T0A		5N	100	U
FRANK	T0K		5S	100	U
FROG LAKE	T0A		5N	100	U
GADSBY	T0C		5C	100	U
GAINFORD	T0E		5N	100	U
GALAHAD	T0B		5C	100	U
GEM	T0J		5S	100	U
GIBBONS	T0A		5N	100	S
GIFT LAKE	T0G		2	105	U
GIROUXVILLE	T0H		2	105	U
GLEICHEN	T0J		5S	100	U
GLENDON	T0A		5N	100	U
GLENEVIS	T0E		5N	100	U
GLENWOOD	T0K		5S	100	U
GOODFARE	T0H		2	105	U
GOODFISH LAKE	T0A		5N	100	U
GOODRIDGE	T0A		5N	100	U
GORDONDALE	T0H		2	105	U
GRANDE CACHE	T0E		5N	100	S
GRANDE PRAIRIE	T8V		2	105	P
GRANDE PRAIRIE	T8W		2	105	P
GRANDE PRAIRIE	T8X		2	105	P
GRANTVILLE	T0M		5C	100	U
GRANUM	T0L		5S	100	U
GRASSLAND	T0A		5N	100	U
GRASSY LAKE	T0K		5S	100	U
GREEN COURT	T0E		5N	100	U
GRIMSHAW	T0H		2	105	S
GROUARD MISSION	T0G		2	105	U
GROVEDALE	T0H		2	105	U
GUNDY	T0H		2	105	U

COMMERCIAL INSURANCE AUTO MANUAL

Location	FSA	RTE	Territory	Stat. Code	Protection
GUNN	T0E		5N	100	U
GURNEYVILLE	T0A		5N	100	U
GUY	T0H		2	105	U
GWYNNE	T0C		5C	100	U
HAIRY HILL	T0B		5N	100	U
HALFMOON BAY	T4S		5C	100	U
HALKIRK	T0C		5C	100	U
HAMLIN	T0A		5N	100	U
HANNA	T0J		5C	100	S
HARDISTY	T0B		5C	100	U
HARVIE HEIGHTS	T1W		5S	100	U
HAY LAKES	T0B		5C	100	U
HAYS	T0K		5S	100	U
HAYTER	T0B		5C	100	U
HAZELDINE	T0B		5C	100	U
HEATH	T0B		5C	100	U
HEINSBURG	T0A		5N	100	U
HEISLER	T0B		5C	100	U
HIGH LEVEL	T0H		2	105	S
HIGH PRAIRIE	T0G		2	105	S
HIGH RIVER	T1V		5S	100	S
HILDA	T0J		5S	100	P
HILLCREST MINES	T0K		5S	100	U
HILLIARD	T0B		5N	100	U
HILLSPRING	T0K		5S	100	U
HINES CREEK	T0H		2	105	U
HINTON	T7V		5N	100	S
HOBBEMA	T0C		5C	100	U
HOLDEN	T0B		5C	100	U
HONDO	T0G		2	105	U
HOSELAW	T0A		5N	100	U
HOTCHKISS	T0H		2	105	U
HUGHENDON	T0B		5C	100	U
HUSSAR	T0J		5S	100	U
HUXLEY	T0M		5C	100	U
HYLO	T0A		5N	100	U
HYTHE	T0H		2	105	U
IDDESLEIGH	T0J		5S	100	U
INDUS	T1X		5S	100	U
INNISFAIL	T4G		5C	100	S
INNISFREE	T0B		5C	100	U
IRMA	T0B		5C	100	S
IRON RIVER	T0A		5N	100	U
IRON SPRINGS	T0K		5S	100	U
IRRICANA	T0M		5C	100	U
IRVINE	T0J		5S	100	U
ISLAND LAKE	T9S		5N	100	U
ISLAND LAKE SOUTH	T9S		5N	100	U
ISLAY	T0B		5C	100	U
JAMES RIVER BRIDGE	T0M		5C	100	U

COMMERCIAL INSURANCE AUTO MANUAL

Location	FSA	RTE	Territory	Stat. Code	Protection
JARVIE	T0G		5N	100	U
JARVIS BAY	T4S		5C	100	U
JASPER	T0E		5N	100	S
JEAN COTE	T0H		2	105	U
JENNER	T0J		5S	100	U
JOHN D'OR PRAIRIE	T0H		2	105	U
JOUSSARD	T0G		2	105	U
KANANASKIS VILLAGE	T0L		5S	100	U
KAPASIWIN	T0E		5N	100	U
KATHYRN	T0M		5C	100	U
KAVANAGH	T9E		5C	100	U
KEG RIVER	T0H		2	105	U
KELSEY	T0B		5C	100	U
KEOMA	T0M		5C	100	U
KIKINO	T0A		5N	100	U
KILLAM	T0B		5C	100	S
KINGMAN	T0B		5C	100	U
KINSELLA	T0B		5C	100	U
KINUSO	T0G		2	105	U
KIPP	T0L		5S	100	U
KIRRIEMUIR	T0C		5C	100	U
KITSCOTY	T0B		5C	100	U
LA COREY	T0A		5N	100	U
LA CRETE	T0H		2	105	S
LA GLACE	T0H		2	105	U
LAC DES ARCS	T1W		5S	100	U
LAC LA BICHE	T0A		5N	100	S
LACOMBE	T4L		5C	100	S
LACOMBE COUNTY	T4L		5C	100	S
LAFOND	T0A		5N	100	U
LAKE ISLE	T0E		5N	100	U
LAKE LOUISE	T0L		5C	100	U
LAKEDELL	T0C		5C	100	U
LAMONT	T0B		5N	100	S
LANCASTER PARK	T0A		4	102	U
LANGDON	T0J		5S	100	S
LAVOY	T0B		5C	100	U
LEDUC	T9E		5C	100	S
LEDUC COUNTY	T0B		5C	100	S
LEDUC COUNTY	T4X		5C	100	S
LEDUC COUNTY	T9G		5C	100	S
LEGAL	T0G		5N	100	U
LESLIEVILLE	T0M		5C	100	U
LETHBRIDGE	T1H		6	103	P
LETHBRIDGE	T1J		6	103	P
LETHBRIDGE	T1K		6	103	P
LINDALE	T0C		5C	100	U
LINDBERGH	T0A		5N	100	U
LINDEN	T0M		5C	100	U
LISBURN	T0E		5N	100	U

COMMERCIAL INSURANCE AUTO MANUAL

Location	FSA	RTE	Territory	Stat. Code	Protection
LITTLE SMOKY	T0H		5N	100	U
LLOYDMINSTER	T9V		5C	100	S
LODGEPOLE	T0E		5C	100	U
LOMOND	T0L		5S	100	U
LONE PINE	T0G		5N	100	U
LONGVIEW	T0L		5S	100	S
LOOMA	T0B		5C	100	U
LOUGHEED	T0B		5C	100	P
LOUSANA	T0M		5C	100	U
LUNDBRECK	T0K		5S	100	U
LYALTA	T0J		5S	100	U
LYMBURN	T0H		2	105	U
MACKAY	T0E		5N	100	U
MADDEN	T0M		5C	100	U
MAGRATH	T0K		5S	100	S
MALEB	T0K		5S	100	U
MALLAIG	T0A		5N	100	U
MA-ME-O BEACH	T0C		5C	100	U
MANNING	T0H		2	105	S
MANNVILLE	T0B		5C	100	S
MANYBERRIES	T0K		5S	100	U
MARIE REINE	T0H		2	105	U
MARKERVILLE	T0M		5C	100	U
MARLBORO	T0E		5N	100	U
MARWAYNE	T0B		5C	100	U
MAYERTHORPE	T0E		5N	100	U
MCLAUGHLIN	T0B		5C	100	U
MCLENNAN	T0H		2	105	U
MCRAE	T0A		5N	100	U
MEADOWVIEW	T0E		5N	100	U
MEANDER RIVER	T0H		2	105	U
MEANOOK	T0G		5N	100	U
MEDICINE HAT	T1A		7	103	P
MEDICINE HAT	T1B		7	103	P
MEDICINE HAT	T1C		7	103	P
MEETING CREEK	T0B		5C	100	U
MENAIK	T4J		5C	100	U
METISKOW	T0B		5C	100	U
MICHICHI	T0J		5C	100	U
MILK RIVER	T0K		5S	100	S
MILLARVILLE	T0L		5S	100	U
MILLET	T0C		5C	100	S
MILLICENT	T0J		5S	100	U
MILO	T0L		5S	100	U
MINBURN	T0B		5C	100	U
MIRROR	T0B		5C	100	U
MONARCH	T0L		5S	100	U
MONITOR	T0C		5C	100	U
MOON LAKE	T0E		5N	100	U
MORINVILLE	T8R		5N	100	S

COMMERCIAL INSURANCE AUTO MANUAL

Location	FSA	RTE	Territory	Stat. Code	Protection
MORLEY	T0L		5S	100	U
MORNINGSIDE	T4L		5C	100	U
MORRIN	T0J		5C	100	U
MOSSLEIGH	T0L		5S	100	U
MOUNTAIN VIEW	T0K		5S	100	U
MULHURST	T0C		5C	100	U
MUNDARE	T0B		5N	100	S
MUNSON	T0J		5C	100	U
MUSIDORA	T0B		5N	100	U
MYRNAM	T0B		5N	100	U
NACMINE	T0J		5C	100	U
NAMAO	T0A		4	102	U
NAMPA	T0H		2	105	U
NANTON	T0L		5S	100	S
NEERLANDIA	T0G		5N	100	U
NESTOW	T0G		5N	100	U
NEVIS	T0C		5C	100	U
NEW BRIGDEN	T0J		5C	100	U
NEW DAYTON	T0K		5S	100	U
NEW NORWAY	T0B		5C	100	U
NEW SAREPTA	T0B		5C	100	U
NEWBROOK	T0A		5N	100	U
NEWCASTLE MINE	T0J		5C	100	U
NISKU	T9E		5C	100	S
NITON JUNCTION	T0E		5N	100	U
NOBLEFORD	T0L		5S	100	U
NORDEGG	T0M		5C	100	U
NORGLLENWOLD	T4S		5C	100	U
NORTH COOKING LAKE	T8G		5C	100	U
NORTH STAR	T0H		2	105	U
NORTHVILLE	T0E		5N	100	U
NOTIKEWIN	T0H		2	105	U
OHATON	T0B		5C	100	U
OKOTOKS	T1S		5S	100	S
OLDS	T4H		5C	100	S
ONEFOUR	T0K		5S	100	U
ONOWAY	T0E		5N	100	U
OPAL	T0A		5N	100	U
ORION	T0K		5S	100	U
OWENDALE	T0K		5S	100	U
OWLSEYE LAKE	T0A		5N	100	U
OYEN	T0J		5C	100	U
PADDLE PRAIRIE	T0H		2	105	U
PARADISE VALLEY	T0B		5C	100	U
PARKLAND	T0L		5S	100	U
PATRICIA	T0J		5S	100	U
PEACE RIVER	T8S		2	105	S
PEERLESS LAKE	T0G		2	105	U
PEERS	T0E		5N	100	U
PENHOLD	T0M		5C	100	U

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Location	FSA	RTE	Territory	Stat. Code	Protection
PERRYVALE	T0G		5N	100	U
PIBROCH	T7P		5N	100	U
PICKARDVILLE	T0G		5N	100	U
PICTURE BUTTE	T0K		5S	100	S
PINCHER CREEK	T0K		5S	100	S
PINE LAKE	T0M		5C	100	U
PLAMONDON	T0A		5N	100	U
POLLOCKVILLE	T0J		5C	100	U
PONOKA	T4J		5C	100	S
PRIDDIS	T0L		5S	100	S
PROVOST	T0B		5C	100	S
PURPLE SPRINGS	T0K		5S	100	U
RADWAY	T0A		5N	100	U
RAINBOW LAKE	T0H		2	105	S
RAINIER	T0J		5S	100	U
RALSTON	T0J		5S	100	U
RANFURLY	T0B		5C	100	U
RAYMOND	T0K		5S	100	S
RED DEER	T4N		3	103	P
RED DEER	T4P		3	103	P
RED DEER	T4R		3	103	P
RED DEER COUNTY	T4E		5C	100	U
RED DEER COUNTY	T4S		5C	100	U
RED EARTH CREEK	T0G		2	105	U
RED WILLOW	T0B		5C	100	U
REDCLIFF	T0J		5S	100	S
REDWATER	T0A		5N	100	S
REDWOOD MEADOWS	T3Z		5S	100	U
RENO	T0H		2	105	U
RIBSTONE	T0B		5C	100	U
RICH LAKE	T0A		5N	100	U
RIMBEY	T0C		5C	100	U
RIVERCOURSE	T0B		5C	100	U
RIVIERE QUI BARRE	T0G		5N	100	U
ROBB	T0E		5C	100	U
ROCHESTER	T0G		5N	100	U
ROCHFORD BRIDGE	T0E		5N	100	U
ROCHON SANDS	T0C		5C	100	U
ROCKY MOUNTAIN HOUSE	T4T		5C	100	S
ROCKY RAPIDS	T0E		5C	100	U
ROCKY VIEW	T1X		5S	100	U
ROCKY VIEW	T4A		5C	100	U
ROCKY VIEW COUNTY	T1Z		5C	100	U
ROCKY VIEW COUNTY	T4A		5C	100	U
ROCKY VIEW COUNTY	T4B		5C	100	U
ROCKYFORD	T0J		5C	100	U
ROLLING HILLS	T0J		5S	100	U
ROLLY VIEW	T0C		5C	100	U
ROSALIND	T0B		5C	100	U
ROSEBUD	T0J		5C	100	U

COMMERCIAL INSURANCE AUTO MANUAL

Location	FSA	RTE	Territory	Stat. Code	Protection
ROSEDALE STATION	T0J		5C	100	U
ROSEMARY	T0J		5S	100	U
ROUND HILL	T0B		5C	100	U
ROWLEY	T0J		5C	100	U
RUMSEY	T0J		5C	100	U
RYCROFT	T0H		2	105	U
RYLEY	T0B		5C	100	U
SADDLE LAKE	T0A		5N	100	U
SANGUDO	T0E		5N	100	U
SCANDIA	T0J		5S	100	U
SCHULER	T0J		5S	100	U
SEBA BEACH	T0E		5N	100	U
SEDALIA	T0J		5C	100	U
SEDEGWICK	T0B		5C	100	S
SEEBE	T0L		5S	100	U
SEVEN PERSONS	T0K		5S	100	U
SEXSMITH	T0H		2	105	S
SHAUGHNESSY	T0K		5S	100	U
SHERWOOD PARK	T8A		4A	102	P
SHERWOOD PARK	T8B		4A	102	P
SHERWOOD PARK	T8C		5N	100	P
SHERWOOD PARK	T8C	1E2	5C	100	P
SHERWOOD PARK	T8C	1E3	5C	100	P
SHERWOOD PARK	T8C	1E4	5C	100	P
SHERWOOD PARK	T8C	1E5	5C	100	P
SHERWOOD PARK	T8C	1E6	5C	100	P
SHERWOOD PARK	T8C	1E7	5C	100	P
SHERWOOD PARK	T8C	1E8	5C	100	P
SHERWOOD PARK	T8C	1G9	5C	100	P
SHERWOOD PARK	T8C	1H1	5C	100	P
SHERWOOD PARK	T8C	1H2	5C	100	P
SHERWOOD PARK	T8C	1H3	5C	100	P
SHERWOOD PARK	T8C	1H4	5C	100	P
SHERWOOD PARK	T8C	1H5	5C	100	P
SHERWOOD PARK	T8C	1J4	5C	100	P
SHERWOOD PARK	T8C	1J6	5C	100	P
SHERWOOD PARK	T8E		5N	100	P
SHERWOOD PARK	T8E	1A1	5C	100	P
SHERWOOD PARK	T8E	1A2	5C	100	P
SHERWOOD PARK	T8E	1B1	5C	100	P
SHERWOOD PARK	T8E	1E3	5C	100	P
SHERWOOD PARK	T8E	1E4	5C	100	P
SHERWOOD PARK	T8E	1E5	5C	100	P
SHERWOOD PARK	T8E	1E6	5C	100	P
SHERWOOD PARK	T8E	1E7	5C	100	P
SHERWOOD PARK	T8E	1E8	5C	100	P
SHERWOOD PARK	T8E	1E9	5C	100	P
SHERWOOD PARK	T8E	1G7	5C	100	P
SHERWOOD PARK	T8E	1G8	5C	100	P
SHERWOOD PARK	T8E	1G9	5C	100	P

COMMERCIAL INSURANCE AUTO MANUAL

Location	FSA	RTE	Territory	Stat. Code	Protection
SHERWOOD PARK	T8E	1H1	5C	100	P
SHERWOOD PARK	T8E	1H2	5C	100	P
SHERWOOD PARK	T8E	1J1	5C	100	P
SHERWOOD PARK	T8E	1J2	5C	100	P
SHERWOOD PARK	T8G		5N	100	P
SHERWOOD PARK	T8G	1B1	5C	100	P
SHERWOOD PARK	T8G	1B2	5C	100	P
SHERWOOD PARK	T8G	1C4	5C	100	P
SHERWOOD PARK	T8G	1E4	5C	100	P
SHERWOOD PARK	T8G	1E5	5C	100	P
SHERWOOD PARK	T8G	1E6	5C	100	P
SHERWOOD PARK	T8G	1E7	5C	100	P
SHERWOOD PARK	T8G	1E8	5C	100	P
SHERWOOD PARK	T8G	1E9	5C	100	P
SHERWOOD PARK	T8G	1G7	5C	100	P
SHERWOOD PARK	T8G	1G8	5C	100	P
SHERWOOD PARK	T8G	1G9	5C	100	P
SHERWOOD PARK	T8G	1G1	5C	100	P
SHERWOOD PARK	T8G	1G2	5C	100	P
SHERWOOD PARK	T8G	1G3	5C	100	P
SHERWOOD PARK	T8G	1G4	5C	100	P
SHERWOOD PARK	T8G	1G5	5C	100	P
SHERWOOD PARK	T8G	1G7	5C	100	P
SHERWOOD PARK	T8G	1G8	5C	100	P
SHERWOOD PARK	T8G	1G9	5C	100	P
SHERWOOD PARK	T8H		4A	102	P
SIBBALD	T0J		5C	100	U
SIKSIKA	T0J		5S	100	U
SILVER VALLEY	T0H		2	105	U
SKIFF	T0K		5S	100	U
SLAVE LAKE	T0G		2	105	S
SMITH	T0G		2	105	U
SMOKY LAKE	T0A		5N	100	S
SOUTH BAPTISTE	T9S		5N	100	U
SPEDDEN	T0A		5N	100	U
SPIRIT RIVER	T0H		2	105	S
SPRING COULEE	T0K		5S	100	U
SPRINGBROOK	T4S		5C	100	S
SPRUCE GROVE	T7X		5N	100	S
SPRUCE GROVE	T7Y		5N	100	S
SPRUCE VIEW	T0M		5C	100	U
SPUTINOW	T0A		5N	100	U
ST. ALBERT	T8N		4	102	P
ST. BRIDES	T0A		5N	100	U
ST. ISIDORE	T0H		2	105	U
ST. LINA	T0A		5N	100	U
ST. MICHAEL	T0B		5N	100	U
ST. PAUL	T0A		5N	100	S
ST. VINCENT	T0A		5N	100	U
STAND OFF	T0L		5S	100	U

COMMERCIAL INSURANCE AUTO MANUAL

Location	FSA	RTE	Territory	Stat. Code	Protection
STANDARD	T0J		5S	100	U
STANGER	T0E		5N	100	U
STAR	T0B		5N	100	U
STAUFFER	T0M		5C	100	U
STAVELY	T0L		5S	100	U
STETTLER	T0C		5C	100	S
STIRLING	T0K		5S	100	U
STONY PLAIN	T7Z		5N	100	S
STRATHMORE	T1P		5S	100	S
STREAMSTOWN	T0B		5C	100	U
STROME	T0B		5C	100	U
STURGEON COUNTY	T0A		5N	100	U
STURGEON COUNTY	T8R		5N	100	U
STURGEON COUNTY	T8T		5N	100	U
SUNDRE	T0M		5C	100	S
SUNNYBROOK	T0C		5C	100	U
SUNNYNOOK	T0J		5C	100	U
SUNSET BEACH	T9S		5N	100	U
SUNSET HOUSE	T0H		2	105	U
SWALWELL	T0M		5C	100	U
SWAN HILLS	T0G		5N	100	S
SYLVAN LAKE	T4S		5C	100	S
TABER	T1G		6	103	S
TANGENT	T0H		2	105	U
TAWATINAW	T0G		5N	100	U
TEES	T0C		5C	100	U
THERIEN	T0A		5N	100	U
THORHILD	T0A		5N	100	U
THORSBY	T0C		5C	100	U
THREE HILLS	T0M		5C	100	S
THRONE	T0C		5C	100	U
TIGER LILY	T0G		5N	100	U
TILLEY	T0J		5S	100	S
TOFIELD	T0B		5C	100	S
TOMAHAWK	T0E		5C	100	U
TORRINGTON	T0M		5C	100	U
TROCHU	T0M		5C	100	U
TROUT LAKE	T0G		5N	100	U
TSUU T'INA	T3T		5S	100	U
TULLIBY LAKE	T0A		5N	100	U
TURIN	T0K		5S	100	U
TURNER VALLEY	T0L		5S	100	S
TWIN BUTTE	T0K		5S	100	U
TWO HILLS	T0B		5N	100	U
VALHALLA CENTRE	T0H		2	105	U
VALLEYVIEW	T0H		2	105	S
VAUXHALL	T0K		5S	100	U
VEGA	T0G		5N	100	U
VEGREVILLE	T9C		5N	100	S
VERMILION	T9X		5C	100	S

COMMERCIAL INSURANCE AUTO MANUAL

Location	FSA	RTE	Territory	Stat. Code	Protection
VETERAN	T0C		5C	100	U
VIKING	T0B		5C	100	S
VILNA	T0A		5N	100	U
VIMY	T0G		5N	100	U
VIOLET GROVE	T7A		5C	100	U
VULCAN	T0L		5S	100	U
WABAMUN	T0E		5N	100	S
WABASCA	T0G		2	105	U
WAINWRIGHT	T9W		5C	100	S
WALSH	T0J		5S	100	U
WANDERING RIVER	T0A		5N	100	U
WANHAM	T0H		2	105	U
WARBURG	T0C		5C	100	U
WARDLOW	T0J		5S	100	U
WARNER	T0K		5S	100	U
WARSPITE	T0A		5N	100	U
WASKATNAU	T0A		5N	100	U
WATER VALLEY	T0M		5C	100	U
WATERTON PARK	T0K		5S	100	U
WATINO	T0H		2	105	U
WAYNE	T0J		5C	100	U
WELLING	T0K		5S	100	U
WEMBLEY	T0H		2	105	S
WEST BAPTISTE	T9S		5N	100	U
WESTEROSE	T0C		5C	100	U
WESTLOCK	T7P		5N	100	S
WETASKIWIN	T9A		5C	100	S
WHISPERING HILLS	T9S		5N	100	U
WHITE GULL	T9S		5N	100	U
WHITECOURT	T7S		5N	100	S
WHITELAW	T0H		2	105	U
WIDEWATER	T0G		5N	100	U
WILDWOOD	T0E		5N	100	U
WILLINGDON	T0B		5N	100	U
WIMBORNE	T0M		5C	100	U
WINFIELD	T0C		5C	100	U
WOKING	T0H		2	105	U
WORSLEY	T0H		2	105	U
WOSTOK	T0B		5N	100	U
WRENTHAM	T0K		5S	100	U
YOUNGSTOWN	T0J		5C	100	U
ZAMA CITY	T0H		2	105	U

Commercial Third-Party Rating Classifications

*See Binding Authorities, Prohibited Risks, Risks you must refer before binding, Special Risks Commercial Automobile before binding

TYPE OF USE	Classes Light	Classes Heavy	Specialty Solutions Department (SL)
All Commercial Automobiles not specifically classified - Excluding Retail & Wholesale Delivery	36	44	
Ambulance - Private, including Oilfield Site First Aid Vehicles	76	76	
Any risk that has an airfield exposure	36,43	44,45,46,48,49,54	
Appliance Service Technician / Communication company service representative / IT Technician	36	44	
Artisan - Not specifically classified. Includes incidental Delivery and Personal Use.	36		
Artisan - Not specifically classified. No Delivery or Personal Use permitted.	35		
Auto Accessories & Parts - Retail Delivery	43	45	
Auto Accessories & Parts - Wholesale Delivery	36	44	
Automotive Service Technician/Repair - excluding mobile repairs	36	44	
Automotive Service Technician/Repair - including mobile repairs	36	44	
Bakeries & Distributors - Retail Delivery	44	45	
Bakeries & Distributors - Wholesale Delivery	44	45	
Brewers & Distributors	45	45	
Building Products - Retail	46	46	
Building Products - Wholesale	46	46	
Bulk Transporting - Liquid - Non Hazardous	49	49	
Bulk Transporting - Non Liquid - Non Hazardous	49	49	
Bus, Private - Church Buses - No charters, no special trips, no USA exposure	7M	7M	
Bus, Private - Hotel, Summer Camp, Resort, Golf & Country Clubs - No charters, no special trips, no USA exposure	72	72	
Bus, Private - Legions, Seniors, Day Care, Special Needs - No charters, no special trips or no USA exposure	7M	7M	
Bus, Private - Other, including Clubs, Athletic Teams	7M	7M	
Bus, Private - Transporting Employees	7M	7M	
Bus, Private - Van Pools	7M	7M	
Butchers - Retail Delivery	43	45	
Butchers - Wholesale Delivery	49	49	
Canteen Vendors - No Cooking other than warming of prepared foods in electrical devices such as microwaves	43	45	
Canteen Vendors - With propane or other gas-fired apparatus and deep fat fryers.	43	45	
Caterers Including Meal Delivery - No Time Constraint	43	45	
Cement Block, Building Block & Brick - Retail	46	46	
Cement Block, Building Block & Brick - Wholesale	46	46	

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TYPE OF USE	Classes Light	Classes Heavy	Specialty Solutions Department (SL)
Cement Mixers (Mix-in Transit)		45	
Trucking own goods 161 to 400 km radius.	62	62	
Coal & Wood Dealers	44	44	
Concrete Pumper	44	44	
Construction Equipment	54	54	
Construction Professionals (E.g. Engineers, Surveyors, architects, mining consultants) - Not Oilfield	36	44	
Contractors not otherwise Classified Excluding transportation of Bricks, Building Blocks, Cement, Gravel, Logs, Pulpwood, Petroleum Products, Sand, Stone, Earth, Asphalt No Delivery or Personal Use permitted.	35	44	
Contractors not otherwise Classified Excluding transportation of Bricks, Building Blocks, Cement, Gravel, Logs, Pulpwood, Petroleum Products, Sand, Stone, Earth, Asphalt. Includes incidental Delivery and Personal Use.	36	44	
Courier Service / Parcel Delivery (Including Non-Prepared Foods) - With Predetermined Route - operating within a 40KM Radius - No time constraints	44	46	
Courtesy cars	7	7	
Cranes (Licensed Mobile)	44	44	
Crude Oil UN1267 - over 160 km radius (100 mile)	See Truckmen	See Truckmen	SL
Crude Oil UN1267 - within 160 km radius (100 mile)	48	48	SL
Dairies & Distributors	44	45	
Delivery (Not specifically classified) - Retail Delivery	43	45	
Delivery (Not specifically classified) - Wholesale Delivery	36	44	
Driver Training Vehicles - Dual Control Equipment	36	44	
Drug Manufacturers and Wholesalers	36	44	
Drug Stores	43	45	
Electrician - Includes incidental Delivery and Personal Use	36	44	
Electrician - No Delivery or Personal Use permitted	35	44	
Explosives - over 1,000 kg Net Explosive Weight (2,200 lbs) - within 160 km radius (100 mile)	See Truckmen	See Truckmen	
Explosives - over 1,000 kg Net Explosive Weight (2,200 lbs) - within 80 km radius (50 mile)	See Truckmen	See Truckmen	
Explosives - up to 1,000 kg Net Explosive Weight (2,200 lbs) - over 160 km radius (100 mile)	48	48	
Explosives - up to 1,000 kg Net Explosive Weight (2,200 lbs) - within 160 km radius (100 mile)	48	48	
Explosives - up to 1,000 kg Net Explosive Weight (2,200 lbs) - within 80 km radius (50 mile)	48	48	
Farm Trucks -- Used solely on Private Premises	55	55	
Farm Trucks with farm use only. Insured farmer DOES NOT reside on farm. Road, pleasure usage and delivery not permitted.	33	34	
Farm Trucks with farm use only. Insured farmer resides on farm. Road, pleasure usage and delivery not permitted.	33	34	
Farm Trucks with road use. Insured farmer resides on farm. Pleasure usage, delivery and custom farming not permitted.	33	34	

COMMERCIAL INSURANCE AUTO MANUAL

TYPE OF USE	Classes Light	Classes Heavy	Specialty Solutions Department (SL)
Farm Trucks with road use. Insured farm's DOES NOT reside on farm. Pleasure usage, delivery and custom farming not permitted.	33	34	
Fire Department Automobiles, private passenger and trucks	53	53	
Fire Vehicles - Private	53	53	
Fire Vehicles - Public - No Emergency	53	53	
Fish & Sea Food Distributors - Retail Delivery	43	45	
Fish & Sea Food Distributors - Wholesale Delivery	46	46	
Fisherman	33	34	
Florist / Greenhouse / Market Gardener / Nurserymen - Used in operation of own premises - Includes incidental Delivery and Personal Use	36	45	
Florist / Greenhouse / Market Gardener / Nurserymen - Used in operation of own premises - No Delivery or Personal Use permitted	35	45	
Florist / Greenhouse / Market Gardener / Nurserymen - Used in work on Customer's premises - Includes incidental Delivery and Personal Use	36	45	
Florist / Greenhouse / Market Gardener / Nurserymen - Used in work on Customer's premises - No Delivery or Personal Use permitted	35	45	
Florist / Greenhouse / Market Gardener / Nurserymen - Wholesale Delivery	43	45	
Food Delivery (Meals Home Delivery – Fast Food i.e. Pizza, Chinese, etc) – Operating with time constraints	43	45	
Food Delivery (Meals Home Delivery – Fast Food i.e. Pizza, Chinese, etc) – Operating without time constraints	43	45	
Food Products Delivery - not otherwise classified - Retail Delivery	43	45	
Food Products Delivery - not otherwise classified - Wholesale Delivery	46	46	
Fruit Dealers - Retail Delivery	43	45	
Fruit Dealers - Wholesale Delivery	46	46	
Funeral Vehicles - Casket Wagons, Funeral Carriages, Hearses	75	75	
Furniture Manufacturers & Distributors - Retail	46	46	
Furniture Manufacturers & Distributors - Wholesale	46	46	
Gardener & Horticulturist/Landscaper/Arborist used in operation of customers premises - Includes incidental Delivery and Personal Use	36	45	
Gardener & Horticulturist/Landscaper/Arborist used in operation of customers premises - No Delivery or Personal Use permitted	35	45	
Gardeners & Horticulturists/Landscaper//Arborist - Retail Delivery	43	45	
Gardeners & Horticulturists/Landscaper//Arborist - Wholesale Delivery	43	45	
General Contractor (Project Manager) - Not Oilfield	36	44	
Golf Carts	55	55	
Grocers - Retail Delivery	43	45	
Grocers - Wholesale Delivery	46	46	
Handyman - variety of tasks	36	44	
Hardware (retailer) - Retail Delivery	43	45	
Hardware (retailer) - Wholesale Delivery	43	45	

COMMERCIAL INSURANCE AUTO MANUAL

TYPE OF USE	Classes Light	Classes Heavy	Specialty Solutions Department (SL)
Heating, Refrigeration and Air-Conditioning (HVAC) Mechanic - Includes incidental Delivery and Personal Use	36	44	
Heating, Refrigeration and Air-Conditioning (HVAC) Mechanic - No Delivery or Personal Use permitted	35	44	
Ice Cream Manufacturers & Distributors	44	45	
Ice Cream Vendors - mobile vendors selling to the public	43	45	
Ice Dealers	44	45	
Industrial Machinery Manufacturers & Distributors	36	44	
Janitorial Services/Housekeeping - commercial & residential	36	44	
Lawnmower	55	55	
Limousine - Exclusive Owner Operators- within 80kms	7B	7B	SL
Limousine - Non Owner Operators - within 80kms radius	7B	7B	SL
Livestock -within 160 km radius (100 mile) -- Hauling Own Livestock	46	46	
Lumber Dealers - Wholesale Delivery	46	46	
Mail Trucks - delivery to Superboxes and non-time-sensitive parcel delivery for Canada Post, Urban and Rural. No special delivery or courier. Operating within a 40 km radius.	44	46	
Mail Trucks - no Special Delivery or Courier, Rural only	44	46	
Meat Packers	49	49	
Motorcycles - Used for Commercial Purposes	57		
Municipal Corporation Vehicles (other than Ambulances, Fire, Police).	43	44	
Newspaper Delivery - Daily Newspaper from or in cities of over 15,000 population	49	49	
Non-standard All Commercial Automobiles not specifically classified - Excluding Retail & Wholesale Delivery	35,36		
Non-standard All Commercial Automobiles not specifically classified - Excluding Retail & Wholesale Delivery - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	35,36		
Non-standard Appliance Service Technician, /Communication company service representative/IT Technician	36		
Non-standard Appliance Service Technician, /Communication company service representative/IT Technician - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	36		
Non-standard Artisan - Not specifically classified.	35		
Non-standard Artisan - Not specifically classified. - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	35		
Non-standard Auto Accessories & Parts - Wholesale Delivery	36		
Non-standard Auto Accessories & Parts - Wholesale Delivery - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	36		
Non-standard Automotive Service Technician/Repair - excluding mobile repairs	36		
Non-standard Automotive Service Technician/Repair - excluding mobile repairs - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	36		

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Non-standard Automotive Service Technician/Repair - including mobile repairs	36		
TYPE OF USE	Classes Light	Classes Heavy	Specialty Solutions Department (SL)
Non-standard Automotive Service Technician/Repair - including mobile repairs - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	36		
Non-standard Construction Professionals (E.g. Engineers, Surveyors, architects, mining consultants)	36		
Non-standard Construction Professionals (E.g. Engineers, Surveyors, architects, mining consultants) - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	36		
Non-standard Contractors not otherwise Classified Excluding transportation of Bricks, Building Blocks, Cement, Gravel, Logs, Pulpwood, Petroleum Products, Sand, Stone, Earth, Asphalt	35,36		
Non-standard Contractors not otherwise Classified Excluding transportation of Bricks, Building Blocks, Cement, Gravel, Logs, Pulpwood, Petroleum Products, Sand, Stone, Earth, Asphalt - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	35,36		
Non-standard Delivery (Not specifically classified) - Wholesale Delivery	36		
Non-standard Delivery (Not specifically classified) - Wholesale Delivery - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	36		
Non-standard Drug Manufacturers and Wholesalers	36		
Non-standard Drug Manufacturers and Wholesalers - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	36		
Non-standard Electrician	36		
Non-standard Electrician - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	36		
Non-standard Farm Truck with Road exposure and pleasure usage. Delivery not permitted.	36		
Non-standard Farm Truck with Road exposure and pleasure usage. Delivery not permitted. - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	36		
Non-standard Florist/Greenhouse/Market Gardener/Nurserymen - Used in operation of own premises - no delivery	35,36		
Non-standard Florist/Greenhouse/Market Gardener/Nurserymen - Used in operation of own premises - no delivery - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	35,36		
Non-standard Florist/Greenhouse/Market Gardener/Nurserymen - Used in work on Customer's premises - no delivery	35,36		
Non-standard Florist/Greenhouse/Market Gardener/Nurserymen - Used in work on Customer's premises - no delivery - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	35,36		
Non-standard Gardener & Horticulturist/Landscaper/Arborist used in operation of customers premises	35,36		
Non-standard Gardener & Horticulturist/Landscaper/Arborist used in operation of customers premises - More than 25% of trips per annum	35,36		

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are into US, regular trips are between 40 and 80 kms of border			
Non-standard General Contractor (Project Manager)	36		
TYPE OF USE	Classes Light	Classes Heavy	Specialty Solutions Department (SL)
Non-standard General Contractor (Project Manager) - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	36		
Non-standard Handyman - variety of tasks	36		
Non-standard Handyman - variety of tasks - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	36		
Non-standard Heating, Refrigeration and Air-Conditioning (HVAC) Mechanic	36		
Non-standard Heating, Refrigeration and Air-Conditioning (HVAC) Mechanic - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	36		
Non-standard Industrial Machinery Manufacturers & Distributors	36		
Non-standard Industrial Machinery Manufacturers & Distributors - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	36		
Non-standard Janitorial Services/Housekeeping - commercial & residential	36		
Non-standard Janitorial Services/Housekeeping - commercial & residential - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	36		
Non-standard Oil Field Equipment Hauling	36		
Non-standard Oil Field Equipment Hauling - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	36		
Non-standard Photo or Film Delivery - Wholesale Delivery	36		
Non-standard Photo or Film Delivery - Wholesale Delivery - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	36		
Non-standard Pilot Vehicles - travelling in front of or behind a vehicle with oversize cargo	36		
Non-standard Pilot Vehicles - travelling in front of or behind a vehicle with oversize cargo - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	36		
Non-standard Plumber/Indoor Sprinkler System Installation	36		
Non-standard Plumber/Indoor Sprinkler System Installation - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	36		
Non-standard Safe Dealer or Manufacturer	36		
Non-standard Safe Dealer or Manufacturer - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	36		
Non-standard Special Delivery subject to time and similar constraints - Wholesale Delivery	36		
Non-standard Special Delivery subject to time and similar constraints - Wholesale Delivery - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	36		
Non-standard T.V. or Radio Sales & Service - Wholesale Delivery	36		
Non-standard T.V. or Radio Sales & Service - Wholesale Delivery - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	36		

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Non-standard Welding Trucks	35,36		
TYPE OF USE	Classes Light	Classes Heavy	Specialty Solutions Department (SL)
Non-standard Welding Trucks - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	35,36		
Non-standard Well Drilling (Water Only)	36		
Non-standard Well Drilling (Water Only) - More than 25% of trips per annum are into US, regular trips are between 40 and 80 kms of border	36		
Oil Drilling, Exploration & Seismograph -- Lease Site Construction and Maintenance (excluding Dump Trucks) -- Graders, Snow Plows, Snow Blowers, Street Sweepers, Tar Spreaders and like equipment especially designed and used for road construction and maintenance.	54	54	
Oilfield Battery Operators	36	44	
Oilfield Equipment Hauling - over 160 km radius (100 miles) - own equipment only	36	44	
Oilfield Equipment Hauling - within 160 km radius (100 miles) - own equipment only	36	44	
Oilfield Equipment Hauling - within 80 km radius (50 miles) - own equipment only	36	44	
Oilfield Pipe Hauling - over 160 km radius (100 miles), for insureds own use only	49	49	
Oilfield Pipe Hauling - within 160 km radius (100 miles), for insureds own use only	49	49	
Oilfield Pipe Hauling - within 80 km radius (50 miles)	49	49	SL
Oilfield Vehicles not otherwise classified -- Light & Heavy trucks used in oilfield, including consultants, engineers, geologists,	36	44	
Oilfield Well Service Vehicles -- Bucket, Crane, Picker, Ladder	44	44	
Oilfield Well Service Vehicles -- Drilling Rigs, Service Rigs, Snubbing Units including the following WITHOUT placards -- Vacuum Trucks, Steamers, Pressure Units, Hydrovac, Coil Tubing Units, Hot Oilers, Flush By Units, saline and produced water hauler.	49	49	
Oilfield Well Service Vehicles -- including Vacuum Trucks, Steamers, Pressure Units, Hydrovac, Coil Tubing Units, Hot Oilers, Flush By Units, etc., with incidental Petroleum products n.o.s. UN 1268, Flammable liquid corrosive n.o.s. UN 2924, Solids containing flammable liquid n.o.s. UN 3175	48	48	
Petroleum Products - UN 1202 Diesel & UN 1203 Gasoline - Exclusively used to fill own equipment - Capacity of tank trailer exceeds 2,300 litres (500 Imperial gallons)		48, 48	
Petroleum Products - UN 1202 Diesel & UN 1203 Gasoline - Exclusively used to fill own equipment. Includes tank trailers up to 2,300 litres (500 Imperial gallons) capacity	48	48, 48	
Photo or Film Delivery - Retail Delivery	43	45	
Photo or Film Delivery - Wholesale Delivery	36	44	
Pilot Trucks	36	44	
Plumber / Indoor Sprinkler System Installation - Includes incidental Delivery and Personal Use	36	44	

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Plumber / Indoor Sprinkler System Installation - No Delivery or Personal Use permitted.	35	44	
Poultry Dealers - Retail Delivery	43	45	
TYPE OF USE	Classes Light	Classes Heavy	Specialty Solutions Department (SL)
Poultry Dealers - Wholesale Delivery	46	46	
Produce Dealers - Retail Delivery	43	45	
Produce Dealers - Wholesale Delivery	46	46	
Public Services Automobiles (Other than Police, Ambulances, Fire and Funeral Directors).	43	44	
Radio and T.V. Sales & Service (Retail)	43	44	
Radioactive material - over 3,700 gigaBecquerels (100 Curies) - within 160 km radius (100 mile)	See Truckmen	See Truckmen	
Radioactive material - over 3,700 gigaBecquerels (100 Curies) - within 80 km radius (50 mile)	48	48	
Radioactive material - up to 3,700 gigaBecquerels (100 Curies) - over 160 km radius (100 mile)	48	48	
Radioactive material - up to 3,700 gigaBecquerels (100 Curies) - within 160 km radius (100 mile)	48	48	
Radioactive material - up to 3,700 gigaBecquerels (100 Curies) - within 80 km radius (50 mile)	48	48	
Road Construction & Maintenance (Excluding Gravel Trucks) -- Vehicles with Snow Plough Blades attached -- individual operators on their own lots or private lots.	36	44,45,49,54	
Safe Dealer or Manufacturer	36	44	
Sand, Gravel, Earth or Stone - For hire and pay-per load basis	42	42	SL
Sand, Gravel, Earth or Stone - Gravel pit operations	42	42	SL
Sand, Gravel, Earth or Stone - Incidental to insured's contracting operations e.g. excavation, landscaping, road building	42	42	
Vac Trucks, non hazardous - Sewer, hydrovac, non-oilfield. No placards.	43	44	
Snow Blowers & Ploughs - see Road Construction		--, --	

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TYPE OF USE	Classes Light	Classes Heavy	Specialty Solutions Department (SL)
Soft Drink/Bottled Water Manufacturers & Distributors - Retail Delivery	44	45	
Soft Drink/Bottled Water Manufacturers & Distributors - Wholesale Delivery	44	45	
Station Trucks - Used Solely on Private Premises	55	55	
Steel Manufacturers & Distributors	46	46	
T.V. or Radio Sales & Service - Retail Delivery and Service	43	45	
T.V. or Radio Sales & Service - Wholesale Delivery	36	44	
Taxi - Exclusive Owner Operators	7A	7A	SL
Taxi - Non Owner Operators	7A	7A	SL
Tow Trucks - All Other including those offering specialized towing and road side assistance for heavy vehicles, including recoveries and vehicle swaps	43	43	SL
Tow Trucks - incidental to garage operation	43	43	
Tow Trucks - offering towing and road side assistance primarily for private passenger vehicles and light trucks	43	43	
Tractors - Farm	55	55	
Tractors - Other than farm or road construction not Highway Type	55	55	
Tractors - Road Construction	54	54	
Truckmen Not Specifically Classified Operating within 160 km radius (100 miles)	61	61	SL
Truckmen Not Specifically Classified & Operating 161kms - 400 kms	62	62	SL
Truckmen Not Specifically Classified & Operating 401kms - 750kms	63	63	SL
Truckmen Not Specifically Classified & Operating 751kms - 1200kms	64	64	SL
Truckmen Not Specifically Classified & Operating 1201kms and over	64	64	SL
Truckmen Not Specifically Classified Operating within 80 km radius (50 mile)	49	49	SL
Truckmen Not Specifically Classified Operating within a 40 km radius (25 mile) Such Automobiles (other than those which carry mail or milk), operated under contract exclusively for one contractor, may be classed as if owned and operated by the contractor - 40 km radius (25 mile)	46	46	SL
Vegetable Dealers - Retail Delivery	43	45	
Vegetable Dealers- Wholesale Delivery	46	46	
Vehicles involved with Amusement Parks, Carnivals, Circuses, etc.	36,43	44,45,46,49,48,54	
Water Trucks operating over 80 kms radius		46	
Water Trucks operating within 80 kms radius		46	
Welding Trucks - Includes incidental Delivery and Personal Use	36	44	
Welding Trucks - No Delivery or Personal Use permitted	35	44	
Well Drilling (Water)	36	44	

Credit Consent (Alberta Only)

On individually rated commercial auto (IRCA) (excluding public vehicles), when an Insured provides permission to pull credit consent a discount of 0 – 25% will apply on Collision, Comprehensive, All Perils and Specified Perils.

An introductory credit consent discount of 5% will be automatically applied on new business to Collision, Comprehensive, All Perils and Specified Perils. The discount will apply until the first renewal when the actual credit consent discount of 0-25% will be applied.

Electric Powered Automobile

A 25% discount applies to Liability and DCPD coverages for electric powered vehicles.

Grille Protector Discount (Alberta Only)

Grille Protector Discount will apply on Commercially Rated Vehicles as follows:

- 3% discount on Collision and All Perils coverages.
- 5% discount on Comprehensive coverage.
- No discount on Specified Perils coverage as animal impact is not an insured peril.
- Grille protector (animal bars) must be manufactured (not home-made) and professionally installed.

Grille protectors are front end protection bars which may also be referred to as animal bars, grill guards, moose bumpers, cow catchers, bull bars or roof bars.

Loyalty Advantage (Alberta Only)

On individually rated commercial auto (IRCA) or Interurban renewal policies, when a driving record of 6 is maintained, a loyalty discount will apply to Third Party Liability, DCPD, Accident Benefits and Physical Damage coverage.

Loyalty advantage applies on every renewal up to a maximum of 5%.

Multi Policy Discount (Alberta Only)

A 5% Multi Policy Discount will be applied to Third Party Liability, DCPD, Accident Benefits, All Perils, Collision, Comprehensive, and Specified Perils coverages on SPF No.1 policies when the Insured also has a Commercial Property & Casualty (P&C) insurance policy with Intact Insurance. Please provide your commercial automobile underwriter with the P&C policy number when requesting the discount.

my Driving Discount for IRCA (Alberta Only)

As of August 15, 2018, for New Business and September 15, 2018 for Renewals *my Driving Discount* will no longer be available for commercial customers. Customers currently enrolled in the program will continue to benefit from their existing or earned discount.

New Client Discount (Alberta Only)

A New Client Discount for individually rated commercial auto policies (IRCA) or Interurban will be applied to Third Party Liability, DCPD, Accident Benefits and Physical damage coverages for new clients.

There are 2 levels of discounts, each have different eligibility requirements. These two points are common to both levels

- New customer with a prior carrier other than Intact, Novex, or Nordic
- IRCA policies only

New Client discount will be applied as follows and the customer must meet all the eligibility criteria to qualify for the highest new business discount:

Special Note	Vehicle Classes	Additional Criteria for Eligibility	New Client Discount	1 st Renewal Discount	2 nd Renewal Discount
Interurban classes 61, 62, 63 & 64 only qualify for a maximum of 5% discount.	33, 34, 35, 36, 41, 42, 43, 44, 45, 46, 48, 49, 54, 55, 61, 62, 63 & 64	<ul style="list-style-type: none"> • Principal operator qualifies for a driving record 0, 1 or 2. • Principal operator has 1 or more convictions of any type for the prior 3 years. • Interurban classes qualify regardless of driving record and/or convictions. 	5%	0%	0%
Not applicable on interurban classes 61, 62, 63 & 64	33, 34, 35, 36, 41, 42, 43, 44, 45, 46, 48, 49, 54 & 55 only	<ul style="list-style-type: none"> • Principal Operator qualifies for a Driving Record 3, 4, 5 or 6 • Principal Operator has <u>no convictions</u> of any type for the prior 3 years. 	15%	10%	5%

Rating Group Application of Tables

Rating Group Table I

This table is intended to be used only for Commercial Automobiles of the following type:

- (i) Standard production Pick-up, Utility, Van (Panel or Sedan Delivery), or Wagon types, identified in Table I, having Gross Vehicle Weights not exceeding 4500 kgs. (10,000 lbs).

The V.I.N. column of Table I shows the letters or digits which identify the particular vehicle. The placement of these characteristics in the serial number varies by manufacturer – the position of the significant is shown opposite the vehicle make.

Symbol	Means	Example
*	Any character	CO* is COD or COM
,	More than one	D25,6 IS D25 OR D26
-	Inclusive	E04-6 IS E04, E05, or E06
4x4	Four Wheel Drive	

Rating Group Table II (A)

This table is intended to be used for:

- (i.) Commercial automobiles of types and Gross Vehicle Weights other than those specified in Table 1 above;
- (ii.) Commercial automobiles equipped with attached machinery or customized (special paint jobs, furniture, etc);
- (iii.) Commercial automobiles designated II in Rate Group Table I.

This table determines the rate group based on:

- The model year of the vehicle; and
- The value of the vehicle determined as follows:
 - Manufacturer’s List Price New of the vehicle plus the installed cost new of any equipment permanently attached to the vehicle; or
 - Manufacturer’s List Price New of the cab & chassis plus the installed cost new of the Body and of any equipment permanently attached to the vehicle.

If the SEF 19 Limitation of Amount Endorsement is applied, the value of the vehicle and the applicable rate group will continue to be determined as described above. Depreciation is accounted for in the rate group by the model year of the vehicle; as the vehicle ages, the rate group reduces.

If the SEF 30a Excluding Attached Machinery Endorsement is applied, the value of the vehicle shall be adjusted accordingly for the value of the permanently attached equipment which is being excluded.

For Models falling into Tables I or II(A) that are over 25 years of age, apply to company.

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group												
				23	22	21	20	19	18	17	16	15	14	13	12	11
ACURA																
1.7EL MPV 2 WHEEL DRIVE																
TOURING 4DR	-	2.5 - 3.5	M 746 3													
ILX WAGON 2 WHEEL DRIVE																
4DR	-	Up to 2.5	W 1459 2	17	17	16	16	15	15	14	14	12	11	10		
MDX MPV 2 WHEEL DRIVE																
4DR 2WD	-	Up to 2.5	M 1461 2				20	19	17	16	15	15				
MDX MPV 4 WHEEL DRIVE																
4DR 4WD	-	2.5 - 3.5	M 742 3	21	20		20	19	19	17	17	16	16	14	13	13
MDX MPV ALL WHEEL DRIVE																
ELITE 4DR AWD	-	Up to 2.5	M 854 2	23	22		21									
SPORT HYBRID 4DR AWD	-	Up to 2.5	M 1856 2				22	21	21	20						
TYPE S 4DR AWD	-	Up to 2.5	M 2582 2	26	25											
NSX WAGON ALL WHEEL DRIVE																
HYBRID 2DR AWD	-	Up to 2.5	W 1460 2	42	42	41	41	40	40	39						
RDX MPV 2 WHEEL DRIVE																
4DR 2WD	-	Up to 2.5	M 2160 2					17	17	16	16	15	15	13	12	11
RDX MPV ALL WHEEL DRIVE																
4DR AWD	-	3.5 - 4.5	M 740 4	20	20	19	19	18	18	16	16	15	15	14	13	13
PMC 4DR AWD	-	2.5 - 3.5	M 1418 3	20	20	20										
RLX WAGON ALL WHEEL DRIVE																
SPORT HYBRID 4DR AWD	-	Up to 2.5	W 1850 2				22	21	20	19	19	18	18			
RSX WAGON ALL WHEEL DRIVE																
2DR	-	Up to 2.5	W 1009 2													
TL WAGON ALL WHEEL DRIVE																
4DR	-	3.5 - 4.5	W 1016 4										15	14	13	12

*For years prior to 2010, please use the rate group from Model Year 2010.
 *For Model Year 2010 is not listed, please refer to Table II.
 *For model years greater than 2023, use the rate group from the most recent model year.
 If the rate group from the most recent model year is not listed, please refer to Table II.

MAKE MODEL	Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																		
					23	22	21	20	19	18	17	16	15	14	13	12	11	10					
AUDI																							
A4 PICK UP ALL WHEEL DRIVE																							
2.0T ALLROAD QUATTRO WAGON					-	Up to 2.5	0	1322	2	20	20	20	20	19	19	18	17	16	15	13			
A4 WAGON 2 WHEEL DRIVE																							
2.0T 4DR					-	Up to 2.5	W	2161	2					17	17	16	16	15	14	13	12	11	11
A4 WAGON ALL WHEEL DRIVE																							
1.8T QUATTRO 4DR					-	Up to 2.5	W	987	2														
2.0T QUATTRO 4DR					-	2.5 - 3.5	W	1349	3	20	20	19	19	18	18	17	16	15	15	14	13	12	12
*ForT 40 2.0 TFSI QUATTRO 4DR					-	Up to 2.5	W	1466	2	18	18	18											
TECHNIK 45 2.0 TFSI QUATTRO 4DR					-	Up to 2.5	W	1860	2				17	16	16	15	15	14					
A5 WAGON ALL WHEEL DRIVE																							
2.0T QUATTRO CABRIOLET					-	Up to 2.5	W	1469	2	23	22	22	22	21	20	19	19	18	17	16	16	16	16
*ForT 2.0 TFSI QUATTRO 2DR					-	Up to 2.5	W	1467	2	22	22	22	22	21	21	19	19	18	18	17	17	17	17
*ForT 2.0 TFSI QUATTRO 4DR SB					-	Up to 2.5	W	1468	2	22	22	22	22	21	21								
A6 WAGON ALL WHEEL DRIVE																							
3.0 TDI QUATTRO 4DR					-	Up to 2.5	W	2455	2						21	21	20	20					
ALLROAD TECHNIK 3.0 TFSI QUATTRO WAGON					-	Up to 2.5	W	1862	2	26	25	24	24										
PROGRESSIV 45 2.0 TFSI QUATTRO 4DR					-	Up to 2.5	W	1470	2	24	23	22	22	20	19	19	18	18	17				
PROGRESSIV 55 3.0 TFSI QUATTRO 4DR					-	Up to 2.5	W	1471	2	25	24	23	23	22	21	20	20	19	18	17	17	16	16
A7 MPV ALL WHEEL DRIVE																							
TECHNIK 3.0 TFSI QUATTRO 4DR SB					-	3.5 - 4.5	M	1358	4	27	26	25	24	23	22	21	21	20	19	18	18		
A7 WAGON ALL WHEEL DRIVE																							
TECHNIK 55 2.0 TFSI e QUATTRO 4DR SB					-	Up to 2.5	W	1472	2	26	26	26											
A8 WAGON ALL WHEEL DRIVE																							
L 55 3.0 TFSI QUATTRO 4DR					-	Up to 2.5	W	1863	2	29	29	29	29	28									
L 60 4.0 TFSI QUATTRO 4DR					-	Up to 2.5	W	1864	2			33	33										
QUATTRO 4DR					-	Up to 2.5	W	2321	2					29	28	28	27	26	25	25	22	22	
A8L WAGON ALL WHEEL DRIVE																							
60 3.0 TFSI e QUATTRO 4DR					-	Up to 2.5	W	2550	2			31											

*For years prior to 2010, please use the rate group from Model Year 2010.

*For Model Year 2010 is not listed, please refer to Table II.

*For model years greater than 2023, use the rate group from the most recent model year.

If the rate group from the most recent model year is not listed, please refer to Table II.

COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group												
				23	22	21	20	19	18	17	16	15	14	13	12	11
AUDI																
e-TRON MPV ALL WHEEL DRIVE																
55 S 4DR SPORTBACK AWD	-	2.5 - 3.5	M 2583 3	30	30											
55 TECHNIK 4DR AWD	-	2.5 - 3.5	M 1489 3	28	28	28	28	26								
55 TECHNIK 4DR SPORTBACK AWD	-	2.5 - 3.5	M 1490 3	28	28	28										
e-TRON WAGON ALL WHEEL DRIVE																
GT QUATTRO 4DR	-	Up to 2.5	W 2299 2	33	33											
Q3 MPV 2 WHEEL DRIVE																
4DR 2WD	-	Up to 2.5	M 2323 2						15	14	14	13				
Q3 MPV ALL WHEEL DRIVE																
*ForT 40 2.0 TFSI 4DR AWD	-	Up to 2.5	M 1491 2	17	16	16										
Q3 WAGON ALL WHEEL DRIVE																
*ForT 45 2.0 TFSI 4DR AWD	-	2.5 - 3.5	W 1363 3	19	18	17	17	16	16	15	15	14				
Q4 MPV ALL WHEEL DRIVE																
E-TRON TECHNIK 50 4DR AWD	-	Up to 2.5	M 2551 2	23	23											
Q5 MPV ALL WHEEL DRIVE																
4DR AWD	-	2.5 - 3.5	M 744 3	20	20	19	18	16	16	15	15	14	14	13	12	11
PROGRESSIV 45 2.0 TFSI 4DR SB AWD	-	Up to 2.5	M 2432 2	21	21											
TECHNIK 55 2.0 TFSI e 4DR AWD	-	Up to 2.5	M 1492 2	23	23	23	23									
V6 4DR AWD	-	2.5 - 3.5	M 743 3					15	15	14	14	13	13	12	12	
Q7 MPV ALL WHEEL DRIVE																
PROGRESSIV 45 2.0 TFSI 4DR AWD	-	2.5 - 3.5	M 1870 3	23	22	21	20	18	17	16						
*ForT 55 3.0 TFSI 4DR AWD	-	3.5 - 4.5	M 1353 4	24	23	23	22	20	19	17		16	16	15	14	13
V8 4DR AWD	-	2.5 - 3.5	M 1351 3													16
Q8 MPV ALL WHEEL DRIVE																
PROGRESSIV 55 3.0 TFSI 4DR AWD	-	2.5 - 3.5	M 460 3	27	26	26	25	23								

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group												
				23	22	21	20	19	18	17	16	15	14	13	12	11
AUDI																
R8 WAGON 2 WHEEL DRIVE																
RWS 5.2 2DR COUPE	-	Up to 2.5	W 2322 2							39						
R8 WAGON ALL WHEEL DRIVE																
5.2 2DR COUPE	-	Up to 2.5	W 1473 2	42	42	40										
5.2 QUATTRO 2DR COUPE	-	Up to 2.5	W 1474 2	44	43	43	43	42	41	39	38	37	37	36		
5.2 QUATTRO SPYDER	-	Up to 2.5	W 1475 2	43	43	43	42	41	39	38	38	36	35			
5.2 SPYDER	-	Up to 2.5	W 1476 2	41	41	41										
RS MPV ALL WHEEL DRIVE																
Q8 4.0 TFSI 4DR AWD	-	2.5 - 3.5	M 1871 3	34	34	34	34									
RS WAGON ALL WHEEL DRIVE																
E-TRON GT QUATTRO 4DR	-	Up to 2.5	W 2300 2	39	39											
RS3 WAGON ALL WHEEL DRIVE																
2.5 TFSI QUATTRO 4DR	-	Up to 2.5	W 1865 2					22	21	21	20					
RS5 WAGON ALL WHEEL DRIVE																
2.9 TFSI QUATTRO 2DR	-	Up to 2.5	W 1477 2	28	27	26		25	25							
2.9 TFSI QUATTRO 4DR SPORTBACK	-	Up to 2.5	W 1478 2	28	27	26		25								
RS6 WAGON ALL WHEEL DRIVE																
4.0 TFSI QUATTRO WAGON	-	Up to 2.5	W 1479 2	33	33	33										
RS7 WAGON ALL WHEEL DRIVE																
4.0 TFSI QUATTRO 4DR SPORTBACK	-	Up to 2.5	W 1480 2	35	34	33		30	29	29	28	28				
S3 WAGON ALL WHEEL DRIVE																
TECHNIK 2.0 TFSI QUATTRO 4DR	-	Up to 2.5	W 1866 2	19	19			19	18	18	17	17	16			
S4 WAGON ALL WHEEL DRIVE																
TECHNIK 3.0 TFSI QUATTRO 4DR	-	Up to 2.5	W 1481 2	23	23	22	22	21	21	19	18	18	17	17	16	16
S5 WAGON ALL WHEEL DRIVE																
TECHNIK 3.0 TFSI QUATTRO 2DR	-	Up to 2.5	W 1482 2	25	25	25	25	24	24	23	23	22	22	21		
TECHNIK 3.0 TFSI QUATTRO 4DR SB	-	Up to 2.5	W 1483 2	25	25	25	25	24	24							
TECHNIK 3.0 TFSI QUATTRO CABRIOLET	-	Up to 2.5	W 1484 2	27	27	27	27	26	26	25	25	24	24	23	23	22

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MAKE MODEL	Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group															
					23	22	21	20	19	18	17	16	15	14	13	12	11	10		
BMW																				
228i WAGON ALL WHEEL DRIVE																				
xDrive GRAN COUPE 4DR AWD		-	Up to 2.5	W 1875 2				18	18											
230i WAGON 2 WHEEL DRIVE																				
2DR		-	Up to 2.5	W 1876 2				17	16	16	15									
CABRIOLET		-	Up to 2.5	W 2324 2					16											
230i WAGON ALL WHEEL DRIVE																				
xDrive 2DR AWD		-	Up to 2.5	W 1877 2	16		18	18	17	17	16									
xDrive CABRIOLET AWD		-	Up to 2.5	W 1878 2			18	18	17	17	16									
320i WAGON 2 WHEEL DRIVE																				
4DR		-	Up to 2.5	W 1442 2								14	14	13	12					
320i WAGON ALL WHEEL DRIVE																				
xDrive 4DR AWD		-	Up to 2.5	W 1326 2					17	16	16	15	15	14						
328d WAGON ALL WHEEL DRIVE																				
xDrive 4DR AWD		-	Up to 2.5	W 2325 2					19	18	18	17	17							
xDrive TOURING WAGON AWD		-	Up to 2.5	W 2326 2					19	18	18	17	17							
328i WAGON ALL WHEEL DRIVE																				
xDrive 4DR AWD		-	2.5 - 3.5	W 1330 3							17	16	16	15		14	14			
330e WAGON 2 WHEEL DRIVE																				
4DR		-	Up to 2.5	W 1879 2	21	19	19			20	19	19								
330e WAGON ALL WHEEL DRIVE																				
xDrive 4DR AWD		-	Up to 2.5	W 1880 2	22	20	20													
330i WAGON 2 WHEEL DRIVE																				
4DR		-	Up to 2.5	W 2456 2						16										
330i WAGON ALL WHEEL DRIVE																				
xDrive 4DR AWD		-	Up to 2.5	W 1881 2	21	20	20	20	19	19	18									
xDrive GT 5DR AWD		-	Up to 2.5	W 2327 2						18										
xDrive TOURING WAGON AWD		-	Up to 2.5	W 2162 2					19	19	18									
335i WAGON ALL WHEEL DRIVE																				
2DR		-	Up to 2.5	W 1339 2											17	16	14	13		

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COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group											
				23	22	21	20	19	18	17	16	15	14	13	12
BMW															
340i MPV ALL WHEEL DRIVE															
xDrive 4DR AWD	-	Up to 2.5	M 455 2							20	19	19			
340i WAGON 2 WHEEL DRIVE															
4DR	-	Up to 2.5	W 2328 2							20	18	18			
340i WAGON ALL WHEEL DRIVE															
xDrive GT 5DR AWD	-	Up to 2.5	W 2329 2							21	20				
430i WAGON 2 WHEEL DRIVE															
CABRIOLET	-	Up to 2.5	W 1840 2			21				20	19				
GRAN COUPE 4DR	-	Up to 2.5	W 2457 2								18				
430i WAGON ALL WHEEL DRIVE															
xDrive 2DR AWD	-	Up to 2.5	W 1882 2	21	21	21	21	20	20	19					
xDrive CABRIOLET AWD	-	Up to 2.5	W 1494 2	22	22	22	22	21	21	20					
xDrive GRAN COUPE 4DR AWD	-	Up to 2.5	W 1883 2				21	20	20	19					
440i WAGON 2 WHEEL DRIVE															
2DR	-	Up to 2.5	W 1884 2				21	20	20						
440i WAGON ALL WHEEL DRIVE															
xDrive 2DR AWD	-	Up to 2.5	W 1885 2				21	20	20	19					
xDrive CABRIOLET AWD	-	Up to 2.5	W 1886 2					24	23	23	22				
xDrive GRAN COUPE 4DR AWD	-	Up to 2.5	W 1887 2				21	20	20	19					
528i WAGON ALL WHEEL DRIVE															
xDrive 4DR AWD	-	Up to 2.5	W 1336 2							20	19	19	18	18	17
530e WAGON 2 WHEEL DRIVE															
4DR	-	Up to 2.5	W 1495 2						20						
530e WAGON ALL WHEEL DRIVE															
xDrive 4DR AWD	-	Up to 2.5	W 1888 2	22	22	22	22	21	21						
530i WAGON ALL WHEEL DRIVE															
xDrive 4DR AWD	-	Up to 2.5	W 1889 2	23	22	22	22	21	21	20					
4DR	-	Up to 2.5	W 1342 2							19					

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group															
				23	22	21	20	19	18	17	16	15	14	13	12	11	10		
BMW																			
535i WAGON ALL WHEEL DRIVE																			
xDrive 4DR AWD	-	2.5 - 3.5	W 1335 3								22	21	21	19	19	18	18		
540d WAGON ALL WHEEL DRIVE																			
xDrive 4DR AWD	-	Up to 2.5	W 2330 2						23										
540i WAGON ALL WHEEL DRIVE																			
xDrive 4DR AWD	-	Up to 2.5	W 1890	2	25	24	24	24	23	23	22								
640i WAGON ALL WHEEL DRIVE																			
xDrive GRAN COUPE 4DR AWD	-	Up to 2.5	W 2163 2						25	25	24	24	23	23					
xDrive GT 5DR AWD	-	Up to 2.5	W 2164	2					27	27									
650i WAGON ALL WHEEL DRIVE																			
xDrive 2DR AWD	-	Up to 2.5	W 2331	2					29	28	28	27	27	27	27				
xDrive CABRIOLET AWD	-	Up to 2.5	W 2332 2						31	30	30	29	29	28	28				
xDrive GRAN COUPE 4DR AWD	-	2.5 - 3.5	W 1321	3					28	28	27	27	26	26	25				
740i WAGON 2 WHEEL DRIVE																			
4DR	-	Up to 2.5	W 1496	2							25			23		22	21		
740Le WAGON ALL WHEEL DRIVE																			
xDrive 4DR AWD	-	Up to 2.5	W 2165 2							31	30	29							
740Li WAGON 2 WHEEL DRIVE																			
4DR	-	Up to 2.5	W 1497 2										26			25	24		
745Le WAGON ALL WHEEL DRIVE																			
xDrive 4DR AWD	-	Up to 2.5	W 1498 2		33	33	33	33											
750i WAGON 2 WHEEL DRIVE																			
4DR	-	Up to 2.5	W 2458 2												28		26	25	25

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COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group												
				23	22	21	20	19	18	17	16	15	14	13	12	11
BMW																
M5 WAGON ALL WHEEL DRIVE																
M xDrive 4DR AWD	-	Up to 2.5	W 1902	23	33	32	31	30	30							
M550i WAGON ALL WHEEL DRIVE																
xDrive 4DR AWD	-	Up to 2.5	W 1903 2	27	26	26	26	25	25							
M6 WAGON 2 WHEEL DRIVE																
2DR	-	Up to 2.5	W 2333 2					32	31	31	30	30	29			27
CABRIOLET	-	Up to 2.5	W 2334 2					32	31	31	30	30	29	29		28
GRAN COUPE 4DR	-	Up to 2.5	W 2167 2					33	33	32	32	31	31			
M760Li WAGON ALL WHEEL DRIVE																
xDrive 4DR AWD	-	2.5 - 3.5	W 1507 3	40	40	40	40	39	39							
M8 WAGON ALL WHEEL DRIVE																
COMPETITION xDrive 2DR AWD	-	Up to 2.5	W 1508 2	39	38		38									
COMPETITION xDrive GRAN COUPE 4DR AWD	-	Up to 2.5	W 1510	238	38	38	38									
xDrive CABRIOLET AWD	-	Up to 2.5	W 1509 2	40	39		39									
M850i WAGON ALL WHEEL DRIVE																
xDrive 2DR AWD	-	Up to 2.5	W 1318	234	33	33	33	32								
xDrive CABRIOLET AWD	-	Up to 2.5	W 1511	235	34	34	34	33								
xDrive GRAN COUPE 4DR AWD	-	Up to 2.5	W 1512	232	32	32	32									
X1 MPV 2 WHEEL DRIVE																
28i 4DR 2WD	-	Up to 2.5	M 2335 2							15	14	13				
X1 MPV ALL WHEEL DRIVE																
28i 4DR AWD	-	Up to 2.5	M 1907	219	18	17	16	15	15	14	14	13	13	12	12	
X2 MPV ALL WHEEL DRIVE																
28i 4DR AWD	-	Up to 2.5	M 1513	217	17	17	17	15	15							
M35i 4DR AWD	-	Up to 2.5	M 1514	219	19	18	18	17								
X3 MPV 2 WHEEL DRIVE																
28i 4DR 2WD	-	Up to 2.5	M 2460	214					14	14						
30i 4DR 2WD	-	Up to 2.5	M 1515	218			18	17								

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group											
				23	22	21	20	19	18	17	16	15	14	13	12
BMW															
X3 MPV ALL WHEEL DRIVE															
28d 4DR AWD	-	Up to 2.5	M 2459 2								16	16	15		
28i 4DR AWD	-	Up to 2.5	M 452 2								15	15	14	13	12
30e 4DR AWD	-	Up to 2.5	M 1908 2	21	20	20	20								
30i 4DR AWD	-	Up to 2.5	M 451 2	20	20	19	18	17	16						
35i 4DR AWD	-	Up to 2.5	M 2461 2								16	16	15	15	14
M COMPETITION 4DR AWD	-	Up to 2.5	M 1909 2	26	26	26	25								
M40i 4DR AWD	-	Up to 2.5	M 830 2	23	23	22	21	20	20						
2.5i 4DR AWD	PA	Up to 2.5	M 458 2												
3.0i 4DR AWD	PA	Up to 2.5	M 457 2												
X4 MPV ALL WHEEL DRIVE															
28i 4DR AWD	-	Up to 2.5	M 2336 2								17	16	16	15	
30i 4DR AWD	-	Up to 2.5	M 1910 2	20	20	20	19	18							
M COMPETITION 4DR AWD	-	Up to 2.5	M 1911 2	26	26	26	25								
X4 WAGON ALL WHEEL DRIVE															
M40i 4DR AWD	-	2.5 - 3.5	W 1317 3	22	22	22	21	20	19	18	18				
X5 MPV 2 WHEEL DRIVE															
35i 4DR 2WD	-	Up to 2.5	M 2462 2								17		16		
X5 MPV ALL WHEEL DRIVE															
35d 4DR AWD	ZW	2.5 - 3.5	M 453 3								20	18	18	17	16
35i 4DR AWD	-	2.5 - 3.5	M 454 3								20	18	18	17	16
4.4i 4DR AWD	-	2.5 - 3.5	M 451 3												
4.8i 4DR AWD	-	3.5 - 4.5	M 1337 4												
40e 4DR AWD	-	2.5 - 3.5	M 2337 3								22	21	21		
40i 4DR AWD	-	Up to 2.5	M 1912 2	24	23	23	23	22							
45e 4DR AWD	-	2.5 - 3.5	M 1913 3	25	25	25									
50i 4DR AWD	-	2.5 - 3.5	M 450 3	28	27	27	26	24	24	22	22	21	20	19	18
30i 4DR AWD	-	2.5 - 3.5	M 1325 3												13
X5 PICK UP ALL WHEEL DRIVE															
3.0si 4DR AWD	-	Up to 2.5	0 1338 2												

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group											
				23	22	21	20	19	18	17	16	15	14	13	12
BUICK															
ENCORE MPV ALL WHEEL DRIVE															
GX SELECT 4DR AWD	-	Up to 2.5	M 530	2	16	16	16	16							
PREFERRED 4DR AWD	-	Up to 2.5	M 1836	2	17	17	17	17	16	16	15	15	14	13	12
ENVISION MPV 2 WHEEL DRIVE															
4DR 2WD	-	Up to 2.5	M 1516	2					16	15					
PREFERRED TURBO 4DR 2WD	-	Up to 2.5	M 1517	2	17	16	16								
ENVISION MPV ALL WHEEL DRIVE															
4DR AWD	-	Up to 2.5	M 586	2				17	16	16	15				
TURBO 4DR AWD	V23	Up to 2.5	M 582	2	18	17	17	18	17	17	16	16			
LACROSSE WAGON 2 WHEEL DRIVE															
4DR	-	Up to 2.5	W 2169	2				15		14	13	13	12	11	10
HYBRID 4DR	-	Up to 2.5	W 2338	2				15							
V6 4DR	-	Up to 2.5	W 2170	2				16	16	15	15	14	14	12	11
LACROSSE WAGON ALL WHEEL DRIVE															
V6 4DR AWD	-	Up to 2.5	W 2171	2				17	17	16	16	15	14	13	12
RAINER MPV 4 WHEEL DRIVE															
CXL 4DR 4WD	T13	2.5 - 3.5	M 431	3											
REGAL WAGON 2 WHEEL DRIVE															
AVENIR 4DR SPORTBACK	-	Up to 2.5	W 1918	2			16	15							
ESSENCE 4DR SPORTBACK AWD	-	Up to 2.5	W 1919	2			15	14	14						
GS 4DR	-	Up to 2.5	W 2463	2					14	14	13	12	11	11	
PREFERRED 4DR SPORTBACK	-	Up to 2.5	W 1921	2			14	13	13						
TURBO 4DR	-	Up to 2.5	W 760	2					14	14	13	12	11	10	
REGAL WAGON ALL WHEEL DRIVE															
GS TURBO 4DR AWD	-	Up to 2.5	W 2464	2					16	16	15	15			
GS V6 4DR SPORTBACK AWD	-	Up to 2.5	W 1920	2			17	16	16						
TOURX ESSENCE WAGON AWD	-	Up to 2.5	W 2619	2			18	18							
TURBO 4DR AWD	-	Up to 2.5	W 2465	2					15	15	14	13			

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COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL	Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																
					23	22	21	20	19	18	17	16	15	14	13	12	11	10			
BUICK																					
	99-81	5,6,7																			
	RENDEZVOUS VAN 2 WHEEL DRIVE																				
	CX 4DR 2WD	A03	2.5 - 3.5	1 430 3																	
	TERRAZA MPV ALL WHEEL DRIVE																				
	CX EXT	V23	2.5 - 3.5	M 434 3																	
	VERANO MPV 2 WHEEL DRIVE																				
	4DR	V23	Up to 2.5	M 434 2							13	13	12	12	11	11					
CADILLAC																					
	ATS WAGON 2 WHEEL DRIVE																				
	TURBO 2DR	-	Up to 2.5	W 2172 2						18	18	17	17	16							
	TURBO 4DR	-	Up to 2.5	W 2339 2						16	15	15	14	14	13						
	V6 2DR	-	Up to 2.5	W 2174 2						19	19	18	18	17							
	V6 4DR	-	Up to 2.5	W 2341 2						16	15	15	14	14	13						
	ATS WAGON ALL WHEEL DRIVE																				
	TURBO 2DR AWD	-	Up to 2.5	W 2173 2						19	19	18	18	17							
	TURBO 4DR AWD	-	Up to 2.5	W 2340 2						17	16	16	15	14	13						
	V6 2DR AWD	-	Up to 2.5	W 2175 2						20	20	19	19	18							
	V6 4DR AWD	-	Up to 2.5	W 2342 2						18	17	17	16	15	14						
	ATS-V WAGON 2 WHEEL DRIVE																				
	2DR	-	Up to 2.5	W 2343 2						23	23	22	22								
	ATS-V WAGON ALL WHEEL DRIVE																				
	4DR	-	Up to 2.5	W 2344 2						21	20	20									
	CT4 WAGON 2 WHEEL DRIVE																				
	4DR	-	Up to 2.5	W 1518 2	17	17	16	16													
	V-BLACKWING 4DR	-	Up to 2.5	W 2556 2	23	23															
	V-SERIES 4DR	-	Up to 2.5	W 1520 2	19	19	18	18													
	CT4 WAGON ALL WHEEL DRIVE																				
	4DR AWD	-	Up to 2.5	W 1519 2	18	18	17	17													
	V-SERIES 4DR AWD	-	Up to 2.5	W 1521 2	20	20	19	19													
	CT5 WAGON 2 WHEEL DRIVE																				
	4DR	-	Up to 2.5	W 1522 2	19	19	19	19													
	V6 4DR	-	Up to 2.5	W 1524 2	20	20	20	20													
	V-BLACKWING 4DR	-	Up to 2.5	W 2301 2	27	27															
	V-SERIES 4DR	-	Up to 2.5	W 1526 2	21	21	20	20													

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COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group														
				23	22	21	20	19	18	17	16	15	14	13	12	11	10	
CADILLAC																		
ESCALADE MPV 4 WHEEL DRIVE																		
4DR 4WD DIESEL	-	2.5 - 3.5	M 1528	3	28	28	28											
ESV 4DR 4WD DIESEL	-	2.5 - 3.5	M 1529	3	29	29	29											
ESV PLATINUM 4DR 4WD	-	2.5 - 3.5	M 1926	3	32	32	31	28	27	26	25							
ESV PLATINUM 4DR 4WD DIESEL	-	2.5 - 3.5	M 1530	3	32	32	32											
PLATINUM 4DR 4WD	-	2.5 - 3.5	M 1433	3	31	31	30	28	27	26	24							
PLATINUM 4DR 4WD DIESEL	-	2.5 - 3.5	M 1531	3	31	31	30											
ESCALADE MPV ALL WHEEL DRIVE																		
EXT 4DR AWD	-	3.5 - 4.5	M 579	4											19	18	17	16
ESV 4DR AWD	-	3.5 - 4.5	M 580	4	29	29	28	28	27	26	25	24	22	22	21	20	19	18
ESCALADE VAN ALL WHEEL DRIVE																		
4DR AWD	K13	2.5 - 3.5	1 577	3	29	29	28	28	27	26	24	23	22	21	20	20	18	18
SRX MPV 2 WHEEL DRIVE																		
V6 4DR 2WD	E63	2.5 - 3.5	M 578	3								14	13	13	12	13	12	12
V8 4DR 2WD	E63	2.5 - 3.5	M 580	3														
SRX MPV ALL WHEEL DRIVE																		
V6 4DR AWD	E63	2.5 - 3.5	M 579	3								17	16	15	14	14	13	13
XT4 MPV 2 WHEEL DRIVE																		
4DR 2WD	-	Up to 2.5	M 1927	2	16	16	16	16	15									
XT4 MPV ALL WHEEL DRIVE																		
4DR AWD	-	Up to 2.5	M 1928	2	18	17	17	17	16									
XT5 MPV 2 WHEEL DRIVE																		
4DR 2WD	-	Up to 2.5	M 1929	2	18	17	17	17										
V6 4DR 2WD	-	Up to 2.5	M 1932	2		17	17	16	16	15								
XT5 MPV ALL WHEEL DRIVE																		
4DR AWD	-	Up to 2.5	M 1930	2	19	18	18	18										
PLATINUM V6 4DR AWD	-	Up to 2.5	M 510	2					20	19	18							
V6 4DR AWD	-	Up to 2.5	M 1931	2	20	19	19	19	18	17	16							

*For years prior to 2010, please use the rate group from Model Year 2010.

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If the rate group from the most recent model year is not listed, please refer to Table II.

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group													
				23	22	21	20	19	18	17	16	15	14	13	12	11	10
CHEVROLET																	
BLAZER MPV 2 WHEEL DRIVE																	
LS 2DR 2WD	S13, 14, 18	Up to 2.5	M 554 2														
LS 4DR 2WD	-	Up to 2.5	M 1441 2	16	16	16	15	14									
V6 4DR 2WD	-	Up to 2.5	M 2199 2				14										
BLAZER MPV 4 WHEEL DRIVE																	
LS 2DR 4WD	T18	Up to 2.5	M 584 2														
BLAZER MPV ALL WHEEL DRIVE																	
LT 4DR AWD	T13, 14, 18	Up to 2.5	M 555 2	17	17	17	17										
LT V6 4DR AWD	-	Up to 2.5	M 506 2	17	17	16	16	15									
RS V6 4DR AWD	-	Up to 2.5	M 507 2	18	18	18	18	17									
BOLT MPV 2 WHEEL DRIVE																	
BOLT EUV LT 4DR 2WD	-	Up to 2.5	M 1832 2	19	18												
LT 5DR	-	Up to 2.5	M 556 2	18	17	18	18	17	16	15							
CAMARO WAGON 2 WHEEL DRIVE																	
LS 2DR	-	Up to 2.5	W 1933 2	17	16	16	16	15	15	14	14	13	13	12	12	11	11
LT CONVERTIBLE	-	Up to 2.5	W 1934 2	16	16	16	16	15	15	14	14	13	13	12	12	11	
SS 2DR	-	Up to 2.5	W 1935 2	19	18	18	18	17	16	15	15	14	14	13	12	11	11
SS CONVERTIBLE	-	Up to 2.5	W 1936 2	20	19	19	19	18	18	17	17	15	15	14	14	13	
ZL1 2DR	-	Up to 2.5	W 1937 2	25	24	24	24	23	23	22		19	19	17	16		
ZL1 CONVERTIBLE	-	Up to 2.5	W 1938 2	25	24	24	24	23	23	22		19	19	18			
CITY EXPRESS VAN 2 WHEEL DRIVE																	
LS CARGO VAN	-	3.5 - 4.5	1 500 4					13	12	12	11						
COBALT MPV 2 WHEEL DRIVE																	
LS 2DR	-	Up to 2.5	M 591 2														8
COLORADO PICK UP 2 WHEEL DRIVE																	
LS REG CAB 2WD	S14	Up to 2.5	0 506 2												11	10	10
LT CREW CAB 2WD	S13	Up to 2.5	0 505 2	16	16	16	16	15	15	14	14	13			13	11	10
LT CREW CAB 2WD DIESEL	-	Up to 2.5	0 1944 2	18	18	18	18	17	17	15	15						
WT EXT CAB 2WD DIESEL	-	Up to 2.5	0 2200 2					16	16								

*For years prior to 2010, please use the rate group from Model Year 2010.

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*For model years greater than 2023, use the rate group from the most recent model year.

If the rate group from the most recent model year is not listed, please refer to Table II.

INTACT INSURANCE COMPANY

RATE GROUP TABLES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group												
				23	22	21	20	19	18	17	16	15	14	13	12	11
CHEVROLET																
COLORADO PICK UP 4 WHEEL DRIVE																
LT CREW CAB 4WD DIESEL	-	2.5 - 3.5	0 508 3	19	19	19	19	18	18	16	16					
LT EXT CAB 4WD	T19	3.5 - 4.5	0 508 4	18	18	17	17	16	16	15	15	14			12	11
WT EXT CAB 4WD DIESEL	-	Up to 2.5	0 1945 2	19	19	18	18	17	17	16						
COLORADO VAN 2 WHEEL DRIVE																
LT EXT CAB 2WD	S19	Up to 2.5	1 507 2	15	15	15	15	14	14	13	13	12			11	10
COLORADO VAN 4 WHEEL DRIVE																
LT CREW CAB 4WD	T13	Up to 2.5	1 511 2	18	18	17	17	16	16	15	15	14			13	12
CORVETTE WAGON 2 WHEEL DRIVE																
STINGRAY 2DR COUPE	-	Up to 2.5	W 1533 2	25	25	24	24	21	21	20	19	17	17	17	17	17
STINGRAY CONVERTIBLE	-	Up to 2.5	W 1534 2	26	26	26	26	21	21	20	20	17	17	18	18	18
Z06 2DR COUPE	-	Up to 2.5	W 2189 2					26	25	24	24	23		22	21	21
Z06 CONVERTIBLE	-	Up to 2.5	W 2190 2					27	26	25	25	24				
ZR1 2DR COUPE	-	Up to 2.5	W 2191 2					34						28	27	27
ZR1 CONVERTIBLE	-	Up to 2.5	W 2192 2					35								
CRUZE MPV 2 WHEEL DRIVE																
LT TURBO 4DR	-	Up to 2.5	M 598 2					14	14	13	13	12	11	10	10	9
CRUZE WAGON 2 WHEEL DRIVE																
L TURBO 4DR	-	Up to 2.5	W 2350 2					11	10	10						
LS 4DR HATCHBACK	-	Up to 2.5	W 1377 2					13								
LS TURBO 4DR	-	Up to 2.5	W 1443 2					12	12	11	11					
LT 4DR DIESEL	-	Up to 2.5	W 2193 2					14	14	13		12	11			
LT 4DR HATCHBACK	-	Up to 2.5	W 2194 2					14	14	13						
LT 4DR HATCHBACK DIESEL	-	Up to 2.5	W 2195 2					15	15							
EQUINOX MPV 2 WHEEL DRIVE																
LS 4DR 2WD	LD	Up to 2.5	M 503 2	17	17	17	17	16	16	15	14	13	13	12	11	9
LT 4DR 2WD DIESEL	-	Up to 2.5	M 2201 2					16	16							
LT V6 4DR 2WD	-	Up to 2.5	M 505 2							15	14	13	13	12	12	10
EQUINOX MPV ALL WHEEL DRIVE																
LS 4DR AWD	LD	Up to 2.5	M 503 2	17	17	17	17	16	16	15	14	13	13	12	12	11
LT 4DR AWD DIESEL	-	Up to 2.5	M 2202 2					16	16							
LT V6 4DR AWD	L23	2.5 - 3.5	M 504 3							16	15	14	14	12	12	11
PREMIER 2.0T 4DR AWD	LD	Up to 2.5	M 504 2				18	17	17							

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*For model years greater than 2023, use the rate group from the most recent model year.

If the rate group from the most recent model year is not listed, please refer to Table II.

COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL	Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																
					23	22	21	20	19	18	17	16	15	14	13	12	11	10			
CHEVROLET																					
	01-81 80-69	5,6,7 2,4,5																			
EXPRESS PICK UP 2 WHEEL DRIVE																					
2500 CARGO VAN EXT		G35, 39	3.5 - 4.5	0 533 4	17	17	17	16	14	14	13	13	12	12	10	9	8	8			
2500 CARGO VAN EXT DIESEL		-	2.5 - 3.5	0 587 3	18	18	18		16	15	14	14	13	13	12	12	10	10			
3500 CARGO VAN EXT DIESEL		-	2.5 - 3.5	0 588 3	18	18	18		16	15		14	13	13	12	12	10	10			
3500 LS EXT DIESEL		G35, 39	3.5 - 4.5	0 534 4			19		18	17	16	16	15	14	14	13	11				
EXPRESS PICK UP 4 WHEEL DRIVE																					
3500 CARGO VAN EXT		-	2.5 - 3.5	0 585 3	17	17	17	16	15	14	13	13	12	12	11	11	9	8			
EXPRESS VAN 2 WHEEL DRIVE																					
1500 CARGO VAN		G15	2.5 - 3.5	1 527 3									13	12	12	10	10				
1500 LT		-	2.5 - 3.5	1 550 3									14	13	13	11	11				
2500 CARGO VAN		G25, 29	2.5 - 3.5	1 542 3	17	17	17	17	16	16	15	15	14	14	13	12	10	10			
2500 CARGO VAN DIESEL		G29	2.5 - 3.5	1 548 3	20	20	20		19	19	18	18	17	16	14	13	12	10			
3500 CARGO VAN		G35, 39	3.5 - 4.5	1 527 4	17	17	17	17	16	16	15	15	14	14	13	12	11	9			
3500 CARGO VAN DIESEL		G35	3.5 - 4.5	1 548 4	20	20	20		19	19	18	18	17	16	14	13	12	10			
EXPRESS VAN ALL WHEEL DRIVE																					
1500 CARGO VAN AWD		-	3.5 - 4.5	1 534 4									15	13	13	11	11				
1500 LS AWD		-	2.5 - 3.5	1 1427 3									16	15	14	12	12				
EXPRESS WAGON 2 WHEEL DRIVE																					
1500 LS		G15	2.5 - 3.5	W 531 3									14	13	13	11	10			10	
2500 LS		G25, 29	3.5 - 4.5	W 532 4	18	18	18	18	17	17	16	16	15	14	13	13	11	11			
2500 LS DIESEL		-	3.5 - 4.5	W 536 4	19	19	19		18	18	17										
3500 LS		G35, 39	3.5 - 4.5	W 533 4	18	18	18	18	17	17	16	16	15	15	13	13	12			8	
3500 LS EXT		G35, 39	3.5 - 4.5	W 534 4	18	18	18	17	16	15	14	14	13	13	11	11	10	10			
3500 LT DIESEL		-	3.5 - 4.5	W 537 4	19	19	19	19	18	17	16	16	15	14			12				
HHR MPV 2 WHEEL DRIVE																					
LS PANEL 4DR		A13	Up to 2.5	M 517 2													9	9			
LT 4DR		A13	2.5 - 3.5	M 517 3													9	9			
SS 4DR		LD	Up to 2.5	M 502 2																10	
HHR MPV 4 WHEEL DRIVE																					
LS 4DR		A13	Up to 2.5	M 516 2													9	9			
IMPALA MPV 2 WHEEL DRIVE																					
4DR		-	Up to 2.5	M 597 2																	
SS 4DR		-	Up to 2.5	M 589 2																	

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RATING GROUP TABLE I

MAKE MODEL	Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group															
					23	22	21	20	19	18	17	16	15	14	13	12	11	10		
CHEVROLET																				
SILVERADO PICK UP 2 WHEEL DRIVE																				
2500 HD LT DOUBLE CAB 2WD	-		2.5 - 3.5	0 1539	3	19	19	19	19	18	18	17	16	15						
2500 HD LT DOUBLE CAB 2WD DIESEL	-		3.5 - 4.5	0 1537	4	21	21	21	21		19	18	17	16						
2500 HD LT EXT CAB 2WD	C29		3.5 - 4.5	0 582	4												14	13	11	10
2500 HD LT EXT CAB 2WD DIESEL	K23		3.5 - 4.5	0 548	4												15	14	12	10
2500 HD LT REG CAB 2WD DIESEL	-		2.5 - 3.5	0 1541	3	21	21	21	21		20	19	18	17	17	16	15	13		12
2500 HD WT REG CAB 2WD	C24		3.5 - 4.5	0 564	4	20	19	18	18		17	16	16	15	15	14	14	12		10
2500 REG CAB 2WD	C24, 29		2.5 - 3.5	0 559	3															
3500 LT CREW CAB 2WD	-		2.5 - 3.5	0 1542	3	20	20	20	19	18	17	16	16	15	14	13	13	11		10
3500 LT CREW CAB 2WD DIESEL	-		3.5 - 4.5	0 1543	4	22	22	22	22	20	19	17	17	16	15	14	14	12		12
3500 LT DOUBLE CAB 2WD	-		2.5 - 3.5	0 1544	3	18	18	18	17		16	15	14	13						
3500 LT DOUBLE CAB 2WD DIESEL	-		3.5 - 4.5	0 1545	4	20	20	20	19		18	17	16							
3500 LT REG CAB 2WD	-		2.5 - 3.5	0 1547	3	18	18	18	18		16	15	15	14	13	12	12	10		
3500 LT REG CAB 2WD DIESEL	-		3.5 - 4.5	0 1548	4	20	20	20	20		19	18				16	14	13	11	
SILVERADO PICK UP 4 WHEEL DRIVE																				
1500 HIGH COUNTRY CREW CAB 4WD	K13		3.5 - 4.5	0 558	4	20	20	19	19	18	18	17	17	16	15	14	14	12		12
1500 LS HYBRID EXT CAB 4WD	-		2.5 - 3.5	0 577	3															
1500 LS REG CAB 4WD	K19, 14		2.5 - 3.5	0 558	3	18	18	17	17	16	16	15	15	14	14	13	13	11		11
1500 LT DOUBLE CAB 4WD	-		3.5 - 4.5	0 555	4	19	19	18	18	17	17	16	16	15	15					
1500 LT DOUBLE CAB 4WD DIESEL	-		2.5 - 3.5	0 1536	3	20	20	19	19											
1500 LT EXT CAB 4WD	K19		2.5 - 3.5	0 572	3												14	14	12	11
1500 LTZ CREW CAB 4WD DIESEL	-		2.5 - 3.5	0 1385	3	21	21	21	20											
2500 EXT CAB 4WD	K29		3.5 - 4.5	0 557	4															
2500 HD LT CREW CAB 4WD	K23		3.5 - 4.5	0 536	4	23	23	22	22	21	21	20	20	18	17	16	15	13		13
2500 HD LT CREW CAB 4WD DIESEL	K23		3.5 - 4.5	0 571	4	25	25	24	24	23	23	22	21	19	18	17	16	14		13
2500 HD LT DOUBLE CAB 4WD	K29		3.5 - 4.5	0 568	4	22	21	20	20	19	19	18	18	17						
2500 HD LT DOUBLE CAB 4WD DIESEL	-		3.5 - 4.5	0 1538	4	24	23	22	22		20	19	19	18						
2500 HD LT EXT CAB 4WD	K23		3.5 - 4.5	0 549	4												16	15	13	12
2500 HD LT EXT CAB 4WD DIESEL	K29		3.5 - 4.5	0 566	4												17	16	14	13
2500 HD LT REG CAB 4WD DIESEL	K24		3.5 - 4.5	0 565	4	23	22	21	21		20	19	19	18	18	17	16	14		13
2500 HD WT REG CAB 4WD	K24, 23, 49		3.5 - 4.5	0 547	4	21	20	19	19	18	18	17	17	16	16	14	14	13		11
2500 LS CREW CAB 4WD	K23		3.5 - 4.5	0 540	4															
3500 LT CREW CAB 4WD	KO		3.5 - 4.5	0 516	4	21	21	21	21	19	18	17	16	15	14	13	13	11		11
3500 LT CREW CAB 4WD DIESEL	K1		3.5 - 4.5	0 586	4	24	24	24	23	21	20	19	19	18	17	15	15	13		12
3500 LT DOUBLE CAB 4WD	-		2.5 - 3.5	0 1391	3	20	20	19	18		17	16	16	15						
3500 LT DOUBLE CAB 4WD DIESEL	-		3.5 - 4.5	0 1546	4	22	22	22	22		21	20	20	19						
3500 LT EXT CAB 4WD	K23		3.5 - 4.5	0 535	4												13	13	11	11
3500 LT EXT CAB 4WD DIESEL	K39		3.5 - 4.5	0 583	4												15	15	13	12
3500 LT REG CAB 4WD	K34		3.5 - 4.5	0 585	4	21	21	20	20		19	18	17	16	15	14	13	11		10
3500 LT REG CAB 4WD DIESEL	-		2.5 - 3.5	0 547	3	22	22	21	21		20	19	18	17	16	14	14	13	11	11
SILVERADO PICK UP ALL WHEEL DRIVE																				
1500 SS EXT CAB AWD	K19		2.5 - 3.5	0 574	3															
SONIC WAGON 2 WHEEL DRIVE																				
LT 4DR	-		Up to 2.5	W 2351	2						13	12	11	10	10	8	7			
LT 5DR	-		Up to 2.5	W 2352	2						12	11	11	10	10	8	7			
PREMIER 4DR	-		Up to 2.5	W 2466	2						12	12	11	11	9	8				
PREMIER 5DR	-		Up to 2.5	W 2353	2						13	12	12	11	11	9	8			

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group													
				23	22	21	20	19	18	17	16	15	14	13	12	11	10
CHEVROLET																	
SPARK WAGON 2 WHEEL DRIVE																	
LS 5DR	-	Up to 2.5	W 1943 2	13	13	13	13	12	12	11	11	10	9	8			
SS WAGON 2 WHEEL DRIVE																	
V8 4DR	-	Up to 2.5	W 2467 2							16	16	15	15				
SUBURBAN MPV 2 WHEEL DRIVE																	
LT 4DR 2WD	-	2.5 - 3.5	M 1947 3	21	21	21	21	19	18	16	16	15	15	14	14	12	11
SUBURBAN MPV 4 WHEEL DRIVE																	
2500 LT 4WD	K26	3.5 - 4.5	M 575 4											16	15	13	12
3500 HDLT 4WD	-	2.5 - 3.5	M 2203 3				27										
HIGH COUNTRY 4DR 4WD	-	2.5 - 3.5	M 1946 3	25	25	25											
HIGH COUNTRY 4DR 4WD DIESEL	-	2.5 - 3.5	M 1831 3	26	26	26											
LT 4DR 4WD DIESEL	-	2.5 - 3.5	M 1549 3	23	23	23											
SUBURBAN WAGON 4 WHEEL DRIVE																	
1500 LT 4WD	K16	2.5 - 3.5	W 570 3	23	23	23	23	21	21	19	19	18	18	17	16	14	13
TAHOE MPV 2 WHEEL DRIVE																	
LS 4DR 2WD	-	2.5 - 3.5	M 520 3	20	20	20	20	19	18	16	15	14	14	13	13	11	11
LS 4DR 2WD DIESEL	-	2.5 - 3.5	M 2437 3		21												
TAHOE MPV 4 WHEEL DRIVE																	
LT 4DR 4WD	K13, 18, 12	2.5 - 3.5	M 518 3	21	21	21	21	20	20	19	19	18	18	16	15	13	11
LT 4DR 4WD DIESEL	-	2.5 - 3.5	M 1551 3	22	22	22											
LTZ 4DR 4WD	KC	2.5 - 3.5	M 521 3	24	24	24	23	22	22	21	21	20	20	18	17	15	14
PREMIER 4DR 4WD DIESEL	-	2.5 - 3.5	M 1550 3	25	25	25											
TRACKER MPV 2 WHEEL DRIVE																	
HARDTOP 4DR 2WD	-	Up to 2.5	M 1409 2														
SOFT TOP 2DR 2WD	E18	Up to 2.5	M 520 2														
TRACKER MPV 4 WHEEL DRIVE																	
HARDTOP 4DR 4WD	-	Up to 2.5	M 1410 2														
ZR2 SPORT SOFT TOP 2DR 4WD	J18, 13	Up to 2.5	M 590 2														

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*For model years greater than 2023, use the rate group from the most recent model year.

If the rate group from the most recent model year is not listed, please refer to Table II.

MAKE MODEL	Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																
					23	22	21	20	19	18	17	16	15	14	13	12	11	10			
CHEVROLET																					
	01-81 80-69	5,6,7 2,4,5																			
UPLANDER MPV 2 WHEEL DRIVE																					
LS		U03, 23	Up to 2.5	M 581 2																	
LS EXT		V23	Up to 2.5	M 579 2																	
VENTURE WAGON 2 WHEEL DRIVE																					
LS		U06, 03, 23	Up to 2.5	W 540 2																	
LS EXT		V03	Up to 2.5	W 576 2																	
VENTURE		U06, 03, 23	Up to 2.5	W 539 2																	
VOLT MPV 2 WHEEL DRIVE																					
PREMIER 5DR		T13, 14, 18	Up to 2.5	M 557 2						16	16	15	15	14	13	13	12	11			
CHRYSLER																					
200 WAGON 2 WHEEL DRIVE																					
LX 4DR		-	Up to 2.5	W 2471 2								13	12	11	11	10	10	9			
S 4DR		-	Up to 2.5	W 2468 2								14	13	12	12	11	11	10			
S V6 4DR		-	Up to 2.5	W 2469 2								14	14	13	13	12	12	10			
200 WAGON ALL WHEEL DRIVE																					
S V6 4DR AWD		-	Up to 2.5	W 2470 2								15	14	13							
300 MPV ALL WHEEL DRIVE																					
TOURING 4DR		-	Up to 2.5	M 230 2	18	18	17	17	16	16	15	15	14	14	12	11	10	10			
300 WAGON ALL WHEEL DRIVE																					
LIMITED 4DR		-	2.5 - 3.5	W 1036 3	19	19	18	17	16	16	15	15	14	14	13	12	10	10			
LIMITED 4DR AWD		-	2.5 - 3.5	W 1039 3	19	19	18	18	17	17	16	16	15	15	13	12		11			
S V8 4DR		-	Up to 2.5	W 1553 2	19	19	18	18	17	17	16	16	15	15	14	13					
300C MPV ALL WHEEL DRIVE																					
4DR		-	Up to 2.5	M 231 2				18	17	16	15	15	14	14	13	13	11	11			

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If the rate group from the most recent model year is not listed, please refer to Table II.

COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group													
				23	22	21	20	19	18	17	16	15	14	13	12	11	10
CHRYSLER																	
300C WAGON ALL WHEEL DRIVE																	
4DR AWD	-	Up to 2.5	W 2472 2							16	16	15	15	14	14	12	13
ASPEN MPV 4 WHEEL DRIVE																	
LIMITED 4DR 4WD	W58	2.5 - 3.5	M 231 3														
GRAND CARAVAN VAN 2 WHEEL DRIVE																	
SE	-	2.5 - 3.5	1 1439 3	18	18	17											
PACIFICA MPV 2 WHEEL DRIVE																	
TOURING-L	-	2.5 - 3.5	M 300 3	20	20	19	18	17	17	16							
PACIFICA MPV ALL WHEEL DRIVE																	
4DR AWD	-	2.5 - 3.5	M 780 3														
PACIFICA VAN 2 WHEEL DRIVE																	
LIMITED HYBRID	-	Up to 2.5	1 251 2	20	20	20	19	19	18								
TOURING	-	Up to 2.5	1 1948 2	18	18	17	17	16	16	15							
PACIFICA VAN ALL WHEEL DRIVE																	
TOURING AWD	-	Up to 2.5	1 1950 2	19	19	18											
TOURING-L PLUS AWD	-	Up to 2.5	1 1949 2	20	20	19											
PACIFICA WAGON 2 WHEEL DRIVE																	
4DR 2WD	-	Up to 2.5	W 1034 2														
PT CRUISER MPV 2 WHEEL DRIVE																	
TOURING EDITION 4DR	-	Up to 2.5	M 229 2														10
SEBRING WAGON 2 WHEEL DRIVE																	
TOURING 4DR	-	Up to 2.5	W 1399 2														9
TOWN & COUNTRY WAGON 2 WHEEL DRIVE																	
TOURING	Y, H54; T64	Up to 2.5	W 262 2								17	16	15	14	13	12	10

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																	
				23	22	21	20	19	18	17	16	15	14	13	12	11	10				
CHRYSLER																					
TOWN & COUNTRY WAGON ALL WHEEL DRIVE																					
TOURING AWD	K54; P64	Up to 2.5	W 263 2																		
DODGE																					
AVENGER WAGON 2 WHEEL DRIVE																					
R/T 4DR	-	Up to 2.5	W 1105 2													13	12	12		10	
SE 4DR	-	Up to 2.5	W 1104 2													12	11	11	10	9	
SXT V6 4DR	-	Up to 2.5	W 1106 2													12	11	11	10		
AVENGER WAGON ALL WHEEL DRIVE																					
R/T 4DR AWD	-	Up to 2.5	W 1107 2																		
CALIBER VAN 2 WHEEL DRIVE																					
SXT 5DR	K25,44,54,5	25P24-352	14 4,255 3																9	8	8
CHALLENGER PICK UP ALL WHEEL DRIVE																					
SCAT PACK 2DR	-	3.5 - 4.5	0 1090 4	20	20	19				18	17	16	15	15	14	14	14	13	13		
CHALLENGER WAGON 2 WHEEL DRIVE																					
GT 2DR AWD	-	Up to 2.5	W 1951 2	18	18	17	17	16	16	15											
R/T 2DR	-	Up to 2.5	W 1952 2	19	19	18	18	17	17	15	15	14	14	13	12	11	11				
SRT DEMON 2DR	-	2.5 - 3.5	W 2354 3						29												
SRT HELLCAT REDEYE 2DR	-	Up to 2.5	W 1554 2	22	22	22	22	21	21	20	19	17									
CHALLENGER WAGON ALL WHEEL DRIVE																					
GT 2DR	-	Up to 2.5	W 1092 2	17	17	16	16	15	15	14	14	13	12	11	11	10	10				
CHARGER WAGON 2 WHEEL DRIVE																					
R/T 4DR	-	Up to 2.5	W 1953 2	19	19	18	18	17	17	16	16	15	15	14	13	11	11				
SCAT PACK 4DR	-	Up to 2.5	W 1954 2	19	19	19	19	18													
SE V8 4DR	-	2.5 - 3.5	W 2355 3						16	15	15	14	14	13	13	11	11				
SRT 4DR	-	2.5 - 3.5	W 2356 3						18	17	17	15	15	14	14					12	
SRT HELLCAT 4DR	-	Up to 2.5	W 1955 2	27	27	26	26	25	25	24	24	23									
CHARGER WAGON ALL WHEEL DRIVE																					
SXT 4DR	-	Up to 2.5	W 1089 2	18	18	17	17	16	16	15	15	13	13	12	12	10				9	
SXT 4DR AWD	-	Up to 2.5	W 1094 2	19	19	18	18	17	17	16	16	14	14	13	13					11	

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COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group															
				23	22	21	20	19	18	17	16	15	14	13	12	11	10		
DODGE																			
DART WAGON ALL WHEEL DRIVE																			
AERO 4DR	-	Up to 2.5	W 1091	2									11	10	10	9			
MAGNUM WAGON ALL WHEEL DRIVE																			
RT WAGON	V57	2.5 - 3.5	W	288	3														
NEON WAGON ALL WHEEL DRIVE																			
SXT 4DR	-	2.5 - 3.5	W	1088	3														
SRT WAGON 2 WHEEL DRIVE																			
VIPER GTC 2DR	-	Up to 2.5	W	2473	2								28	27	25	25	24		
DODGE/RAM																			
01-81	5,6,7																		
80-69	1,2,3																		
CARAVAN VAN 2 WHEEL DRIVE																			
CV (CARGO)	H11, 14; K11,	14	Up to 2.5	1	228	2													
CARAVAN WAGON 2 WHEEL DRIVE																			
CARAVAN	K25,44,54,5	Up to 2.5	W	45	4,5	254	2												
SE	P25	2.5 - 3.5	W	252	3														
CARGO VAN VAN 4 WHEEL DRIVE																			
CARGO VAN	RG	3.5 - 4.5	1	292	4								13	13	12				
DAKOTA PICK UP 2 WHEEL DRIVE																			
REG CAB 2WD	N14; L16,	26	Up to 2.5	0	256	2													
SLT CLUB CAB 2WD	N14; L23,	62.5	2.5 - 3.5	0	256	3													
SLT QUAD CAB 2WD	K48	2.5 - 3.5	0	289	3														
SLT V8 QUAD CAB 2WD	E48	2.5 - 3.5	0	268	3														
ST EXT CAB 2WD	W52	2.5 - 3.5	0	273	3													11	10
DAKOTA PICK UP 4 WHEEL DRIVE																			
REG CAB 4WD	R14; G23,	Up to 2.5	0	257	2														
SLT CLUB CAB 4WD	R14; G23,	253	2.5 - 3.5	40	257	3													
SLT CREW CAB 4WD	R14; G23,	253	2.5 - 3.5	40	258	3												12	11
SLT QUAD CAB 4WD	W48	2.5 - 3.5	0	344	3														
SLT V8 CLUB CAB 4WD	W52	2.5 - 3.5	0	269	3														
SLT V8 CREW CAB 4WD	W52	2.5 - 3.5	0	272	3													13	11
SLT V8 QUAD CAB 4WD	G4	Up to 2.5	0	275	2														
SLT V8 REG CAB 4WD	-	2.5 - 3.5	0	250	3														
SXT V8 EXT CAB 4WD	-	2.5 - 3.5	0	259	3													12	11

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COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																							
				23	22	21	20	19	18	17	16	15	14	13	12	11	10										
DODGE/RAM																											
JOURNEY MPV 2 WHEEL DRIVE																											
SE 4DR 2WD	-	2.5 - 3.5	M	298	3											14	13	13	12	12	11	11	10	10	9	9	
SXT 4DR 2WD	DC	Up to 2.5	M	299	2											15	14	14	13	13	12	12	11	10	9	8	
JOURNEY MPV ALL WHEEL DRIVE																											
R/T 4DR AWD	-	Up to 2.5	M	300	2																14	13	13	12	11	10	10
SXT 4DR AWD	-	2.5 - 3.5	M	299	3											16	16	15	15	14	14	12	12	10	10		
NITRO MPV 4 WHEEL DRIVE																											
SE 4DR 4WD	GU5	2.5 - 3.5	M	223	3																				11	11	
PROMASTER VAN 2 WHEEL DRIVE																											
1500 CARGO VAN	-	3.5 - 4.5	1	272	4	16	16	16	15	14	14	13	13	12	11												
1500 CARGO VAN EXT	-	3.5 - 4.5	1	271	4	16	16	16	15	14	14	13	13	12	11												
1500 CARGO VAN EXT DIESEL	-	2.5 - 3.5	1	2297	3							14	14	13	12												
2500 CARGO VAN	-	3.5 - 4.5	1	273	4	17	17	16	16	15	14	13	13	12	12												
2500 CARGO VAN DIESEL	-	2.5 - 3.5	1	251	3							14	14	13	13												
2500 CARGO VAN EXT	-	3.5 - 4.5	1	330	4	17	17	17	16	15	14	13	13	12	12												
3500 CARGO VAN	-	3.5 - 4.5	1	1436	4	17	17	17																			
3500 CARGO VAN EXT	-	3.5 - 4.5	1	290	4	17	17	17	17	16	15	14	14	13	12												
3500 CARGO VAN EXT DIESEL	-	3.5 - 4.5	1	2474	4							13	13	12	12												
CITY SLT CARGO VAN	-	Up to 2.5	1	250	2	15	15	15	15	13	13	12	12	11													
2500 CARGO VAN EXT DIESEL	-	3.5 - 4.5	1	274	4							14	14	13	13												
3500 CARGO VAN DIESEL	-	3.5 - 4.5	1	251	4									12													
PROMASTER WAGON 2 WHEEL DRIVE																											
CITY ST WAGON	-	2.5 - 3.5	W	250	3	16	16	15	15	13	13	12	12	11													
RAM PICK UP 2 WHEEL DRIVE																											
1500 SLT CREW CAB 2WD DIESEL	-	2.5 - 3.5	0	2357	3							19	18	16	16												
1500 SLT QUAD CAB 2WD DIESEL	-	2.5 - 3.5	0	2358	3							18	17	17	16	16											
1500 SLT REG CAB 2WD	C, A16	2.5 - 3.5	0	280	3	17	17	16	16	16	16	15	15	14	13	12	12	10	10								
1500 SPORT CREW CAB 2WD	-	2.5 - 3.5	0	285	3	19	19	19	20	18	17	16	16	15	15	14	13	11	10								
1500 ST QUAD CAB 2WD	A18	2.5 - 3.5	0	287	3	18	18	18	18	17	17	16	16	15	15	13	12	10	10								
1500 ST REG CAB 2WD DIESEL	-	2.5 - 3.5	0	1829	3							16	15	14	14												
2500 BIG HORN CREW CAB 2WD	-	2.5 - 3.5	0	1956	3	22	22	22	21	20	18	16	16	15	14	13	12	10	10								
2500 LARAMIE CREW CAB 2WD DIESEL	-	3.5 - 4.5	0	290	4	24	24	23	23	22	21	20	19	18	17	16	14	13	13								
2500 LARAMIE MEGA CAB 2WD	-	2.5 - 3.5	0	2360	3							19	17	17	16	15	14	14	13	13							

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COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL	Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																
					23	22	21	20	19	18	17	16	15	14	13	12	11	10			
DODGE/RAM																					
	01-81		5,6,7																		
	80-69		1,2,3																		
SPRINTER VAN 2 WHEEL DRIVE																					
	2500 WB 118 CARGO VAN DIESEL	14	3.5 - 4.5	1 248 4																	
	2500 WB 140 CARGO VAN DIESEL	D64	3.5 - 4.5	1 245 4																	
	2500 WB 144 CARGO VAN DIESEL	E74	3.5 - 4.5	1 247 4																	
	2500 WB 144 DIESEL	E84	3.5 - 4.5	1 250 4																	
	2500 WB 158 CARGO VAN DIESEL	D74	3.5 - 4.5	1 244 4																	
	2500 WB 158 DIESEL	-	3.5 - 4.5	1 310 4																	
	2500 WB 170 CARGO VAN DIESEL	E84	3.5 - 4.5	1 243 4																	
	3500 WB 140 CARGO VAN DIESEL	D44	3.5 - 4.5	1 246 4																	
	3500 WB 144 CARGO VAN DIESEL	E84	3.5 - 4.5	1 241 4																	
	3500 WB 158 CARGO VAN DIESEL	D5	3.5 - 4.5	1 223 4																	
	3500 WB 170 CARGO VAN DIESEL	-	3.5 - 4.5	1 344 4																	
SPRINTER VAN 4 WHEEL DRIVE																					
	2500 WB 140 DIESEL	D64	3.5 - 4.5	1 242 4																	
FIAT																					
124 WAGON 2 WHEEL DRIVE																					
	LUSSO SPIDER	-	Up to 2.5	W 1957 2					15	14	13	12									
500 WAGON 2 WHEEL DRIVE																					
	ABARTH 2DR	-	Up to 2.5	W 2205 2					14	14	13	13	12	12	11	11	10	11			
500 WAGON ALL WHEEL DRIVE																					
	LOUNGE 2DR	-	Up to 2.5	W 1312 2					13	13	12	12	11	11	10	10					
	POP 2DR	-	Up to 2.5	W 1311 2					12	12	11	11	10	10	9	9					
500C WAGON 2 WHEEL DRIVE																					
	ABARTH CABRIOLET	-	Up to 2.5	W 2206 2					15	15	14	14	13	13	12						
	LOUNGE CABRIOLET	-	Up to 2.5	W 2207 2					15	15	14	14	12	12	11	11					
	POP CABRIOLET	-	Up to 2.5	W 2208 2					14	14	13	13	11	11	10	10					

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																
				23	22	21	20	19	18	17	16	15	14	13	12	11	10			
FIAT																				
500e WAGON 2 WHEEL DRIVE																				
2DR	-	Up to 2.5	W 1556 2							15	13	13	12	12	11					
500L WAGON 2 WHEEL DRIVE																				
LOUNGE 4DR	-	Up to 2.5	W 1958 2					16	15	15	14	14	12	12						
500L WAGON ALL WHEEL DRIVE																				
TREKKING 4DR	-	2.5 - 3.5	W 1313 3					15	14	13	12	12	11	11						
500X WAGON 2 WHEEL DRIVE																				
LOUNGE 4DR	-	Up to 2.5	W 2364 2							16	15	15								
POP 4DR	-	Up to 2.5	W 2365 2							15	14	14								
500X WAGON ALL WHEEL DRIVE																				
LOUNGE 4DR AWD	-	Up to 2.5	W 1557 2					17	17	17	17	16	16							
*ForD																				
BRONCO MPV 4 WHEEL DRIVE																				
2DR 4WD	-	Up to 2.5	M 1563 2	18	18	18														
4DR 4WD	-	Up to 2.5	M 1564 2	19	19	18														
RAPTOR 4DR 4WD	-	2.5 - 3.5	M 2586 3	27	27															
WILDTRAK 2DR 4WD	-	Up to 2.5	M 1565 2	19	19	19														
WILDTRAK 4DR 4WD	-	Up to 2.5	M 1566 2	20	20	19														
BRONCO MPV ALL WHEEL DRIVE																				
SPORT BADLANDS 4DR AWD	-	Up to 2.5	M 1963 2	18	18	17														
SPORT OUTER BANKS 4DR AWD	-	Up to 2.5	M 1962 2	17	17	16														
CLUB WAGON WAGON 2 WHEEL DRIVE																				
E150 XL	E11	2.5 - 3.5	W 337 3																	
C-MAX WAGON 2 WHEEL DRIVE																				
SE HYBRID 5DR	-	Up to 2.5	W 2366 2							14	13	13	12	12	11					
TITANIUM ENERGI 5DR	-	Up to 2.5	W 2475 2							14	14	13	13	12						

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COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group														
				23	22	21	20	19	18	17	16	15	14	13	12	11	10	
*ForD																		
ECONOLINE VAN 2 WHEEL DRIVE																		
E150 CARGO VAN	E14-6	2.5 - 3.5	1 324 3											13	12	11	10	9
E250 CARGO VAN	E24-6	2.5 - 3.5	1 326 3											13	12	11	10	
E250 CARGO VAN EXT	S24	2.5 - 3.5	1 325 3											14	12	11	10	9
E350 SD CARGO VAN	E37, 34	2.5 - 3.5	1 328 3											14	12	11	10	9
E350 SD CARGO VAN DIESEL	-	3.5 - 4.5	1 320 4															10
E350 SD CARGO VAN EXT	S24	3.5 - 4.5	1 327 4											13	12	11	10	9
E350 SD CARGO VAN EXT DIESEL	S34	3.5 - 4.5	1 329 4															11
E350 SD XL DIESEL	S24	3.5 - 4.5	1 333 4															
ECONOLINE WAGON 2 WHEEL DRIVE																		
E150 XL WAGON	-	3.5 - 4.5	W 1070 4											15	14	14	13	12
E350 SD XL WAGON	S31	3.5 - 4.5	W 338 4											15	14	14	13	11
E350 SD XL WAGON EXT	S34	3.5 - 4.5	W 329 4											16	15	14	13	11
ECOSPORT MPV 2 WHEEL DRIVE																		
SE 4DR 2WD	-	Up to 2.5	M 1964 2			13	13	12	12									
TITANIUM 4DR 2WD	-	Up to 2.5	M 2373 2						13									
ECOSPORT MPV 4 WHEEL DRIVE																		
S 4DR 4WD	-	Up to 2.5	M 301 2	15	15	14	14	13	13									
TITANIUM 4DR 4WD	-	Up to 2.5	M 1965 2	15	15	15	15	14	14									
EDGE MPV 2 WHEEL DRIVE																		
SE 4DR 2WD	K39	Up to 2.5	M 365 2			16	16	15	14	13	13	12	12	10	10	10	10	10
TITANIUM 4DR 2WD	-	Up to 2.5	M 2374 2						15	14	14	13						
EDGE MPV ALL WHEEL DRIVE																		
SE 4DR AWD	K49, 48	Up to 2.5	M 363 2	17	17	16	16	15	15	14	14	13	13	12	12	11	11	11
SPORT 4DR AWD	K49	2.5 - 3.5	M 362 3						17	16	16	15	14	12	12	11	11	11
ST 4DR AWD	-	2.5 - 3.5	M 363 3	19	19	18	18	17										
TITANIUM 4DR AWD	-	3.5 - 4.5	M 321 4	18	18	17	17	16	16	15	15	14						

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COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL	Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																	
					23	22	21	20	19	18	17	16	15	14	13	12	11	10				
*ForD																						
	01-81 80-69	5,6,7 1,2,3																				
EXPLORER MPV ALL WHEEL DRIVE																						
LIMITED HYBRID 4DR AWD		-	Up to 2.5	M 1967	2	21	21	20	20													
ST 4DR AWD		-	Up to 2.5	M 360	2	21	21	20	20													
EXPLORER PICK UP 2 WHEEL DRIVE																						
SPORT TRAC XLT 4DR 2WD		-	Up to 2.5	0 360	2																10	
F150 PICK UP 2 WHEEL DRIVE																						
HARLEY DAVIDSON SUPERCAB 2WD		W07	2.5 - 3.5	0 312	3																	
LARIAT SUPERCAB 2WD DIESEL		-	Up to 2.5	0 1968	2				18	17	18											
LARIAT SUPERCREW 2WD		W12, 07	2.5 - 3.5	0 303	3	19	19	19	18	17	17	16	16	15	14	13	13	11			10	
LARIAT SUPERCREW 2WD DIESEL		-	Up to 2.5	0 1388	2				20	19	18	18										
XL REG CAB 2WD		F, X15	2.5 - 3.5	0 306	3	17	17	16	16	15	15	14	14	12	12	11	11	10			10	
XLT HYBRID SUPERCREW 2WD		-	Up to 2.5	0 1572	2	20	20	20														
XLT SUPERCAB 2WD		X17, 12	2.5 - 3.5	0 307	3	18	18	18	18	17	17	16	16	15	14	13	13	11			10	
F150 PICK UP 4 WHEEL DRIVE																						
LARIAT SUPERCREW 4WD		W14	Up to 2.5	0 299	2	22	22	22	22	21	21	20	20	18	17	16	15	13			8	
LARIAT SUPERCREW 4WD DIESEL		-	2.5 - 3.5	0 302	3			23	23	22	22											
LIGHTNING PLATINUM SUPERCREW 4WD		-	Up to 2.5	0 2588	2	28	28															
LIGHTNING XLT SUPERCREW 4WD		-	Up to 2.5	0 2587	2	24	24															
RAPTOR SUPERCAB 4WD		-	2.5 - 3.5	0 1969	3				24	22	21	20			18	16	15	13			13	
RAPTOR SUPERCREW 4WD		W1R	2.5 - 3.5	0 311	3	26	26	25	24	22	22	21			19	18	17	15				
XL REG CAB 4WD		F, S14	2.5 - 3.5	0 308	3	18	18	17	17	16	16	15	15	14	14	13	13	11			10	
XL SUPERCAB 4WD		W08; X18, 1425	- 3.5	0 305	3	20	20	19	19	18	18	17	17	16	15	14	14	12			11	
XLT HYBRID SUPERCREW 4WD		-	Up to 2.5	0 1423	2	23	23	23														
XLT SUPERCAB 4WD DIESEL		-	Up to 2.5	0 1573	2				20	20	19	19										
F250 PICK UP 2 WHEEL DRIVE																						
SD LARIAT CREW CAB 2WD		W2A	3.5 - 4.5	0 326	4	20	20	20	20	19	18	17	16	15	15	13	12	10			9	
SD LARIAT CREW CAB 2WD DIESEL		-	3.5 - 4.5	0 327	4	22	22	22	22	21	20	19	18	17	17	15	14	12			9	
SD LARIAT SUPERCAB 2WD		F20	3.5 - 4.5	0 309	4	19	19	19	19	17	17	16	16	15	15	14	13	11			9	
SD XL REG CAB 2WD		F20	3.5 - 4.5	0 311	4	18	18	18	18	17	17	16	16	15	15	14	13	11			10	
SD XL REG CAB 2WD DIESEL		F21	2.5 - 3.5	0 317	3	20	20	20	20	19	19	18	18	17	16	14	13	11			10	
SD XL SUPERCAB 2WD DIESEL		-	3.5 - 4.5	0 322	4	21	21	21	21	20	20	18	18	17	17	15	14	12			11	

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MAKE MODEL	Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																	
					23	22	21	20	19	18	17	16	15	14	13	12	11	10				
*ForD																						
	01-81 80-69	5,6,7 1,2,3																				
F250 PICK UP 4 WHEEL DRIVE																						
SD XL CREW CAB 4WD		W21, 2B	3.5 - 4.5	0 333 4	22	22	22	22	21	21	19	19	18	18	16	15	14	14				
SD XL CREW CAB 4WD DIESEL		W21	3.5 - 4.5	0 305 4	25	25	25	25	23	23	21	20	19	19	17	16	15	13				
SD XL REG CAB 4WD		X, W21	3.5 - 4.5	0 314 4	19	19	19	19	18	18	17	17	16	16	14	14	13	11				
SD XL REG CAB 4WD DIESEL		F21	3.5 - 4.5	0 312 4	21	21	21	21	20	20	19	19	18	18	17	16	15	13				
SD XL SUPERCAB 4WD		X21	3.5 - 4.5	0 336 4	20	20	20	20	19	19	18	18	17	17	16	14	12					
SD XL SUPERCAB 4WD DIESEL		X21; F93	3.5 - 4.5	0 317 4	22	22	22	22	21	21	20	20	19	19	18	17	15	13				
F350 PICK UP 2 WHEEL DRIVE																						
SD LARIAT CREW CAB 2WD		-	3.5 - 4.5	0 1406 4	21	21	21	21	19	18	16	15	14	14	12	12	10	9				
SD LARIAT CREW CAB 2WD DIESEL		W32	3.5 - 4.5	0 324 4	23	23	23	23	21	20	18	17	16	16	14	14	12	11				
SD LARIAT SUPERCAB 2WD		X3	3.5 - 4.5	0 342 4	20	20	19	19	17	17	16	15	14	14	12	11	10	9				
SD XL REG CAB 2WD		-	3.5 - 4.5	0 315 4	18	18	18	18	17	17	16	15	14	14	12	12	10	8				
SD XL REG CAB 2WD DIESEL		-	3.5 - 4.5	0 301 4	20	20	20	20	18	18	17	16	15	14	12	12	11	9				
SD XL SUPERCAB 2WD DIESEL		X3A	3.5 - 4.5	0 325 4	21	21	20	20	18	18	17	16	15	15	14	14	12	10				
F350 PICK UP 4 WHEEL DRIVE																						
SD LIMITED CREW CAB 4WD DIESEL		-	3.5 - 4.5	0 1970 4	28	28	28	28	26	25												
SD XL CREW 4WD		-	3.5 - 4.5	0 323 4	22	22	22	22	21	20	19	18	17	16	15	14	12	11				
SD XL CREW CAB 4WD DIESEL		W31	3.5 - 4.5	0 341 4	24	24	24	24	23	22	21	20	19	18	16	15	13	11				
SD XL REG CAB 4WD		X, W31	3.5 - 4.5	0 320 4	19	19	19	19	18	18	17	17	16	16	14	14	12	10				
SD XL REG CAB 4WD DIESEL		F31, 33;	3.5 - 4.5	0 318 4	21	21	21	21	19	19	18	18	17	16	14	14	12	11				
SD XL SUPERCAB 4WD		-	3.5 - 4.5	0 330 4	21	21	21	21	20	20	19	18	17	17	15	14	13	13				
SD XL SUPERCAB 4WD DIESEL		X31	3.5 - 4.5	0 340 4	22	22	22	22	21	21	20	19	18	18	16	15	13	11				
F450 PICK UP 2 WHEEL DRIVE																						
SD PLATINUM CREW CAB 2WD DIESEL		-	3.5 - 4.5	0 1971 4	23	23		24	21								15	13	12			
SD XLT REG CAB 2WD DIESEL		-	3.5 - 4.5	0 1574 4	21	21		19														
F450 PICK UP 4 WHEEL DRIVE																						
SD LARIAT CREW CAB 4WD DIESEL		-	3.5 - 4.5	0 343 4	26	26	26	25	23	22	21	20	19	18	17	16	14	13				
SD XL REG CAB 4WD DIESEL		-	3.5 - 4.5	0 1575 4	22	22	22	20														
FIESTA WAGON 2 WHEEL DRIVE																						
S 4DR		-	Up to 2.5	W 366 2					11	11	10	10	9	9	8	8	7					
SE 4DR		-	Up to 2.5	W 367 2					12	12	11	11	10	10	9	9	8					
ST 5DR		-	Up to 2.5	W 2209 2					14	14	13	13	12	12								
TITANIUM 5DR		-	Up to 2.5	W 368 2					12	12	11	11	10	10	9	9	8					

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MAKE MODEL	Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group															
					23	22	21	20	19	18	17	16	15	14	13	12	11	10		
*ForD																				
	01-81 80-69	5,6,7 1,2,3																		
FREESTYLE WAGON ALL WHEEL DRIVE																				
LIMITED WAGON AWD		K06	2.5 - 3.5	W 342 3																
SEL WAGON		K01	2.5 - 3.5	W 345 3																
SEL WAGON AWD		K05	2.5 - 3.5	W 339 3																
FUSION WAGON 2 WHEEL DRIVE																				
SE 4DR		-	Up to 2.5	W 370 2				16	14	14	13	13	12	12	11	11	9	9		
SE HYBRID 4DR		-	Up to 2.5	W 1959 2				17	16	16	14	14	13	13	11	11	10	10		
SEL ENERGI 4DR		-	Up to 2.5	W 1960 2				16	15	15	14	14	13	13	12					
FUSION WAGON ALL WHEEL DRIVE																				
SPORT V6 4DR AWD		-	Up to 2.5	W 2372 2					16	15					13	11	11			
TITANIUM 4DR AWD		-	Up to 2.5	W 2371 2				16	16	14	14	13	13	12						
MAVERICK PICK UP 2 WHEEL DRIVE																				
XL HYBRID SUPERCREW 2WD		-	Up to 2.5	0 2303 2	14	14														
XL SUPERCREW 2WD		-	Up to 2.5	0 2438 2	15	15														
MAVERICK PICK UP ALL WHEEL DRIVE																				
LARIAT SUPERCREW AWD		-	Up to 2.5	0 2302 2	15	15														
MUSTANG MPV 2 WHEEL DRIVE																				
2DR		A50, 55	Up to 2.5	M 334 2	16	16	16	16	15	15	14	13	12	12	11	11	10	10		
*ForNIA ROUTE 1 200A 4		-	Up to 2.5	M 1972 2	22	22	22													
MACH-E PREMIUM 300A 4DR 2WD		-	Up to 2.5	M 1973 2	22	22	22													
MACH-E SELECT 100A 4DR 2WD		-	Up to 2.5	M 1975 2	20	20	19													
MUSTANG MPV ALL WHEEL DRIVE																				
MACH-E GT 400A 4DR AWD		-	Up to 2.5	M 2439 2	26	26	26													
MACH-E PREMIUM 300A 4DR AWD		-	Up to 2.5	M 1974 2	23	23	23													
MACH-E SELECT 100A 4DR AWD		-	Up to 2.5	M 1976 2	20	20	20													
MUSTANG WAGON 2 WHEEL DRIVE																				
CONVERTIBLE		-	Up to 2.5	W 1558 2	17	17	17	17	16	16	15	15	14	13	12	12	11	11		
GT 2DR		-	Up to 2.5	W 1559 2	19	19	19	19	17	17	16	16	15	14	13	13	12	12		
GT CONVERTIBLE		-	Up to 2.5	W 1560 2	20	20	19	19	18	18	17	16	15	15	14	14	13	13		
MACH I 2DR		-	Up to 2.5	W 1561 2	22	22	21													
RANGER PICK UP 2 WHEEL DRIVE																				
XL REG CAB 2WD		R10; R14	Up to 2.5	0 354 2													8	8		
XL SUPERCAB 2WD		R44	Up to 2.5	0 355 2				14									9	8		

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COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL	Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group															
					23	22	21	20	19	18	17	16	15	14	13	12	11	10		
*ForD																				
	01-81 80-69	5,6,7 1,2,3																		
RANGER PICK UP 4 WHEEL DRIVE																				
LARIAT SUPERCREW 4WD		-	2.5 - 3.5	0 304 3	17	17	16	16	15											
XLT REG CAB 4WD		R11, 15	Up to 2.5	0 358 2																
XLT SUPERCAB 4WD		R45	Up to 2.5	0 356 2	16	16	15	15	14										10	10
SHELBY WAGON 2 WHEEL DRIVE																				
GT350 2DR		-	Up to 2.5	W 1961 2				24	22	22	20	19								
GT500 2DR		-	Up to 2.5	W 1562 2	28	28	27	27						18	17	16	15	15		
TAURUS WAGON 2 WHEEL DRIVE																				
SE 4DR		-	Up to 2.5	W 2210 2					14	14	13	13	12	11	10	10	10	9	9	
TAURUS WAGON ALL WHEEL DRIVE																				
LIMITED 4DR AWD		-	Up to 2.5	W 365 2					17	17	16	16	15	14	13	13	11	11		
SEL 4DR AWD		-	Up to 2.5	W 2211 2					16	16	15	15	14	13	12	12	11	11		
SHO 4DR AWD		-	Up to 2.5	W 2212 2					18	18	17	17	16	15	14	14	12	12		
TRANSIT VAN 2 WHEEL DRIVE																				
150 WB 130 CARGO VAN		-	3.5 - 4.5	1 321 4	16	16	16	16	15	15	14	14	13							
150 WB 130 CARGO VAN DIESEL		-	2.5 - 3.5	1 2214 3					16	16	15	15	14							
150 WB 148 CARGO VAN		-	3.5 - 4.5	1 353 4	17	17	17	17	15	15	14	14	13							
150 WB 148 CARGO VAN DIESEL		-	2.5 - 3.5	1 2215 3					16	16	15	15	14							
150 WB 148 CREW		-	2.5 - 3.5	1 1578 3	19	18	18	18												
250 WB 130 CARGO VAN		-	3.5 - 4.5	1 352 4	16	16	16	16	14	14	13	13	12							
250 WB 130 CARGO VAN DIESEL		-	2.5 - 3.5	1 2216 3					16	16	15	15	14							
250 WB 148 CARGO VAN		-	3.5 - 4.5	1 363 4	17	17	17	17	16	15	14	14	13							
250 WB 148 CARGO VAN DIESEL		-	Up to 2.5	1 320 2					19	17	17	16	16	15						
250 WB 148 CREW		-	2.5 - 3.5	1 1580 3	19	18	18	18												
350 WB 130 BEV CARGO VAN		-	2.5 - 3.5	1 2589 3	21	21														
350 WB 130 CARGO VAN		-	2.5 - 3.5	1 1581 3	17	17	17	17	15	15	14									
350 WB 148 BEV CARGO VAN		-	2.5 - 3.5	1 2590 3	22	22														
350 WB 148 CARGO VAN		-	3.5 - 4.5	1 360 4	18	18	18	18	16	15	14	14	13							
350 WB 148 CARGO VAN DIESEL		-	2.5 - 3.5	1 2217 3					16	15	14	14								
350 WB 148 CREW		-	2.5 - 3.5	1 1583 3	18	18	18	18												
350 WB 148 EL BEV CARGO VAN		-	2.5 - 3.5	1 2591 3	22	22														
350 WB 148 EL CARGO VAN DIESEL		-	2.5 - 3.5	1 1977 3					19	17	16	15	15	14						
350 WB 148 EL CREW		-	2.5 - 3.5	1 1830 3	19	19	19													
350 WB 148 XLT EL WAGON		-	2.5 - 3.5	1 1588 3					19	17	16	15	13							
350 WB 148 XLT EL WAGON DIESEL		-	2.5 - 3.5	1 2218 3					18	17	16	15	14							
350 WB 148 XLT WAGON		-	2.5 - 3.5	1 1586 3	19	19	19	19	16	15	14	14	13							
350 WB 148 XLT WAGON DIESEL		-	2.5 - 3.5	1 2219 3					17	16	15	15	14							
CONNECT XLT CARGO VAN		-	Up to 2.5	1 377 2	16	16	15	15	14	14	13	13	12	12	11	11	10	10		

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																	
				23	22	21	20	19	18	17	16	15	14	13	12	11	10				
*ForD																					
TRANSIT VAN ALL WHEEL DRIVE																					
150 WB 130 CARGO VAN AWD	-	2.5 - 3.5	1 1402 3	17	17	17	17														
150 WB 130 CREW	-	2.5 - 3.5	1 1576 3	18	18	18															
150 WB 130 CREW AWD	-	2.5 - 3.5	1 1577 3	19	18	18															
150 WB 130 XL WAGON	-	2.5 - 3.5	1 1401 3				18	16	15	14	14	13									
150 WB 130 XL WAGON AWD	-	2.5 - 3.5	1 1404 3				19														
150 WB 148 CARGO VAN AWD	-	2.5 - 3.5	1 1403 3	18	18	18	18	17													
150 WB 148 CREW AWD	-	2.5 - 3.5	1 1405 3	19	18	18	18														
250 WB 130 CARGO VAN AWD	-	2.5 - 3.5	1 1373 3	18	18	18	18														
250 WB 130 CREW AWD	-	2.5 - 3.5	1 1444 3	19	18	18	18														
250 WB 148 CARGO VAN AWD	-	2.5 - 3.5	1 330 3	18	18	18	18														
250 WB 148 CREW AWD	-	2.5 - 3.5	1 1389 3	19	18	18	18														
250 WB 148 EL CARGO VAN AWD	-	2.5 - 3.5	1 1378 3	19	19	19	19														
350 WB 130 CARGO VAN AWD	-	2.5 - 3.5	1 1582 3	18	18	18	18														
350 WB 148 CARGO VAN AWD	-	2.5 - 3.5	1 400 3	19	19	19	19														
350 WB 148 CREW AWD	-	2.5 - 3.5	1 1584 3	19	19	19	19														
350 WB 148 EL CARGO VAN AWD	-	2.5 - 3.5	1 1585 3	19	19	19	19														
350 WB 148 EL CREW AWD	-	2.5 - 3.5	1 1368 3	20	20	20	20														
350 WB 148 XLT EL WAGON AWD	-	2.5 - 3.5	1 1589 3	20	20	20	20														
350 WB 148 XLT WAGON AWD	-	2.5 - 3.5	1 1587 3	20	20	20	20														
TRANSIT WAGON 2 WHEEL DRIVE																					
CONNECT XLT WAGON	-	Up to 2.5	W 378 2	17	17	17	17	16	16	15	15	14	14	12	12	11	11				
WINDSTAR VAN 2 WHEEL DRIVE																					
CARGO VAN	A54	Up to 2.5	1 361 2																		
WINDSTAR WAGON 2 WHEEL DRIVE																					
LX / SE	A51, 58, 55	Up to 2.5	W 360 2																		
SPORT	A57	Up to 2.5	W 362 2																		
GENESIS																					
G70 WAGON 2 WHEEL DRIVE																					
SPORT 2.0T 4DR	-	Up to 2.5	W 1981 2			17	17	16													
G70 WAGON ALL WHEEL DRIVE																					
ADVANCED 2.0T 4DR AWD	-	Up to 2.5	W 1978 2	18	17	17	17	16													
PRESTIGE 2.0T 4DR AWD	-	Up to 2.5	W 1979 2	20	19	19	18	17													
PRESTIGE 3.3T 4DR AWD	-	Up to 2.5	W 1980 2	21	20	20	19	18													

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group														
				23	22	21	20	19	18	17	16	15	14	13	12	11	10	
GMC																		
ACADIA MPV ALL WHEEL DRIVE																		
DENALI 2.0T 4DR AWD	-	Up to 2.5	M 2623	2	18	18												
DENALI V6 4DR AWD	-	2.5 - 3.5	M 653	3	20	19	19	19	18	17	16	16	15	15	14	14	13	
SLE 2.0T 4DR AWD	-	Up to 2.5	M 1989	2	18	17	17	17										
SLE V6 4DR AWD	V33	2.5 - 3.5	M 651	3	18	17	17	17	16	16	15	15	14	14	12	12	11	10
SLT 4DR AWD	-	Up to 2.5	M 1991	2				17	15	15	14							
CANYON PICK UP 2 WHEEL DRIVE																		
SL EXT CAB 2WD	S19	Up to 2.5	0 643	2	15	15	15	15	14	14	13	13	12		11	10	10	
SLE CREW CAB 2WD	-	Up to 2.5	0 645	2	17	17	17	17	16	16	15	14	13		12	11	10	
SLE CREW CAB 2WD DIESEL	-	Up to 2.5	0 1993	2	17	17	17	17	16	16	15	15						
SLE REG CAB 2WD	S14	Up to 2.5	0 605	2											11	10	9	
CANYON PICK UP 4 WHEEL DRIVE																		
DENALI CREW CAB 4WD DIESEL	T19	2.5 - 3.5	0 649	3	20	20	19	19	18	18	17	17						
SLE CREW CAB 4WD	T13	Up to 2.5	0 600	2	19	19	18	18	17	17	16	16	15		13	12	12	
SLE EXT CAB 4WD	T19	Up to 2.5	0 649	2	17	17	17	17	16	16	15	15	14		12	11	11	
ENVOY MPV 4 WHEEL DRIVE																		
DENALI 4DR 4WD	T13	2.5 - 3.5	M 655	3														
SLE 4DR 4WD	T13	2.5 - 3.5	M 652	3														
XL SLE 4DR 4WD	T16	2.5 - 3.5	M 659	3														
HUMMER MPV ALL WHEEL DRIVE																		
EV EDITION 1 CREW CAB AWD	-	3.5 - 4.5	M 2624	4	37	37												
JIMMY MPV 4 WHEEL DRIVE																		
SLS 2DR 4WD	T18	Up to 2.5	M 660	2														
SLS 4DR 4WD	T13, 14, 18	Up to 2.5	M 654	2														
SAFARI VAN 2 WHEEL DRIVE																		
CARGO VAN EXT 2WD	M15, 19; L19	Up to 2.5	1 692	2														
SAFARI VAN ALL WHEEL DRIVE																		
CARGO VAN EXT AWD	J, L15, 19	2.5 - 3.5	1 692	3														
SAFARI WAGON 2 WHEEL DRIVE																		
SL WAGON EXT 2WD	M15, 19; *CM	DG2.5 - 35	W 691	3														

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MAKE MODEL	Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																	
					23	22	21	20	19	18	17	16	15	14	13	12	11	10				
GMC																						
	01-81 80-69	5,6,7 2,4,5																				
SAFARI WAGON ALL WHEEL DRIVE																						
	SL WAGON EXT AWD	L15, 19; J15,	192.5-3.5	W 694 3																		
SAVANA PICK UP 2 WHEEL DRIVE																						
	3500 CARGO VAN EXT	G35	3.5 - 4.5	0 550 4	17	17	17	17	15	15	14	14	13	13	12	11	10				8	
SAVANA VAN 2 WHEEL DRIVE																						
	2500 LS DIESEL	-	2.5 - 3.5	1 2221 3					16	16	15											
	3500 LT DIESEL	-	3.5 - 4.5	1 1590 4				19	18	17		16	15	14	13	12						
	1500 CARGO VAN	G15	Up to 2.5	1 587 2									13	12	12	10					9	
	2500 CARGO VAN	G25, 29	2.5 - 3.5	1 587 3	17	17	17	17	16	16	15	15	14	13	12	12	10				10	
	2500 CARGO VAN DIESEL	G25, 29	3.5 - 4.5	1 586 4	20				18	18	17	17	16	15	13	12	11				11	
	2500 CARGO VAN EXT	G29	3.5 - 4.5	1 573 4	18	18	17	16	15	15	14	14	13	13	12	11	9				8	
	2500 CARGO VAN EXT DIESEL	-	3.5 - 4.5	1 1371 4	18	18	18		17	17	16	16	15	15	13	12	10				10	
	3500 CARGO VAN	G35, 39	3.5 - 4.5	1 587 4	17	17	17	17	16	16	15	15	14	13	12	12	11				9	
	3500 CARGO VAN DIESEL	G35	3.5 - 4.5	1 549 4				19	19	18	18	17	17	16	15	13	12	11			11	
	3500 CARGO VAN EXT DIESEL	-	3.5 - 4.5	1 1372 4				18		17	17		16	15	15	13	12	10			10	
	3500 LS EXT	G29	3.5 - 4.5	1 574 4	18	18	18	18	16	15	14	14	13	12	11	11	10				10	
	3500 SLE EXT DIESEL	-	3.5 - 4.5	1 1440 4			20		19	19			17	16	15	14	12					
SAVANA VAN ALL WHEEL DRIVE																						
	1500 CARGO VAN AWD	-	3.5 - 4.5	1 641 4										15	13	12	11				9	
SAVANA WAGON 2 WHEEL DRIVE																						
	1500 SLE	G15	2.5 - 3.5	W 550 3										14	13	13	11				11	
	2500 LT	G25	3.5 - 4.5	W 551 4	18	18	18	18	17	17	16	16	15	14	13	13	11				10	
	3500 LT	G35	3.5 - 4.5	W 552 4	18	18	18	18	17	17	16	16	15	14	13	12	11				10	
SAVANA WAGON ALL WHEEL DRIVE																						
	1500 SL AWD	G15	2.5 - 3.5	W 552 3										16	15	14	12				11	

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MAKE MODEL	Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group													
					23	22	21	20	19	18	17	16	15	14	13	12	11	10
GMC																		
SIERRA PICK UP 2 WHEEL DRIVE																		
1500 DENALI CREW CAB 2WD	-		2.5 - 3.5	0 2480 3							18	16			12	12		
1500 DOUBLE CAB 2WD	-		2.5 - 3.5	0 665 3	17	17	17	17	16	16	15	15	14	13				
1500 REG CAB 2WD	C14, 19		2.5 - 3.5	0 618 3	16	16	16	16	15	15	14	14	13	13	12	12	11	10
1500 SLE CREW CAB 2WD	J69		2.5 - 3.5	0 610 3	18	18	18	17	16	16	15	15	14	13	13	12	10	10
1500 SLE CREW CAB 2WD DIESEL	-		Up to 2.5	0 2625 2	19	19												
2500 HD DOUBLE CAB 2WD	-		3.5 - 4.5	0 1393 4	19	19	19	18	16	16	15	15	13					
2500 HD SLE CREW CAB 2WD	C24		3.5 - 4.5	0 620 4	20	20	20	19	18	17	16	15	13	13	12	12	10	10
2500 HD SLE CREW CAB 2WD DIESEL	-		3.5 - 4.5	0 1392 4	22	22	22	22	20	19	18	17	15	15	14	14	12	11
2500 HD SLE DOUBLE CAB 2WD DIESEL	-		3.5 - 4.5	0 1394 4	22	22	22	21	18	17	17	15						
2500 HD SLE EXT CAB 2WD DIESEL	T13		3.5 - 4.5	0 701 4											13	13	11	11
2500 HD SLE REG CAB 2WD	C24		3.5 - 4.5	0 619 4	18	18	18	17	16	15	15	13	13	12	12	10		9
2500 HD SLE REG CAB 2WD DIESEL	-		3.5 - 4.5	0 645 4	20	20	20	20	18	17	17	16	16	15	14	12		10
3500 CREW CAB 2WD	-		3.5 - 4.5	0 1591 4	20	20	20	19	17	16	15	15	13	13	12	12	11	10
3500 CREW CAB 2WD DIESEL	-		3.5 - 4.5	0 1592 4	22	22	22	22	20	19	18	18	16	15	14	14	12	12
3500 DOUBLE CAB 2WD	-		3.5 - 4.5	0 1593 4	19	19	19	18	16	15	15	13						
3500 DOUBLE CAB 2WD DIESEL	-		3.5 - 4.5	0 1594 4	21	21	21	20	18	17	17	16						
3500 REG CAB 2WD DIESEL	-		3.5 - 4.5	0 1596 4	21	21	21	20					16	14	13	11		
3500 SLE EXT CAB 2WD	K44		3.5 - 4.5	0 617 4											11	11	10	10
3500 SLE EXT CAB 2WD DIESEL	J69		3.5 - 4.5	0 651 4											14	13	12	11
SIERRA PICK UP 4 WHEEL DRIVE																		
1500 AT4 CREW CAB 4WD DIESEL	-		2.5 - 3.5	0 651 3	22	22	21	21										
1500 DENALI CREW CAB 4WD	K63		2.5 - 3.5	0 661 3	23	23	23	23	22	22	21	20	19	18	17	16	14	13
1500 DOUBLE CAB 4WD	-		2.5 - 3.5	0 698 3	20	20	19	18	17	17	16	16	15	15				
1500 HYBRID CREW CAB 4WD	K13		3.5 - 4.5	0 662 4											15	14	12	12
1500 SLE CREW CAB 4WD	K13; 2WE		2.5 - 3.5	0 621 3	20	20	19	19	18	18	17	17	16	15	14	14	12	12
1500 SLE DOUBLE CAB 4WD DIESEL	-		2.5 - 3.5	0 1994 3	19	19	19	19										
2500 HD DENALI CREW CAB 4WD	-		3.5 - 4.5	0 614 4	25	25	25	24	23	23	22	21	19	18	17	16	14	
2500 HD DENALI CREW CAB 4WD DIESEL	BF		3.5 - 4.5	0 695 4	27	27	27	26	25	25	24	23	22	21	19	18	16	
2500 HD SLE DOUBLE CAB 4WD	-		3.5 - 4.5	0 670 4	21	21	20	20	19	19	18	18	17					
2500 HD SLE DOUBLE CAB 4WD DIESEL	-		3.5 - 4.5	0 671 4	23	23	22	22	21	20	20	19						
2500 HD SLE EXT CAB 4WD DIESEL	K29		3.5 - 4.5	0 612 4											17	16	14	12
2500 HD SLE REG CAB 4WD DIESEL	K29		3.5 - 4.5	0 611 4	23	23	22	22	21	20	20	18	18	17	16	14		12
2500 HD SLT CREW CAB 4WD	K23		3.5 - 4.5	0 621 4	23	23	22	21	20	20	19	19	18	17	16	15	13	12
2500 HD SLT CREW CAB 4WD DIESEL	K23		3.5 - 4.5	0 652 4	24	24	24	23	22	22	21	21	20	19	17	16	14	13
2500 SLE EXT CAB 4WD	-		3.5 - 4.5	0 630 4														
2500 SLT CREW CAB 4WD	-		3.5 - 4.5	0 663 4														
3500 DENALI CREW CAB 4WD	K13		3.5 - 4.5	0 661 4	24	24	24	23	21	20	19	19	17	16	15	15	13	
3500 DENALI CREW CAB 4WD DIESEL	1GT		3.5 - 4.5	0 660 4	26	26	26	26	24	23	22	21	20	19	17	17	15	
3500 DOUBLE CAB 4WD	-		2.5 - 3.5	0 673 3	20	20	20	19	18	17	17	16						
3500 DOUBLE CAB 4WD DIESEL	-		3.5 - 4.5	0 1595 4	22	22	22	22	19	18	19	18						
3500 SLE CREW CAB 4WD	-		3.5 - 4.5	0 664 4	21	21	21	21	19	18	17	17	16	15	14	13	11	11
3500 SLE CREW CAB 4WD DIESEL	K33		3.5 - 4.5	0 636 4	23	23	23	22	20	19	18	18	17	16	15	15	13	12
3500 SLE EXT CAB 4WD DIESEL	J69		3.5 - 4.5	0 650 4											16	15	13	12
3500 SLE REG CAB 4WD DIESEL	-		3.5 - 4.5	0 653 4	22	22	22	22	21	20	19	18	17	15	14	12		11
SIERRA VAN 2 WHEEL DRIVE																		
1500 SLE EXT CAB 2WD	C14, 19		2.5 - 3.5	1 618 3											12	12	10	10
2500 HD SLT EXT CAB 2WD	C29		3.5 - 4.5	1 608 4											12	12	10	10
2500 SL REG CAB 2WD	C24		2.5 - 3.5	1 619 3														
3500 SLE REG CAB 2WD	C33		3.5 - 4.5	1 632 4	18	18	18	18	17	16	16	15	14	13	12	10		

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COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL	Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																
					23	22	21	20	19	18	17	16	15	14	13	12	11	10			
GMC																					
	01-81 80-69	5,6,7 2,4,5																			
SIERRA VAN 4 WHEEL DRIVE																					
1500 REG CAB 4WD		K14, 19	Up to 2.5	1 617 2	18	18	17	17	16	16	15	15	14	14	13	13	11				10
1500 SLE EXT CAB 4WD		K14, 19	2.5 - 3.5	1 617 3											14	14	12				11
2500 HD SLE EXT CAB 4WD		K29	3.5 - 4.5	1 611 4											16	15	13				12
2500 HD SLE REG CAB 4WD		K24	3.5 - 4.5	1 646 4	20	20	19	19	18	18	17	17	16	16	14	14	13				11
3500 SLE EXT CAB 4WD		K39	3.5 - 4.5	1 650 4											14	13	11				11
3500 SLE REG CAB 4WD		K33, 34	3.5 - 4.5	1 633 4	20	20	19	19	18	17	17	16	15	14	13	11					10
SONOMA PICK UP 2 WHEEL DRIVE																					
REG CAB 2WD		S14	Up to 2.5	0 697 2																	
SLS EXT CAB 2WD		S19	Up to 2.5	0 699 2																	
SONOMA PICK UP 4 WHEEL DRIVE																					
SLS CREW CAB 4WD		T13	Up to 2.5	0 700 2																	
TERRAIN MPV 2 WHEEL DRIVE																					
SLE 4DR 2WD DIESEL		-	Up to 2.5	M 2222 2					15	15											
SLE V6 4DR 2WD		-	Up to 2.5	M 2481 2							16	15	14	13	12	11	10				10
TERRAIN MPV ALL WHEEL DRIVE																					
SLE 2.0T 4DR AWD		T19	Up to 2.5	M 656 2				18	17	17											
SLT 4DR AWD DIESEL		-	Up to 2.5	M 2223 2					17	17											
SLT V6 4DR AWD		-	3.5 - 4.5	M 694 4							16	16	15	14	13	12	11				11
TERRAIN PICK UP ALL WHEEL DRIVE																					
SLE 4DR AWD		LE	3.5 - 4.5	0 693 4	17	17	17	17	16	16	15	15	14	14	13	12	11	11			
TERRAIN WAGON 2 WHEEL DRIVE																					
SLE 4DR 2WD		-	Up to 2.5	W 693 2	15	15	15	15	14	14	13	13	12	12	11	10	9				9
YUKON MPV 2 WHEEL DRIVE																					
DENALI 4DR 2WD DIESEL		-	2.5 - 3.5	M 2592 3			24														
SLE 4DR 2WD		C13, 18	2.5 - 3.5	M 657 3	21	21	21	21	19	18	16	16	15	15	14	14	12				12
XL SLT 4DR 2WD		-	2.5 - 3.5	M 1995 3	22	22	22	22	20	19	17	17	16	16	14	14	12				12
YUKON MPV 4 WHEEL DRIVE																					
DENALI 4DR 4WD DIESEL		-	2.5 - 3.5	M 1597 3	25	25	25														
SLE 4DR 4WD		K13, 18	2.5 - 3.5	M 656 3	23	23	22	22	21	21	20	20	19	19	17	16	14				13
SLE 4DR 4WD DIESEL		-	2.5 - 3.5	M 1598 3	22	22	22														
XL 1500 SLE 4DR 4WD		K16	2.5 - 3.5	M 661 3	23	23	23	23	21	21	19	19	18	17	16	15	13				13
XL 2500 SLT 4DR 4WD		2S	3.5 - 4.5	M 661 4											16	15	13				13
XL DENALI 4DR 4WD DIESEL		-	2.5 - 3.5	M 1599 3	26	26	26														
XL SLE 4DR 4WD DIESEL		-	2.5 - 3.5	M 1600 3	23	23	23														
DENALI 4DR 4WD		K63	2.5 - 3.5	M 658 3	25	25	25	25	24	23	22	22	21	21	20	19	17				15
HYBRID 4DR 4WD		-	3.5 - 4.5	M 650 4											19	18	16				12

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INTACT INSURANCE COMPANY

RATE GROUP TABLES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group														
				23	22	21	20	19	18	17	16	15	14	13	12	11	10	
HONDA																		
HR-V MPV ALL WHEEL DRIVE																		
LX 4DR AWD	-	Up to 2.5	M 1074	2	16	16	15	15	14	14	13	13						
INSIGHT WAGON 2 WHEEL DRIVE																		
TOURING 4DR	-	Up to 2.5	W 1996	2			15	15	14									
ODYSSEY MPV 2 WHEEL DRIVE																		
ELITE / TOURING	L38	2.5 - 3.5	M 805	3	20	19	19	19	17	17	16	16	15	15	13	12	11	11
ODYSSEY VAN 2 WHEEL DRIVE																		
LX / SE / EX / EX-L	-	2.5 - 3.5	1 1021	3	19	18	18	18	17	17	15	15	14	13	12	11	10	10
PASSPORT MPV ALL WHEEL DRIVE																		
EX-L 4DR AWD	-	Up to 2.5	M 1606	2	19	19	18	18	17									
PILOT MPV 2 WHEEL DRIVE																		
TOURING 4DR 2WD	-	Up to 2.5	M 2224	2				17	17	16	16	15	15	14	14	12		11
4DR 2WD	-	2.5 - 3.5	M 1374	3														
EX-L 4DR 2WD	-	2.5 - 3.5	M 1049	3	18	18		18	16		15	15	14	14	13	12	11	11
PILOT MPV 4 WHEEL DRIVE																		
ELITE 4DR 4WD	5FN	2.5 - 3.5	M 801	3	21	21	20	20	19	19	18	18	17	16	15	14	13	13
EX 4DR 4WD	F18	Up to 2.5	M 801	2	20	20	19	19	18	18	17	17	16	16	14	13	12	12
4DR 4WD	-	2.5 - 3.5	M 1375	3														
RIDGELINE PICK UP 2 WHEEL DRIVE																		
RT 2WD	-	Up to 2.5	0 2484	2							16							
RIDGELINE PICK UP 4 WHEEL DRIVE																		
EX-L 4WD	K16	2.5 - 3.5	0 804	3	21	20	19	19	18	18	17			16	15	14	13	11
RIDGELINE WAGON 4 WHEEL DRIVE																		
SPORT 4WD	-	2.5 - 3.5	W 1041	3	20	19	18	18	17	17	16			15	13	13	12	10

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COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																
				23	22	21	20	19	18	17	16	15	14	13	12	11	10			
HUMMER																				
HUMMER H2 MPV ALL WHEEL DRIVE																				
4DR AWD	N23	3.5 - 4.5	M 712 4																	15
SUT 4DR AWD	N22	3.5 - 4.5	M 713 4																	15
HUMMER H3 MPV 4 WHEEL DRIVE																				
4DR 4WD	N13	2.5 - 3.5	M 715 3																	10
HYUNDAI																				
ACCENT MPV 2 WHEEL DRIVE																				
ESSENTIAL 4DR	-	Up to 2.5	M 815 2						13	13	12	11	10	10	9	9	8	8		
ACCENT WAGON 2 WHEEL DRIVE																				
GL 3DR	-	Up to 2.5	W 810 2																7	7
GL 5DR	-	Up to 2.5	W 818 2					14	13	13	12	11	10	10	9	9				
AZERA WAGON 2 WHEEL DRIVE																				
4DR	-	Up to 2.5	W 1607 2									15	14	14	13	12	10			
ELANTRA MPV 2 WHEEL DRIVE																				
GT GL 5DR	-	Up to 2.5	M 816 2					15	14	14	13	13	12	11	10					
ELANTRA WAGON 2 WHEEL DRIVE																				
ECO 4DR	-	Up to 2.5	W 2485 2								12									
ESSENTIAL 4DR	-	Up to 2.5	W 1608 2	14	14	13	13	12	12	11	11	10	10	9	9	8	8			
GT N LINE 5DR	-	Up to 2.5	W 1997 2					15	14	14										
N 4DR	-	Up to 2.5	W 2594 2	16	16															
N-LINE 4DR	-	Up to 2.5	W 1609 2	16	15	14	14	13	13	12										
PREFERRED HYBRID 4DR	-	Up to 2.5	W 1610 2	15	14	14														
ELANTRA WAGON ALL WHEEL DRIVE																				
GLS 4DR	-	3.5 - 4.5	W 1013 4	15	15	14	14	13	13	12	12	11	11	10	10	9	9			
TOURING GL 5DR	-	Up to 2.5	W 1054 2													9	8	8		
ENTOURAGE VAN ALL WHEEL DRIVE																				
GL	-	2.5 - 3.5	1 1044 3																8	

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INTACT INSURANCE COMPANY

RATE GROUP TABLES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																
				23	22	21	20	19	18	17	16	15	14	13	12	11	10			
HYUNDAI																				
GENESIS WAGON ALL WHEEL DRIVE																				
2.0T 2DR	-	3.5 - 4.5	W 1055 4												13	11	11	10	10	
V6 4DR	-	Up to 2.5	W 1050 2												15	15	13	12	11	11
IONIQ WAGON 2 WHEEL DRIVE																				
ESSENTIAL HYBRID 4DR HATCHBACK	-	Up to 2.5	W 1611 2	16	16	15	15	14	14	13										
PREFERRED ELECTRIC 4DR HATCHBACK	-	Up to 2.5	W 1612 2			16	16	15	15	14										
PREFERRED ELECTRIC PLUS 4DR HATCH	-	Up to 2.5	W 2225 2						14	14										
ULTIMATE ELECTRIC 4DR HATCHBACK	-	Up to 2.5	W 1613 2				17	17	16	16	15									
ULTIMATE ELECTRIC PLUS 4DR HATCH	-	Up to 2.5	W 2226 2							16	16									
ULTIMATE HYBRID 4DR HATCHBACK	-	Up to 2.5	W 1614 2	17	17	16	16	15	15	14										
IONIQ 5 MPV 2 WHEEL DRIVE																				
ESSENTIAL 4DR 2WD	-	Up to 2.5	M 2559 2	18	18															
PREFERRED LONG RANGE 4DR 2WD	-	Up to 2.5	M 2560 2	19	19															
IONIQ 5 MPV ALL WHEEL DRIVE																				
PREFERRED LONG RANGE 4DR AWD	-	Up to 2.5	M 2561 2	20	20															
KONA MPV 2 WHEEL DRIVE																				
ESSENTIAL 4DR 2WD	-	Up to 2.5	M 1412 2	14	14	14	14	14	13	13										
ESSENTIAL ELECTRIC 4DR 2WD	-	Up to 2.5	M 1415 2	18	18	18	18	17												
N 4DR 2WD	-	Up to 2.5	M 2595 2	17	17															
ULTIMATE 1.6T 4DR 2WD	-	Up to 2.5	M 2562 2	15	15				14											
KONA MPV ALL WHEEL DRIVE																				
ESSENTIAL 4DR AWD	-	Up to 2.5	M 1413 2	15	15	15	15	14	14											
TREND 1.6T 4DR AWD	-	Up to 2.5	M 1414 2	15	15	15	15	14	14											
NEXO MPV 2 WHEEL DRIVE																				
ULTIMATE FCEV 4DR 2WD	-	Up to 2.5	M 2003 2			23	23	22												
PALISADE MPV 2 WHEEL DRIVE																				
ESSENTIAL V6 4DR 2WD	-	Up to 2.5	M 2004 2			16	16													
LIMITED V6 4DR 2WD	-	Up to 2.5	M 2596 2			18														
PALISADE MPV ALL WHEEL DRIVE																				
ESSENTIAL V6 4DR AWD	-	Up to 2.5	M 1355 2	18	17	17	17													
LUXURY V6 4DR AWD	-	Up to 2.5	M 899 2	19	19	19	19													
SANTA CRUZ PICK UP ALL WHEEL DRIVE																				
ULTIMATE CREW CAB AWD	-	Up to 2.5	0 2430 2	18	18															

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COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																					
				23	22	21	20	19	18	17	16	15	14	13	12	11	10								
HYUNDAI																									
SANTA FE MPV 2 WHEEL DRIVE																									
ESSENTIAL 4DR 2WD	5XYZ3BGLp	to 2.5	M 809 2									15	14	12	11	10	10	9	9	8	8	7	7		
LIMITED 2.0T 4DR 2WD	-	Up to 2.5	M 2005 2											16	15										
GL V6 4DR 2WD	B12	Up to 2.5	M 811 2																			10	9	9	
XL ESSENTIAL V6 4DR 2WD	-	2.5 - 3.5	M 1064 3																						
SANTA FE MPV ALL WHEEL DRIVE																									
LIMITED 4DR AWD	-	Up to 2.5	M 1616 2												15										
LUXURY HYBRID 4DR AWD	-	Up to 2.5	M 1617 2																						
ULTIMATE CALLIGRAP 2.5T 4DR AWD	-	Up to 2.5	M 1618 2																						
XL ULTIMATE V6 4DR AWD	-	Up to 2.5	M 2229 2																						
GL V6 4DR AWD	C73	Up to 2.5	M 810 2																				10	9	7
LUXURY 2.0T 4DR AWD	C73	Up to 2.5	M 898 2																						
SPORT 2.0T 4DR AWD	5XYZ3LADGp	to 2.5	M 817 2																						
XL ESSENTIAL V6 4DR AWD	C73	Up to 2.5	M 814 2																						
SANTA FE PICK UP ALL WHEEL DRIVE																									
ESSENTIAL 4DR AWD	-	3.5 - 4.5	0 1058 4																						
SONATA WAGON 2 WHEEL DRIVE																									
2.0T ULTIMATE 4DR	-	Up to 2.5	W 2227 2																						
LUXURY 1.6T 4DR	-	Up to 2.5	W 1998 2																						
N-LINE 4DR	-	Up to 2.5	W 1615 2																						
ULTIMATE HYBRID 4DR	-	Up to 2.5	W 1999 2																						
ULTIMATE PLUG-IN 4DR	-	Up to 2.5	W 2228 2																						
SONATA WAGON ALL WHEEL DRIVE																									
ESSENTIAL 4DR	-	3.5 - 4.5	W 1017 4																						
TUCSON MPV 2 WHEEL DRIVE																									
1.6T 4DR 2WD	-	Up to 2.5	M 2486 2																						
FCEV 4DR 2WD	-	Up to 2.5	M 2487 2																						
PREFERRED 4DR 2WD	-	Up to 2.5	M 819 2																						
TUCSON MPV 4 WHEEL DRIVE																									
GL V6 4DR 4WD	-	Up to 2.5	M 820 2																						

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group															
				23	22	21	20	19	18	17	16	15	14	13	12	11	10		
HYUNDAI																			
TUCSON MPV ALL WHEEL DRIVE																			
1.6T 4DR AWD	-	Up to 2.5	M 821 2							16	15	15							
ESSENTIAL 4DR AWD	-	Up to 2.5	M 822 2	16	16	16	16	15	15	14	14	13	13	12	12	11	11		
LUXURY HYBRID 4DR AWD	-	Up to 2.5	M 1619 2	17	17														
VELOSTER WAGON 2 WHEEL DRIVE																			
LUXURY 3DR HATCHBACK	-	Up to 2.5	W 2000 2				14	13		12	12	11	11	10	9				
N TURBO 3DR HATCHBACK	-	Up to 2.5	W 2001 2	16	16	16	16	15											
TURBO 3DR HATCHBACK	-	Up to 2.5	W 2002 2				15	14		13	13	12	11	9					
VENUE MPV 2 WHEEL DRIVE																			
ESSENTIAL 4DR 2WD	-	Up to 2.5	M 2006 2	14	14	13	13												
TREND 4DR 2WD	-	Up to 2.5	M 2007 2	14	14	14	14												
VERACRUZ MPV 2 WHEEL DRIVE																			
GLS V6 4DR 2WD	C73	2.5 - 3.5	M 815 3																
LIMITED V6 4DR 2WD	C73	2.5 - 3.5	M 816 3																
VERACRUZ MPV ALL WHEEL DRIVE																			
LIMITED V6 4DR AWD	C73	2.5 - 3.5	M 814 3											15	14	14			
INFINITI																			
EX35 MPV ALL WHEEL DRIVE																			
4DR AWD	R09	2.5 - 3.5	M 745 3												13	12	12		
FX35 PICK UP ALL WHEEL DRIVE																			
4DR AWD	-	2.5 - 3.5	0 1030 3												16	14	14		
FX45 MPV ALL WHEEL DRIVE																			
4DR AWD	S08	Up to 2.5	M 813 2																
G35 MPV 2 WHEEL DRIVE																			
2DR	R09	Up to 2.5	M 746 2																
JX35 PICK UP ALL WHEEL DRIVE																			
4DR AWD	-	Up to 2.5	0 1061 2											15					

*For years prior to 2010, please use the rate group from Model Year 2010.

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*For model years greater than 2023, use the rate group from the most recent model year.

If the rate group from the most recent model year is not listed, please refer to Table II.

COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group															
				23	22	21	20	19	18	17	16	15	14	13	12	11	10		
INFINITI																			
Q50 WAGON 2 WHEEL DRIVE																			
RED SPORT 400 4DR	-	Up to 2.5	W 2488 2											18					
Q50 WAGON ALL WHEEL DRIVE																			
2.0T 4DR	-	Up to 2.5	W 1620 2											14	14				
3.0T 4DR	-	Up to 2.5	W 1621 2											16					
HYBRID 4DR AWD	-	Up to 2.5	W 2376 2											21	20	19	17	17	
LUXE 2.0T 4DR AWD	-	Up to 2.5	W 2377 2											16	15	15			
PURE 3.0T 4DR AWD	-	3.5 - 4.5	W 1066 4	20	19	19	19	18	18	17	17	16	16						
RED SPORT 400 3.0T 4DR AWD	-	Up to 2.5	W 2230 2											20	20	19	19		
RED SPORT I-LINE PRO 3.0T 4DR AWD	-	Up to 2.5	W 1622 2	22	21	21	21												
SPORT TECH 3.0T 4DR AWD	-	Up to 2.5	W 1623 2	21	21	20	20												
Q60 WAGON ALL WHEEL DRIVE																			
LUXE 2.0T 2DR AWD	-	Up to 2.5	W 2378 2											20	19				
LUXE 3.0T 2DR AWD	-	Up to 2.5	W 1624 2	21	21	21	22	21	21	20	18	17							
RED SPORT I-LINE 3.0T 2DR AWD	-	Up to 2.5	W 1625 2	23	23	22	22	21	21	20									
Q70 WAGON ALL WHEEL DRIVE																			
SPORT 3.7 4DR AWD	-	Up to 2.5	W 2231 2											21	21	20	20	19	18
Q70L WAGON ALL WHEEL DRIVE																			
LUXE 3.7 4DR AWD	-	Up to 2.5	W 2232 2											21	21	20	20		
LUXE 5.6 4DR AWD	-	Up to 2.5	W 2233 2											22	22	21	21	20	
QX30 MPV 2 WHEEL DRIVE																			
4DR 2WD	-	Up to 2.5	M 2379 2											15	14				
SPORT 4DR 2WD	-	Up to 2.5	M 2381 2											17	16				
QX30 MPV ALL WHEEL DRIVE																			
4DR AWD	-	Up to 2.5	M 2380 2											16	15				
QX4 MPV 4 WHEEL DRIVE																			
4DR 4WD	R09	Up to 2.5	M 740 2																
QX50 MPV 2 WHEEL DRIVE																			
4DR 2WD	-	Up to 2.5	M 2489 2											14		13			
QX50 MPV ALL WHEEL DRIVE																			
ESSENTIAL 2.0T 4DR AWD	-	Up to 2.5	M 1626 2	19	19	18	18	17											
SENSORY 2.0T 4DR AWD	-	Up to 2.5	M 1627 2	21	21	20	19	18											
4DR AWD	-	2.5 - 3.5	M 1082 3											15	15	14	14		

*For years prior to 2010, please use the rate group from Model Year 2010.

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*For model years greater than 2023, use the rate group from the most recent model year.

If the rate group from the most recent model year is not listed, please refer to Table II.

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																		
				23	22	21	20	19	18	17	16	15	14	13	12	11	10					
ISUZU																						
01-81	5,6,7																					
80	3,4,5																					
79-69	4,5,6																					
RODEO MPV 2 WHEEL DRIVE																						
LSE 4DR 2WD	G58	Up to 2.5	M 778 2																			
RODEO MPV 4 WHEEL DRIVE																						
S 4DR 4WD	Y, M58	Up to 2.5	M 779 2																			
JAGUAR																						
E-PACE MPV ALL WHEEL DRIVE																						
300 SPORT P300 4DR AWD	-	Up to 2.5	M 1633 2	20	20	20	20	19	19													
E-PACE FIRST P250 4DR AWD	-	Up to 2.5	M 2394 2						20													
SE P250 4DR AWD	-	Up to 2.5	M 1634 2	20	19	19	19	18	18													
F-PACE MPV ALL WHEEL DRIVE																						
F-PACE R-SPORT 35t 4DR AWD	-	Up to 2.5	M 2395 2						21	20												
PRESTIGE 20d 4DR AWD	-	Up to 2.5	M 2243 2					18	18	17												
PRESTIGE 30t 4DR AWD	-	Up to 2.5	M 2026 2				21	20	20													
R-SPORT 20d 4DR AWD	-	Up to 2.5	M 2244 2						19	19	18											
R-SPORT 25t 4DR AWD	-	Up to 2.5	M 2027 2				21	19	19													
R-SPORT 30t 4DR AWD	-	Up to 2.5	M 2028 2				21	20	20													
S P250 4DR AWD	-	Up to 2.5	M 1635 2	22	21	20	19	18	18	17												
S P340 4DR AWD	-	Up to 2.5	M 1636 2	23	23	22			20	19												
S R-DYN P400 4DR AWD	-	Up to 2.5	M 1637 2	25	24	23	23	22	22	21												
SVR 4DR AWD	-	Up to 2.5	M 1638 2	29	28	27	27	25														
F-TYPE WAGON 2 WHEEL DRIVE																						
2DR COUPE	-	Up to 2.5	W 2012 2				24	23	23	21	21	20										
CONVERTIBLE	-	Up to 2.5	W 2015 2				25	24	24	22	22	21	21									
P300 2DR COUPE	-	Up to 2.5	W 2010 2			23	22	21	21													
P300 CONVERTIBLE	-	Up to 2.5	W 2011 2			24	23	22	22													
P450 2DR COUPE	-	Up to 2.5	W 2382 2	27	27					25												
P450 CONVERTIBLE	-	Up to 2.5	W 2597 2	28	27																	
R V8 CONVERTIBLE AWD	-	Up to 2.5	W 2017 2	31	31	32	30	29	29	28	28											
R-DYNAMIC 2DR COUPE	-	Up to 2.5	W 2018 2				25	24	24	23	23	22										
R-DYNAMIC CONVERTIBLE	-	Up to 2.5	W 2019 2				26	25	25	24	24	23	23									
F-TYPE WAGON ALL WHEEL DRIVE																						
2DR COUPE AWD	-	Up to 2.5	W 2234 2						24													
R V8 2DR COUPE AWD	-	Up to 2.5	W 2016 2	30	29	32	30	29	29	28	28											
R-DYNAMIC P380 2DR COUPE AWD	-	Up to 2.5	W 2013 2			28	27	25	25	24	24											
R-DYNAMIC P380 CONVERTIBLE AWD	-	Up to 2.5	W 2014 2			29	28	26	26	25	25											
SVR V8 2DR COUPE AWD	-	Up to 2.5	W 2020 2	33	32		35	33	33	32												
SVR V8 CONVERTIBLE AWD	-	Up to 2.5	W 2021 2	33	33		36	34	34	33												
I-PACE MPV ALL WHEEL DRIVE																						
EV400 FIRST EDITION 4DR AWD	-	Up to 2.5	M 2245 2							28												
EV400 HSE 4DR AWD	-	Up to 2.5	M 1639 2	29	29	29	28	27														
EV400 SE 4DR AWD	-	Up to 2.5	M 1640 2			27	26	25														

*For years prior to 2010, please use the rate group from Model Year 2010.

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If the rate group from the most recent model year is not listed, please refer to Table II.

COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL	Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																	
					23	22	21	20	19	18	17	16	15	14	13	12	11	10				
JEEP																						
RENEGADE MPV 2 WHEEL DRIVE																						
SPORT 4DR 2WD		-	Up to 2.5	M 2032 2							14	14	13	13	12	12	11					
RENEGADE MPV 4 WHEEL DRIVE																						
RENEGADE TRAILHAWK 4DR 4WD		-	Up to 2.5	M 2031 2	17	17	16	16	15	15	14	14	13									
NORTH 4DR 4WD		-	2.5 - 3.5	M 1301 3	16	16	15	15	14	14	13	13	12									
TJ MPV 4 WHEEL DRIVE																						
SE 4WD		A29	Up to 2.5	M 718 2																		
SPORT 4WD		A69	Up to 2.5	M 720 2																		
WAGONEER MPV 4 WHEEL DRIVE																						
SERIES II 4DR 4WD		-	2.5 - 3.5	M 2307 3	25	25																
WRANGLER MPV 4 WHEEL DRIVE																						
RUBICON 4WD		A49	Up to 2.5	M 734 2	18	18	18	17	16	15	14	14	13	13	12	12	10	10				
SE 4WD		-	Up to 2.5	M 735 2																		
UNLIMITED RUBICON 392 V8 4D 4WD		-	2.5 - 3.5	M 2563 3	30	30	27															
UNLIMITED RUBICON 4DR 4WD DIESEL		-	2.5 - 3.5	M 1642 3	20	20	20	20														
UNLIMITED RUBICON 4XE 4DR 4WD		-	2.5 - 3.5	M 1643 3	20	20	20															
UNLIMITED SAHARA 4DR 4WD		K54; P64	2.5 - 3.5	M 266 3	19	19	18	18	17	16	15	15	14	14	12	12	11	10				
KIA																						
BORREGO MPV 4 WHEEL DRIVE																						
EX V8 4DR 4WD		-	2.5 - 3.5	M 1052 3																12	12	
CADENZA WAGON 2 WHEEL DRIVE																						
PREMIUM 4DR		-	Up to 2.5	W 2247 2					16	16	15	15	14	14								
CARNIVAL MPV 2 WHEEL DRIVE																						
EX		-	Up to 2.5	M 1653 2	18	17																
LX		-	Up to 2.5	M 1654 2	16	15																

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If the rate group from the most recent model year is not listed, please refer to Table II.

MAKE MODEL	Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																	
					23	22	21	20	19	18	17	16	15	14	13	12	11	10				
KIA																						
EV6 MPV 2 WHEEL DRIVE																						
LONG RANGE 4DR 2WD					-	Up to 2.5	M	2598 2	19	19												
STANDARD RANGE 4DR 2WD					-	Up to 2.5	M	2600 2	18	18												
EV6 MPV ALL WHEEL DRIVE																						
LONG RANGE 4DR AWD					-	Up to 2.5	M	2599 2	20	20												
*ForTE WAGON 2 WHEEL DRIVE																						
EX 2DR					-	Up to 2.5	W	2491 2						12	12	11	11	10	10	9	9	
EX 4DR					-	Up to 2.5	W	2033 2	15	14	14	14	13	13	12	12	11	10	9	9	8	8
EX PREMIUM 4DR					-	Up to 2.5	W	2034 2	15	15	14	14	13									
GT 4DR					-	Up to 2.5	W	2035 2	16	15	14	14										
SX 2DR					-	Up to 2.5	W	2492 2						13	13	12	12	11	11	9	9	
SX 4DR					-	Up to 2.5	W	2396 2						14	13	13	12	12	11	11	9	9
*ForTE5 WAGON 2 WHEEL DRIVE																						
EX 5DR					-	Up to 2.5	W	2036 2	15	14	14	14		13	12	12	11	11	10	10	8	
GT 5DR					-	Up to 2.5	W	2037 2	16	16	16	16		15	14	13	12	12	11	11	10	
K5 WAGON 2 WHEEL DRIVE																						
GT 4DR					-	Up to 2.5	W	1645 2	17	17	17											
K5 WAGON ALL WHEEL DRIVE																						
GT 4DR AWD					-	Up to 2.5	W	1646 2	16	16	16											
LX 4DR AWD					-	Up to 2.5	W	1644 2	15	15	15											
K900 WAGON 2 WHEEL DRIVE																						
V6 4DR					-	Up to 2.5	W	2397 2						20	19	19	18					
V8 4DR					-	Up to 2.5	W	2398 2						21	20	20	19					
NIRO MPV 2 WHEEL DRIVE																						
EV EX 5DR					-	Up to 2.5	M	1647 2	18	18	17	17	16									
EV SX TOURING 5DR					-	Up to 2.5	M	1648 2	19	19	19	19	18									
EX HYBRID 5DR					-	Up to 2.5	M	1649 2	17	17	16	16	15	15	14							
EX PLUG-IN HYBRID 5DR					-	Up to 2.5	M	1650 2	17	17	16	16	15									
L HYBRID 5DR					-	Up to 2.5	M	1651 2	15	15	15	15	14	14	13							

*For years prior to 2010, please use the rate group from Model Year 2010.

*For Model Year 2010 is not listed, please refer to Table II.

*For model years greater than 2023, use the rate group from the most recent model year.

If the rate group from the most recent model year is not listed, please refer to Table II.

COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group											
				23	22	21	20	19	18	17	16	15	14	13	12
KIA															
OPTIMA WAGON 2 WHEEL DRIVE															
EX PLUG-IN 4DR	-	Up to 2.5	W 2039 2					17	16	15					
EX PREMIUM HYBRID 4DR	-	Up to 2.5	W 2038 2				15	14	14	13	13	12	12	11	11
SX TURBO 4DR	-	Up to 2.5	W 1390 2				15	15	13	13	12	12	11	11	10
OPTIMA WAGON ALL WHEEL DRIVE															
EX 4DR	-	Up to 2.5	W 1046 2				15	14	14	13	13	12	12	11	11
RIO WAGON ALL WHEEL DRIVE															
LX+ 4DR	-	2.5 - 3.5	W 1012 3				13	12	12	11	11	10	10	9	8
RIO5 MPV 4 WHEEL DRIVE															
EX 5DR	5A	Up to 2.5	M 997 2	14	14	13	13	12	12	11	11	10	10	9	8
RONDO MPV 2 WHEEL DRIVE															
EX 5DR	5A	Up to 2.5	M 990 2					13	13	12	12			10	9
SEDONA MPV 2 WHEEL DRIVE															
SX TECH	P13	Up to 2.5	M 852 2			15	15	13	13	12	12	11	11	10	9
SEDONA VAN 2 WHEEL DRIVE															
SXL	-	Up to 2.5	1 2249 2					14	14	13	13	12			
SELTOS MPV 2 WHEEL DRIVE															
LX 4DR 2WD	-	Up to 2.5	M 2041 2	15	14	14									
SELTOS MPV ALL WHEEL DRIVE															
EX 4DR AWD	-	Up to 2.5	M 2040 2	16	15	15									
SX TURBO 4DR AWD	-	Up to 2.5	M 2042 2	17	16	16									
SORENTO MPV 2 WHEEL DRIVE															
EX TURBO 4DR 2WD	-	Up to 2.5	M 2565 2					15	13						
EX V6 4DR 2WD	-	Up to 2.5	M 1655 2				15	14	13	13	11	11	10	9	9
LX 4DR 2WD	-	2.5 - 3.5	M 1056 3			14	12	12	11	11	10	9	8	7	7

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group												
				23	22	21	20	19	18	17	16	15	14	13	12	11
KIA																
SORENTO MPV ALL WHEEL DRIVE																
EX PHEV 4DR AWD	-	Up to 2.5	M 2445 2	18	18											
EX V6 4DR AWD	C73	2.5 - 3.5	M 996 3			16	15	15	14	14	13	13	12	11	10	
LX HEV 4DR AWD	-	Up to 2.5	M 2564 2	17	17											
LX PREMIUM 4DR AWD	C73	2.5 - 3.5	M 998 3	16	16	15	15	14	14	13	13	12	12	11	10	9
SX TURBO 4DR AWD	C73	2.5 - 3.5	M 999 3	18	18	17			15	14	14					
SOUL MPV 2 WHEEL DRIVE																
EV LIMITED 5DR	-	Up to 2.5	M 2043 2	19	19	19	19									
EV PREMIUM 5DR	-	Up to 2.5	M 2044 2	17	17	17	17	15	15	14	14	13				
SOUL MPV 4 WHEEL DRIVE																
EX 5DR	5A	Up to 2.5	M 998 2	15	15	15	15	14	14	13	13	12	12	10	10	9 9
LX 5DR	5A	Up to 2.5	M 994 2	14	13	13	13	12	12	11	11	10	10	9	9	8 8
SOUL MPV ALL WHEEL DRIVE																
SX TURBO 5DR	-	Up to 2.5	M 1083 2				14	13	13	12						
SPECTRA5 WAGON ALL WHEEL DRIVE																
SX 5DR	-	Up to 2.5	W 1038 2													
SPORTAGE MPV 2 WHEEL DRIVE																
LX 4DR 2WD	F72	Up to 2.5	M 999 2	15	14	14	14	13	13	12	12	11	11	10	10	9 9
SPORTAGE MPV ALL WHEEL DRIVE																
EX PREMIUM 4DR AWD	A72	Up to 2.5	M 998 2	17	16	16	16	15	15	14	14	13	13	12	11	10 9
SX HEV 4DR AWD	-	Up to 2.5	M 2626 2	17												
X-LINE LIMITED 4DR AWD	-	Up to 2.5	M 2601 2	18												
SX TURBO 4DR AWD	-	2.5 - 3.5	M 1059 3	18	18	18	18	17	17	16	15	14	13	11	9	10
SPORTAGE PICK UP ALL WHEEL DRIVE																
LX V6 4DR AWD	-	Up to 2.5	0 1040 2													11

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If the rate group from the most recent model year is not listed, please refer to Table II.

COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group												
				23	22	21	20	19	18	17	16	15	14	13	12	11
LEXUS																
GS WAGON 2 WHEEL DRIVE																
300 4DR	-	Up to 2.5	W 2401 2							18						
350 4DR	-	Up to 2.5	W 2402 2							19	18	17	16		14	14
450h 4DR	-	Up to 2.5	W 2403 2							22	21	21	20	18	17	18
GS WAGON ALL WHEEL DRIVE																
GS 350 4DR AWD	-	Up to 2.5	W 2064 2					22	21	21	20	20	19	18	17	16
GS-F WAGON 2 WHEEL DRIVE																
4DR	-	Up to 2.5	W 2065 2					28	27	26	24	24				
GX MPV ALL WHEEL DRIVE																
460 4DR AWD	T20	2.5 - 3.5	M 847 3	25	25	24	24	22	22	20	19	18	18	17	17	16
470 4DR AWD	T20	2.5 - 3.5	M 848 3													
IS WAGON 2 WHEEL DRIVE																
200t 4DR	-	Up to 2.5	W 2494 2							16	16					
300 4DR	-	Up to 2.5	W 1847 2	18	18	17	17	16	16							
500 4DR	-	Up to 2.5	W 2566 2	24	24											
IS WAGON ALL WHEEL DRIVE																
300 4DR AWD	-	2.5 - 3.5	W 1075 3	19	19	19	19	18	18	17	17					
350 4DR AWD	-	Up to 2.5	W 1416 2	21	21	21	21	20	20	19	19	17	17	17	16	15
LC WAGON 2 WHEEL DRIVE																
500 2DR	-	Up to 2.5	W 2066 2	30	30	29	29	28	28							
500 CONVERTIBLE	-	Up to 2.5	W 2067 2	31	31	31										
500h 2DR	-	Up to 2.5	W 2068 2	32	32	31	30	29	29							
LS WAGON ALL WHEEL DRIVE																
460 4DR AWD	-	Up to 2.5	W 2495 2							25	25	24	23	21	20	19
460L 4DR AWD	-	Up to 2.5	W 2496 2							30	29	27	26	24	23	22
500 4DR AWD	-	Up to 2.5	W 1668 2	29	29	29	29	28	28							
500h 4DR AWD	-	2.5 - 3.5	W 1669 3	35	35	35	35	34	34							
LX MPV 4 WHEEL DRIVE																
470 4DR 4WD	T00	2.5 - 3.5	M 851 3													
570 4DR 4WD	-	2.5 - 3.5	M 1434 3			31	31	29	29	27	27	25	24	21	22	21

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INTACT INSURANCE COMPANY

RATE GROUP TABLES

RATING GROUP TABLE I

MAKE MODEL	Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																	
					23	22	21	20	19	18	17	16	15	14	13	12	11	10				
LEXUS																						
LX600 MPV 4 WHEEL DRIVE																						
4DR 4WD					-	2.5 - 3.5	M	2602	3	31	31											
NX MPV ALL WHEEL DRIVE																						
300 4DR AWD					-	Up to 2.5	M	2069	2			19	19	18	18							
300h 4DR AWD					-	Up to 2.5	M	2070	2			19	19	19	19	18	18	17				
NX WAGON ALL WHEEL DRIVE																						
200t 4DR AWD					-	Up to 2.5	W	1315	2						17	17	16					
NX200t MPV 2 WHEEL DRIVE																						
4DR 2WD					-	Up to 2.5	M	2497	2						17	17	16					
NX250 MPV ALL WHEEL DRIVE																						
4DR AWD					-	Up to 2.5	M	2567	2	18	18											
NX300 MPV 2 WHEEL DRIVE																						
4DR 2WD					-	Up to 2.5	M	2452	2						17							
NX350 MPV ALL WHEEL DRIVE																						
4DR AWD					-	Up to 2.5	M	2568	2	19	19											
NX350h MPV ALL WHEEL DRIVE																						
4DR AWD					-	Up to 2.5	M	2569	2	18	18											
NX450h+ MPV ALL WHEEL DRIVE																						
4DR AWD					-	Up to 2.5	M	2570	2	21	21											
RC WAGON 2 WHEEL DRIVE																						
F 2DR					-	Up to 2.5	W	1672	2	27	27	27	26	24	23	22	22	21				
RC WAGON ALL WHEEL DRIVE																						
300 2DR AWD					-	Up to 2.5	W	1670	2	21	21	21	21	20	20	18	18					
350 2DR AWD					-	Up to 2.5	W	1671	2	23	23	22	22	21	21	20	20	19				

*For years prior to 2010, please use the rate group from Model Year 2010.

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*For model years greater than 2023, use the rate group from the most recent model year.

If the rate group from the most recent model year is not listed, please refer to Table II.

INTACT INSURANCE COMPANY

**RATE GROUP TABLES
RATING GROUP TABLE I**

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group											
				23	22	21	20	19	18	17	16	15	14	13	12
LINCOLN															
CORSAIR MPV ALL WHEEL DRIVE															
GRAND TOURING HYBRID 4DR AWD	-	Up to 2.5	M 2446 2	19	19	19									
RESERVE 4DR AWD	-	Up to 2.5	M 2076 2	18	18	17	17								
MARK PICK UP 4 WHEEL DRIVE															
LT 4WD	W18	2.5 - 3.5	0 857 3												
MKC MPV 2 WHEEL DRIVE															
SELECT 4DR 2WD	-	Up to 2.5	M 2405 2				15	15	13	13	12				
MKC MPV ALL WHEEL DRIVE															
SELECT 4DR AWD	-	Up to 2.5	M 860 2				16	16	15	14	13				
MKT MPV 2 WHEEL DRIVE															
4DR 2WD	-	2.5 - 3.5	M 1676 3							15	14	13	12	11	11
MKT MPV ALL WHEEL DRIVE															
4DR AWD	J5	2.5 - 3.5	M 859 3				17	15	15	14	14	13	13	12	12
ECOBOOST 4DR AWD	-	2.5 - 3.5	M 860 3				19	18	17	16	15	15	13	13	12
MKX MPV 2 WHEEL DRIVE															
RESERVE 4DR 2WD	-	Up to 2.5	M 2453 2				17	15	14	13	13	12	12	11	11
MKX MPV ALL WHEEL DRIVE															
4DR AWD	U88	2.5 - 3.5	M 858 3				17	15	15	14	14	13	13	11	11
MKZ MPV ALL WHEEL DRIVE															
4DR AWD	-	Up to 2.5	M 861 2			20	19	19	18	17	16	16	14	13	11
MKZ WAGON 2 WHEEL DRIVE															
4DR	-	2.5 - 3.5	W 1437 3				16	16	15	15	14	14	13	12	10
BLACK LABEL HYBRID 4DR	-	Up to 2.5	W 1675 2						17						
RESERVE HYBRID 4DR	-	Up to 2.5	W 2074 2			19	17	16	15	15	14	14	13	13	11
SELECT V6 4DR	-	Up to 2.5	W 2500 2						16						
MKZ WAGON ALL WHEEL DRIVE															
BLACK LABEL V6 4DR AWD	-	Up to 2.5	W 2499 2						20						
RESERVE V6 4DR AWD	-	Up to 2.5	W 2256 2			20	20	19							

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*For model years greater than 2023, use the rate group from the most recent model year.

If the rate group from the most recent model year is not listed, please refer to Table II.

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group											
				23	22	21	20	19	18	17	16	15	14	13	12
MASERATI															
LEVANTE TROFEO MPV ALL WHEEL DRIVE															
V8 4DR AWD	-	Up to 2.5	M 2078 2	41	41	41	41	39							
MAZDA															
01-86	5,6,7														
B2300 PICK UP 2 WHEEL DRIVE															
SHORT BOX 2WD	R12	Up to 2.5	0 882 2												7
B3000 PICK UP 2 WHEEL DRIVE															
CAB PLUS 2WD	R16	Up to 2.5	0 886 2												
CAB PLUS 4DR 2WD	R46	Up to 2.5	0 884 2												
B4000 PICK UP 2 WHEEL DRIVE															
CAB PLUS 2WD	R16	Up to 2.5	0 883 2												
CAB PLUS 4DR 2WD	R46	Up to 2.5	0 885 2												
B4000 PICK UP 4 WHEEL DRIVE															
CAB PLUS 4DR 4WD	R47	Up to 2.5	0 887 2												9
CX-3 MPV 2 WHEEL DRIVE															
GS 4DR 2WD	-	Up to 2.5	M 2083 2	15	15	14	14	13	13	12	12				
CX-3 MPV ALL WHEEL DRIVE															
GS 4DR AWD	-	Up to 2.5	M 1431 2	16	16	15	15	14	14	13	13				
CX-30 MPV 2 WHEEL DRIVE															
GS 4DR 2WD	-	Up to 2.5	M 2084 2			15	15								
GX 4DR 2WD	-	Up to 2.5	M 2085 2			14	14								
CX-30 MPV ALL WHEEL DRIVE															
GT 2.5T 4DR AWD	-	Up to 2.5	M 1688 2	18	18	17									
GX 4DR AWD	-	Up to 2.5	M 2086 2	15	15	15	15								
GS 4DR AWD	-	Up to 2.5	M 1384 2	17	17	16	16								

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COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group														
				23	22	21	20	19	18	17	16	15	14	13	12	11	10	
MAZDA																		
CX-5 MPV 2 WHEEL DRIVE																		
GS 4DR 2WD	-	Up to 2.5	M 915 2					15	15	14	14	13	13	12	12	11		
SIGNATURE TURBO 4DR 2WD	-	Up to 2.5	M 2627 2							16								
CX-5 MPV ALL WHEEL DRIVE																		
GS 4DR AWD	-	Up to 2.5	M 916 2	17	17	16	16	15	15	14	14	13	13	12				
GT DIESEL 4DR AWD	-	Up to 2.5	M 1689 2					16	16									
CX-5 WAGON ALL WHEEL DRIVE																		
SIGNATURE TURBO 4DR AWD	-	Up to 2.5	W 1446 2	18	18	17	17	16										
CX-50 MPV ALL WHEEL DRIVE																		
GT 2.5T 4DR AWD	-	Up to 2.5	M 2608 2	20														
GT 4DR AWD	-	Up to 2.5	M 2607 2	19														
CX-7 MPV 2 WHEEL DRIVE																		
GS 4DR 2WD	R29	Up to 2.5	M 908 2														11	10
GX 4DR 2WD	1A0	Up to 2.5	M 911 2														12	11
CX-7 MPV 4 WHEEL DRIVE																		
GS 4DR 4WD	R29	Up to 2.5	M 910 2														13	12
CX-9 MPV 2 WHEEL DRIVE																		
GS 4DR 2WD	-	Up to 2.5	M 1690 2					15	15	14	14	13	12	11	11	10	10	
CX-9 MPV ALL WHEEL DRIVE																		
GS 4DR AWD	B38	Up to 2.5	M 905 2	19	19	18	18	17	17	16	16	15	14	13	13	12	12	
CX-9 WAGON ALL WHEEL DRIVE																		
SIGNATURE 4DR AWD	-	2.5 - 3.5	W 1303 3	20	20	19	19	18	18	17	17							
MAZDA2 MPV 2 WHEEL DRIVE																		
GX 5DR	-	Up to 2.5	M 901 2											10	9	8	7	
MAZDA3 MPV 2 WHEEL DRIVE																		
GS SKY 4DR	-	Up to 2.5	M 907 2							13	12	12	11	11	10	10		

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If the rate group from the most recent model year is not listed, please refer to Table II.

MAKE MODEL	Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																	
					23	22	21	20	19	18	17	16	15	14	13	12	11	10				
MAZDA																						
MAZDA3 WAGON 2 WHEEL DRIVE																						
GS 4DR		-	Up to 2.5	W 909 2	15	15	14	14	13								9	10	8	8		
SPORT GS SKY 5DR		-	Up to 2.5	W 1432 2					13	12	12	11	11	11	10							
SPORT GT SKY 5DR		-	Up to 2.5	W 2407 2					15	14	14	13	13									
SPORT GX 5DR		-	Up to 2.5	W 2081 2	14	14	14	14	13								9	9	8	8		
TOURING SKY 4DR		-	Up to 2.5	W 2406 2					14	13	13	12	12	11								
MAZDA3 WAGON ALL WHEEL DRIVE																						
5DR		-	3.5 - 4.5	W 1295 4	16	16	16	16	15								11	11	9	9		
GS i-ACTIV 4DR AWD		-	Up to 2.5	W 2079 2	16	16	15	15	14													
GT 2.5T i-ACTIV 4DR AWD		-	Up to 2.5	W 1685 2	16	16	15															
SPORT GS i-ACTIV 5DR AWD		-	Up to 2.5	W 2080 2	16	16	16	16	15													
SPORT GT 2.5T i-ACTIV 5DR AWD		-	Up to 2.5	W 1445 2	17	17	17															
GT 4DR		-	Up to 2.5	W 1294 2	16	16	15	15	14								11	11	9	9		
MAZDA5 WAGON ALL WHEEL DRIVE																						
GS 5DR		-	3.5 - 4.5	W 1297 4						13	13	12	12	11	11					9		
MAZDA6 PICK UP ALL WHEEL DRIVE																						
SPORT GS V6 5DR		-	2.5 - 3.5	0 1296 3																		
MAZDA6 WAGON 2 WHEEL DRIVE																						
GS-L 2.5T 4DR		-	Up to 2.5	W 2082 2			17	17	16	16												
GX 4DR		-	Up to 2.5	W 2501 2						13	13	12	11									
MAZDA6 WAGON ALL WHEEL DRIVE																						
GS 4DR		-	Up to 2.5	W 1293 2		16	16	15	15	14	14	13	12	11	11	10	10					
MAZDASPEED3 WAGON ALL WHEEL DRIVE																						
5DR		-	2.5 - 3.5	W 1298 3													12	12	11	10		
MPV MPV 2 WHEEL DRIVE																						
ES 2WD		-	Up to 2.5	M 784 2																		
MPV VAN 2 WHEEL DRIVE																						
LX 2WD		V62	Up to 2.5	1 933 2																		

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COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																
				23	22	21	20	19	18	17	16	15	14	13	12	11	10			
MERCEDES-BENZ																				
C63 WAGON 2 WHEEL DRIVE																				
2DR	-	Up to 2.5	W 1700 2				26	26	25	25	24		21	20	19	18				
S CABRIOLET	-	Up to 2.5	W 1701 2				28	27	26	26	25									
CL550 WAGON 4 WHEEL DRIVE																				
2DR	-	Up to 2.5	W 1407 2											32	31	31	29	29		
CLA250 WAGON 2 WHEEL DRIVE																				
4DR COUPE	-	Up to 2.5	W 2261 2						16	16	15	15	14	14						
CLA250 WAGON ALL WHEEL DRIVE																				
4MATIC 4DR COUPE	-	Up to 2.5	W 2089 2	19	19	18	18	17	17	16	16	15	14							
CLA35 WAGON ALL WHEEL DRIVE																				
4MATIC 4DR COUPE	-	Up to 2.5	W 2090 2	20	20	19	19													
CLA45 WAGON ALL WHEEL DRIVE																				
4MATIC+ 4DR COUPE	-	Up to 2.5	W 2091 2	21	21	20	20	19	19	18	18	17	17							
CLS400 WAGON ALL WHEEL DRIVE																				
4MATIC 4DR	-	Up to 2.5	W 2503 2							24	24	23								
CLS450 WAGON ALL WHEEL DRIVE																				
HYBRID 4MATIC 4DR COUPE	-	Up to 2.5	W 1702 2	27	27	26	26	25												
CLS53 WAGON ALL WHEEL DRIVE																				
HYBRID 4MATIC+ 4DR COUPE	-	Up to 2.5	W 1703 2	29	29	28	28	27												
CLS550 WAGON ALL WHEEL DRIVE																				
4MATIC 4DR	-	Up to 2.5	W 2504 2							26	26	25	24	23	22					
CLS63 WAGON 4 WHEEL DRIVE																				
S 4MATIC 4DR	-	Up to 2.5	W 2505 2							30	30	29	27							

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If the rate group from the most recent model year is not listed, please refer to Table II.

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																		
				23	22	21	20	19	18	17	16	15	14	13	12	11	10					
MERCEDES-BENZ																						
S550E WAGON 2 WHEEL DRIVE																						
4DR	-	2.5 - 3.5	W 2512 3																			
S550V WAGON 2 WHEEL DRIVE																						
4DR	-	Up to 2.5	W 1718 2																			
S550V WAGON ALL WHEEL DRIVE																						
4MATIC 4DR	-	Up to 2.5	W 2513 2																			
S560 WAGON 2 WHEEL DRIVE																						
CONVERTIBLE	-	Up to 2.5	W 1720 2																			
S560 WAGON ALL WHEEL DRIVE																						
4MATIC 2DR COUPE	-	Up to 2.5	W 1719 2																			
4MATIC 4DR	-	Up to 2.5	W 2093 2																			
S560e WAGON 2 WHEEL DRIVE																						
4DR	-	Up to 2.5	W 2094 2																			
S580 WAGON ALL WHEEL DRIVE																						
4MATIC 4DR	-	Up to 2.5	W 2312 2																			
S600V WAGON 2 WHEEL DRIVE																						
4DR	-	Up to 2.5	W 2514 2																			
S63 WAGON ALL WHEEL DRIVE																						
4MATIC CONVERTIBLE	-	Up to 2.5	W 1722 2																			
4MATIC+ 2DR COUPE	-	Up to 2.5	W 1721 2																			
4MATIC+ 4DR	-	Up to 2.5	W 2095 2																			
S65 WAGON 2 WHEEL DRIVE																						
4DR	-	Up to 2.5	W 2096 2																			
SL450R WAGON 2 WHEEL DRIVE																						
CONVERTIBLE	-	Up to 2.5	W 2097 2																			

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group												
				23	22	21	20	19	18	17	16	15	14	13	12	11
MERCEDES-BENZ TRUCK																
GLA250 WAGON ALL WHEEL DRIVE																
4DR AWD	-	2.5 - 3.5	W 1320	3	18	18	17	17	16	16	15	15	14			
GLA35 MPV ALL WHEEL DRIVE																
4DR AWD	-	Up to 2.5	M 2101	2	20	20	19									
GLA45 MPV ALL WHEEL DRIVE																
4DR AWD	-	Up to 2.5	M 1411	2	21	21	20	18	18	17	17	16				
GLB250 MPV ALL WHEEL DRIVE																
4DR AWD	-	Up to 2.5	M 1724	2	18	18	17	17								
GLB35 MPV ALL WHEEL DRIVE																
4DR AWD	-	Up to 2.5	M 1725	2	20	20	20									
GLC300 MPV 2 WHEEL DRIVE																
4DR 2WD	-	Up to 2.5	M 1726	2				16	16	15	15					
GLC300 MPV ALL WHEEL DRIVE																
4DR COUPE AWD	-	Up to 2.5	M 2102	2	20	20	19	18	16	16						
GLC300 PICK UP ALL WHEEL DRIVE																
4DR AWD	-	2.5 - 3.5	0 1318	3	19	19	18	18	16	16	15	15				
GLC350E MPV ALL WHEEL DRIVE																
4DR AWD	-	Up to 2.5	M 2103	2				21	19	19						
GLC43 MPV ALL WHEEL DRIVE																
4DR AWD	-	Up to 2.5	M 1438	2	22	22	21	21	19	19	17					
4DR COUPE AWD	-	Up to 2.5	M 2104	2	23	23	22	21	19	19						
GLC63 MPV ALL WHEEL DRIVE																
S 4DR AWD	-	Up to 2.5	M 2105	2				28	27	25	25					

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COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																	
				23	22	21	20	19	18	17	16	15	14	13	12	11	10				
MERCEDES-BENZ TRUCK																					
98-84	8																				
ML320 MPV 4 WHEEL DRIVE																					
BLUETEC 4DR 4WD	B57	2.5 - 3.5	M 419	3																	
ELEGANCE 4DR 4WD	B54	Up to 2.5	M 420	2																	
ML350 MPV 4 WHEEL DRIVE																					
4DR 4WD	B57	2.5 - 3.5	M 421	3								18	18	17	16	14	14				
BLUETEC 4DR 4WD	-	2.5 - 3.5	M 420	3								19	19	17	16	14	14				
ML550 MPV 4 WHEEL DRIVE																					
4DR 4WD	-	Up to 2.5	M 996	2								21	21	20	19	16	16				
SPRINTER MPV 2 WHEEL DRIVE																					
3500 WB 144 CARGO VAN DIESEL	-	3.5 - 4.5	M 428	4	19	19	19	19	18	18	17	17	16	16	15	14	13	13			
SPRINTER VAN 2 WHEEL DRIVE																					
1500 WB 144 CARGO VAN	-	3.5 - 4.5	1 701	4				16													
2500 WB 144 CARGO VAN	-	3.5 - 4.5	1 2267	4				16													
2500 WB 144 CARGO VAN DIESEL	BE7C	3.5 - 4.5	1 422	4	18	18	18	18	17	17	16	16	15	14	13	12	11	11			
2500 WB 144 CREW DIESEL	-	2.5 - 3.5	1 2114	3	20	20	20														
2500 WB 144 DIESEL	BE7C	3.5 - 4.5	1 421	4			20	20	18		17	16	15	15	15	13	12				
2500 WB 170	-	2.5 - 3.5	1 2573	3		22															
2500 WB 170 CARGO VAN	-	2.5 - 3.5	1 2115	3	18	18		17	16												
2500 WB 170 CARGO VAN DIESEL	CB5	3.5 - 4.5	1 424	4	20	20	19	19	17	17	16	16	15	15	15	14	13	13			
2500 WB 170 CREW	-	2.5 - 3.5	1 2116	3				19	18												
2500 WB 170 CREW DIESEL	-	2.5 - 3.5	1 2118	3	21	21	21														
2500 WB 170 DIESEL	C3A	3.5 - 4.5	1 423	4			23	23	21	19	18	17	16	16	16	15	14	14			
3500 WB 144 CREW DIESEL	-	2.5 - 3.5	1 2119	3				20													
3500 WB 170 CARGO VAN DIESEL	BF4	3.5 - 4.5	1 426	4			20	20	19	18	17	17	16	16	15	14	13	13			
3500 WB 170 CREW DIESEL	-	2.5 - 3.5	1 2120	3				21	20												
3500XD WB 144 CARGO VAN DIESEL	-	2.5 - 3.5	1 2122	3			19	19													
3500XD WB 170 CARGO VAN EXT DIESEL	-	2.5 - 3.5	1 2124	3			20	20													
4500 WB 170 CARGO VAN EXT DIESEL	-	2.5 - 3.5	1 2125	3			21	21	19												

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COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																		
				23	22	21	20	19	18	17	16	15	14	13	12	11	10					
MINI																						
JOHN COOPER WAGON 2 WHEEL DRIVE																						
WORKS CONVERTIBLE	-	Up to 2.5	W 1744 2	19	18	18	18	17	17	16	16	15	15	14	14	13	13					
WORKS GP 2DR	-	Up to 2.5	W 2127 2			19																
JOHN COOPER WAGON ALL WHEEL DRIVE																						
WORKS CLUBMAN ALL4 4DR	-	Up to 2.5	W 1743 2	18	18	18	18	17	17	16												
WORKS COUNTRYMAN ALL4 4DR	-	Up to 2.5	W 1745 2	19	18	18	18	17	17	16	15	15	14									
MITSUBISHI																						
ECLIPSE MPV 2 WHEEL DRIVE																						
CROSS SE 4DR AWD	-	Up to 2.5	M 1747 2	16	15		15	14	14													
CROSS SEL 4DR AWD	-	Up to 2.5	M 1748 2	17	16		16	15	15													
ENDEAVOR MPV 2 WHEEL DRIVE																						
LIMITED 4DR 2WD	N41	3.5 - 4.5	M 111 4																			
ENDEAVOR MPV ALL WHEEL DRIVE																						
LS 4DR AWD	BE	Up to 2.5	M 113 2																12	12		
ENDEAVOR VAN ALL WHEEL DRIVE																						
LIMITED 4DR AWD	-	3.5 - 4.5	1 1307 4																			
i-MiEV WAGON 2 WHEEL DRIVE																						
ES 5DR	-	Up to 2.5	W 2518 2							14	14	13	13	12								
LANCER WAGON 2 WHEEL DRIVE																						
GTS 4DR	-	Up to 2.5	W 2520 2							13	13	12	12	11	11	9	9					
LANCER SPORTBACK SE 4DR	-	Up to 2.5	W 2521 2							13	13	12	12	11	11	10	10					
LANCER WAGON ALL WHEEL DRIVE																						
SE 4DR AWD	-	Up to 2.5	W 2519 2							13	13	12	12	11	11							
ES 4DR	-	2.5 - 3.5	W 1306 3							12	12	11	11	10	10	9	9					

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COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group													
				23	22	21	20	19	18	17	16	15	14	13	12	11	10
NISSAN																	
ALTIMA MPV ALL WHEEL DRIVE																	
2.5 SV 4DR	-	2.5 - 3.5	M 1020	3													
ALTIMA WAGON 2 WHEEL DRIVE																	
3.5 SR 2DR	-	Up to 2.5	W 910	2												12	10 10
ALTIMA WAGON ALL WHEEL DRIVE																	
2.5 PLATINUM 4DR AWD	-	Up to 2.5	W 1750	2	17	17	16	16	15								
2.5 SE 4DR AWD	-	Up to 2.5	W 1751	2	16	16	15	15	14								
3.5 SE 4DR	-	Up to 2.5	W 1024	2													
3.5 SL 4DR	-	Up to 2.5	W 1037	2						16	15	14	13	12	12	11	10
ARMADA MPV 2 WHEEL DRIVE																	
PLATINUM 4DR 2WD	-	2.5 - 3.5	M 2523	3						19	15	15		14	13	13	
SL 4DR 4WD	-	2.5 - 3.5	M 1753	3	23	23	22	21	19	19	17	16		15	13	13	
SV 4DR 2WD	-	2.5 - 3.5	M 2524	3						18	14		13	13	12	13	
ARMADA MPV 4 WHEEL DRIVE																	
PLATINUM 4DR 4WD	-	2.5 - 3.5	M 976	3	24	24	23	22	21	20	18		17	17	16	15	13 13
CUBE MPV 2 WHEEL DRIVE																	
S 5DR	-	2.5 - 3.5	M 908	3									11	10	10	9	9
FRONTIER MPV 4 WHEEL DRIVE																	
XE KING CAB 4WD	-	Up to 2.5	M 928	2													
FRONTIER PICK UP 2 WHEEL DRIVE																	
SV V6 CREW CAB 2WD	-	2.5 - 3.5	0 1023	3			16		14	13		12	12	10	10	9	9
SV V6 KING CAB 2WD	-	2.5 - 3.5	0 928	3					14	14	13	13	12	11	10	10	9 8
XE KING CAB 2WD	D06	Up to 2.5	0 985	2					13	13	12	12	11	11	10	11	9 9
FRONTIER PICK UP 4 WHEEL DRIVE																	
PRO-4X V6 CREW CAB 4WD	D07	2.5 - 3.5	0 974	3	18	18			15	15	14	14	13	13	12	12	10 11
PRO-4X V6 KING CAB 4WD	D07	Up to 2.5	0 975	2	17	17			15	15	14	14	13	13	12	12	10 10

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*For model years greater than 2023, use the rate group from the most recent model year.

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COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																	
				23	22	21	20	19	18	17	16	15	14	13	12	11	10				
NISSAN																					
NV VAN 2 WHEEL DRIVE																					
1500 S V6 CARGO VAN	F0	3.5 - 4.5	1 908 4							16	15	14	14	13	13	12	11	11			
200 SV CARGO VAN	-	Up to 2.5	1 910 2							15	15	14	14	13	13	12	11	9			
2500 S V6 CARGO VAN	F0	3.5 - 4.5	1 909 4							16	16	15	15	14	14	13	13	12	12		
2500 S V8 CARGO VAN	F0	3.5 - 4.5	1 924 4							17	15	15	14	14	13	13	12	12			
3500 S V8 CARGO VAN	-	3.5 - 4.5	1 910 4							17	17	15	15	14	14	13	13	12	12		
NV VAN ALL WHEEL DRIVE																					
3500 SV	-	2.5 - 3.5	1 1062 3							18	17	16	16	15	15	14	14	12	12		
PATHFINDER MPV 2 WHEEL DRIVE																					
S 4DR 2WD	-	Up to 2.5	M 2273 2																		
PATHFINDER PICK UP 4 WHEEL DRIVE																					
PLATINUM HYBRID 4DR 4WD	-	Up to 2.5	0 1072 2												17	17					
PATHFINDER WAGON 4 WHEEL DRIVE																					
LE 4DR 4WD	R07; D17, 18	Up to 2.5	W 925 2															14	12	12	
SV 4DR 4WD	R07	Up to 2.5	W 926 2	18	18		18	17	17	16	16	15	14	13	13	11	11				
XE 4DR 4WD	R07; D14, 17	Up to 2.5	W 924 2																		
QASHQAI MPV 2 WHEEL DRIVE																					
S 4DR 2WD	-	Up to 2.5	M 1755 2	15	15	14	14	13	13	12											
QASHQAI MPV ALL WHEEL DRIVE																					
S 4DR AWD	V28	Up to 2.5	M 902 2	16	16	15	15	14	14	13											
QUEST WAGON 2 WHEEL DRIVE																					
3.5 SE	V28	Up to 2.5	W 902 2													15	14	14	12		
3.5 SL	V28	Up to 2.5	W 901 2									15	14	14	12	12	10				
ROGUE MPV 2 WHEEL DRIVE																					
S 4DR 2WD	C13	Up to 2.5	M 904 2	15	15	15	15	14	14	13	13	12	12	11	11	10	10			9	
ROGUE MPV ALL WHEEL DRIVE																					
PLATINUM 4DR AWD	-	Up to 2.5	M 2130 2	18	18	17															
SPORT S 4DR AWD	-	Up to 2.5	M 1828 2					14													
SV HYBRID 4DR AWD	-	Up to 2.5	M 2313 2						15												
SL 4DR AWD	C13	Up to 2.5	M 907 2	17	17	16	16	15	15	14	14	13	13	12	12	11	11				

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INTACT INSURANCE COMPANY

RATE GROUP TABLES

RATING GROUP TABLE I

MAKE MODEL	Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group															
					23	22	21	20	19	18	17	16	15	14	13	12	11	10		
NISSAN																				
01-86		5,6,7																		
SENTRA WAGON 2 WHEEL DRIVE																				
1.8 S 4DR		A06, 07	Up to 2.5	W 972 2					12	12	11	11	10	10	9					
1.8 SL 4DR		-	Up to 2.5	W 2522 2						12	12	11	11	10						
2.0 S 4DR		A06, 07	Up to 2.5	W 976 2	14	14	13	13										9	8	8
SR TURBO 4DR		-	Up to 2.5	W 2417 2					13	12										
TITAN PICK UP 2 WHEEL DRIVE																				
5.6 S KING CAB 2WD		-	3.5 - 4.5	0 1035 4									14	13	12	10	10			
5.6 S REG CAB 2WD		-	2.5 - 3.5	0 2274 3				19	19	18										
XD S REG CAB 2WD DIESEL		-	2.5 - 3.5	0 2527 3						16										
TITAN PICK UP 4 WHEEL DRIVE																				
5.6 SV REG CAB 4WD		-	2.5 - 3.5	0 2275 3				19	19	18										
XD PRO-4X CREW CAB 4WD		-	3.5 - 4.5	0 1078 4		23	23		20	19										
XD PRO-4X CREW CAB 4WD DIESEL		-	2.5 - 3.5	0 1076 3				23	23	22	22									
XD S CREW CAB 4WD		-	Up to 2.5	0 1077 2		22	21		19	18										
XD S KING CAB 4WD DIESEL		-	2.5 - 3.5	0 2526 3						17										
XD SV CREW CAB 4WD DIESEL		A07	3.5 - 4.5	0 976 4				21	21	19	19									
TITAN WAGON 4 WHEEL DRIVE																				
5.6 LE CREW CAB 4WD		A07	2.5 - 3.5	W 975 3																13
5.6 SV CREW CAB 4WD		A07	2.5 - 3.5	W 976 3		22	21	20	20	18	16	16	15	15	13	13				
5.6 SV KING CAB 4WD		A06, 07	2.5 - 3.5	W 969 3				20	20	18	16	16	15	15	13	12				12
VERSA MPV 2 WHEEL DRIVE																				
1.8 S 5DR		C13	Up to 2.5	M 906 2														9	8	8
VERSA WAGON ALL WHEEL DRIVE																				
NOTE S 5DR		-	2.5 - 3.5	W 1065 3				13	13	12	12	10	10							
1.6 SV 4DR		-	3.5 - 4.5	W 1053 4	14	14	13	13	11	10	10	9	9	8	8	7	7			
1.8 S 4DR		-	Up to 2.5	W 1047 2															8	8

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COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																
				23	22	21	20	19	18	17	16	15	14	13	12	11	10			
NISSAN																				
XTERRA MPV 4 WHEEL DRIVE																				
PRO-4X 4DR 4WD	D28	Up to 2.5	M 909 2											13	13	12	13	11	8	
X-TRAIL MPV 2 WHEEL DRIVE																				
SE 4DR 2WD	-	Up to 2.5	M 969 2																	
X-TRAIL WAGON ALL WHEEL DRIVE																				
BONAVISTA EDITION 4DR AWD	JN; 8BT	Up to 2.5	W 969 2																	
OLDSMOBILE																				
ALERO WAGON 2 WHEEL DRIVE																				
GL 4DR	-	Up to 2.5	W 2296 2																	
BRAVADA MPV 4 WHEEL DRIVE																				
4DR 4WD	T13	Up to 2.5	M 929 2																	
SILHOUETTE MPV 4 WHEEL DRIVE																				
SILHOUETTE	X03	Up to 2.5	M 930 2																	
POLESTAR																				
POLESTAR 1 WAGON ALL WHEEL DRIVE																				
HYBRID 2DR COUPE AWD	-	2.5 - 3.5	W 2418 3								42	42								
POLESTAR 2 WAGON 2 WHEEL DRIVE																				
LONG RANGE 5DR 2WD	-	Up to 2.5	W 2629 2								21	21								
POLESTAR 2 WAGON ALL WHEEL DRIVE																				
LAUNCH EDITION 5DR AWD	-	2.5 - 3.5	W 2419 3								22	22	22							

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group												
				23	22	21	20	19	18	17	16	15	14	13	12	11
PONTIAC																
AZTEK MPV ALL WHEEL DRIVE																
4DR AWD	-	2.5 - 3.5	M 750	3												
AZTEK WAGON 2 WHEEL DRIVE																
4DR 2WD	B03	Up to 2.5	W 874	2												
GRAND AM MPV 2 WHEEL DRIVE																
SE 4DR	-	Up to 2.5	M 761	2												
GRAND PRIX MPV 2 WHEEL DRIVE																
4DR	U03	Up to 2.5	M 756	2												
GT 4DR	U03	Up to 2.5	M 757	2												
MONTANA MPV 2 WHEEL DRIVE																
SV6	U33	2.5 - 3.5	M 759	3												
SV6 EXT	-	2.5 - 3.5	M 762	3												
MONTANA WAGON 2 WHEEL DRIVE																
EXT	V23	Up to 2.5	W 757	2												
MONTANA	U03	Up to 2.5	W 755	2												
SE EXT	U03	2.5 - 3.5	W 755	3												
PURSUIT MPV 2 WHEEL DRIVE																
SE 4DR	L73	Up to 2.5	M 759	2												
SUNFIRE WAGON ALL WHEEL DRIVE																
SL 4DR	-	3.5 - 4.5	W 1314	4												
TORRENT MPV 2 WHEEL DRIVE																
4DR 2WD	L63	Up to 2.5	M 760	2												
TORRENT MPV ALL WHEEL DRIVE																
4DR AWD	L73	Up to 2.5	M 758	2												
VIBE WAGON ALL WHEEL DRIVE																
WAGON	L, 63; U, X03	Up to 2.5	W 758	2												8

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INTACT INSURANCE COMPANY

RATE GROUP TABLES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																	
				23	22	21	20	19	18	17	16	15	14	13	12	11	10				
SMART																					
EQ WAGON 2 WHEEL DRIVE																					
*ForTWO 2DR COUPE				-	Up to 2.5	W 2277 2					14	14	13	13	12	11	10		13		
*ForTWO CABRIOLET				-	Up to 2.5	W 2278 2					13	13	12	12	11	11	10				
*ForTWO MPV 2 WHEEL DRIVE																					
CDI PURE 2DR COUPE				-	Up to 2.5	M 826 2															
*ForTWO WAGON 2 WHEEL DRIVE																					
PASSION CABRIOLET				-	Up to 2.5	W 2528 2						12		11	11	10	10	9	9		
*ForTWO WAGON ALL WHEEL DRIVE																					
PASSION 2DR COUPE				-	Up to 2.5	W 1309 2						12	12	10	10	9	9	8	8		
SUBARU																					
ASCENT MPV ALL WHEEL DRIVE																					
4DR AWD				-	2.5 - 3.5	M 1086 3	18	18	17	17	16										
ASCENT VAN ALL WHEEL DRIVE																					
LIMITED 4DR AWD				-	2.5 - 3.5	1 1087 3	19	19	18	18	17										
BAJA MPV ALL WHEEL DRIVE																					
SPORT 4DR AWD				WX9HDC	2.5 - 3.5	M 974 3															
BRZ PICK UP ALL WHEEL DRIVE																					
SPORT TECH RS 2DR				-	Up to 2.5	0 1070 2	17	16		16	15	15	14	14	13	13	12				
BRZ WAGON 2 WHEEL DRIVE																					
TS 2DR				-	Up to 2.5	W 2133 2					17	16									
CROSSTREK MPV ALL WHEEL DRIVE																					
SPORT 5DR AWD				-	Up to 2.5	M 824 2	16	16	15	15	14	14	13								

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COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																	
				23	22	21	20	19	18	17	16	15	14	13	12	11	10				
SUBARU																					
CROSSTREK WAGON ALL WHEEL DRIVE																					
HYBRID 5DR AWD	-	Up to 2.5	W 2134	2	18	18	17	17	16			14	13	13							
TOURING 5DR AWD	JF2GPAKCD	Up to 2.5	W 975	2	15	15	15	15	14	14	13	13	12	12	11						
*For ESTER WAGON ALL WHEEL DRIVE																					
2.0XT WAGON AWD	-	Up to 2.5	W 977	2					16	15	15	14	13								
2.5 XS WAGON AWD	G69	Up to 2.5	W 974	2																	
2.5 XT LIMITED WAGON AWD	G69	Up to 2.5	W 973	2											12	11	10	10			
2.5i LIMITED WAGON AWD	-	Up to 2.5	W 2135	2	16	16	16	16	15	15											
2.5i PREMIER WAGON AWD	-	Up to 2.5	W 2136	2	17	17	17	17	16												
2.5i WAGON AWD	G69	Up to 2.5	W 988	2	16	16	15	15	14	14	13	13	12	12	11	10	10	10			
IMPREZA PICK UP ALL WHEEL DRIVE																					
2.0i 5DR AWD	-	3.5 - 4.5	0 1060	4	15	15	15	15	14	14	13	13	12	12	11	10					
IMPREZA WAGON ALL WHEEL DRIVE																					
2.0i 4DR AWD	-	Up to 2.5	W 830	2	15	15	15	15	14	14	13	13	12	11	10	9					
2.5i 4DR AWD	-	Up to 2.5	W 2549	2												9	9				
WRX 4DR AWD	-	3.5 - 4.5	W 1028	4	17	17	17	17	16	16	15	15	14	14	13	13	12	11			11
LEGACY MPV ALL WHEEL DRIVE																					
L WAGON AWD	-	2.5 - 3.5	M 1018	3																	
LEGACY WAGON ALL WHEEL DRIVE																					
2.5i LIMITED 4DR AWD	-	Up to 2.5	W 1800	2	15	15	15	15	14	14											
2.5i TOURING 4DR AWD	-	Up to 2.5	W 970	2	15	15	15	15	14	14	13	13	12	12	11	11	10	10			
3.6R LIMITED 4DR AWD	-	Up to 2.5	W 2279	2				16	16	15	15	14	14	13	12	11	11				
LIMITED GT 4DR AWD	-	Up to 2.5	W 1801	2	17	17	17	17								13	11	11			
OUTBACK WAGON ALL WHEEL DRIVE																					
2.5i TOURING WAGON AWD	P61	Up to 2.5	W 978	2	16	16	16	16	15	15	14	14	13	13	12	11	10	10			
3.6R LIMITED WAGON AWD	-	Up to 2.5	W 2280	2				17	17	16	15	14	14	12	11	11	11				
H6 3.0 WAGON AWD	-	Up to 2.5	W 1027	2																	
PREMIER XT WAGON AWD	-	Up to 2.5	W 1376	2	17	17	17	17													
WAGON AWD	G68	Up to 2.5	W 971	2																	

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																
				23	22	21	20	19	18	17	16	15	14	13	12	11	10			
SUBARU																				
TRIBECA WAGON ALL WHEEL DRIVE																				
4DR AWD	WX9HDC	2.5 - 3.5	W 974 3													13	12	12	12	11
WRX MPV ALL WHEEL DRIVE																				
SPORT TECH 4DR AWD	-	2.5 - 3.5	M 1084 3	18	18	18	18	17	17											
WRX WAGON ALL WHEEL DRIVE																				
STi 4DR AWD	-	Up to 2.5	W 1802 2			18	18	17	17	16	16	15	15	14	14	14	13			
STi SPORT TECH 4DR AWD	-	Up to 2.5	W 1803 2			19	19	18	18											
SUZUKI																				
EQUATOR MPV 4 WHEEL DRIVE																				
RMZ-4 V6 CREW CAB 4WD	-	2.5 - 3.5	M 973 3													13	12			10
GRAND VITARA MPV 4 WHEEL DRIVE																				
JLX V6 4DR 4WD	D62	Up to 2.5	M 966 2																11	11
KIZASHI MPV ALL WHEEL DRIVE																				
S 4DR AWD	-	2.5 - 3.5	M 1057 3													12	12	11		11
SX4 WAGON ALL WHEEL DRIVE																				
SPORT 4DR	-	Up to 2.5	W 1398 2												10	10	9			8
VERONA MPV 2 WHEEL DRIVE																				
GL 4DR	D52	Up to 2.5	M 968 2																	

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INTACT INSURANCE COMPANY

RATE GROUP TABLES
RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group												
				23	22	21	20	19	18	17	16	15	14	13	12	11
TOYOTA																
86 WAGON 2 WHEEL DRIVE																
GT 2DR	-	Up to 2.5	W 2138 2	17	17		16	15	15	14						
4RUNNER MPV 2 WHEEL DRIVE																
SR5 V6 4DR 2WD	-	Up to 2.5	M 2536 2							16	16	14	13			11
4RUNNER MPV 4 WHEEL DRIVE																
LIMITED V6 4DR 4WD	U17	Up to 2.5	M 895 2							16		14	13	13	13	
LIMITED V8 4DR 4WD	T17	Up to 2.5	M 892 2													
SR5 V6 4DR 4WD	M4B15332336	Up to 2.5	M 949 2				17	17	16	15	15	13	12	12		
SR5 V8 4DR 4WD	-	2.5 - 3.5	M 1290 3													
V6 4DR 4WD	-	Up to 2.5	M 889 2	19	19	18	18									
AVALON WAGON 2 WHEEL DRIVE																
LIMITED HYBRID 4DR	-	Up to 2.5	W 2284 2				18		16	15	15	14				
TOURING 4DR	-	Up to 2.5	W 2421 2				18	17	17	15	14	12	12	10	10	
XLE HYBRID 4DR	-	Up to 2.5	W 2285 2				17		16	15	15	13				
XSE 4DR	-	Up to 2.5	W 1419 2			19	19	18	18	17	17	15	14	13		12
AVALON WAGON ALL WHEEL DRIVE																
LIMITED 4DR AWD	-	Up to 2.5	W 2139 2			19										
BZ4X MPV 2 WHEEL DRIVE																
LE 4DR 2WD	-	Up to 2.5	M 2632 2	19												
BZ4X MPV ALL WHEEL DRIVE																
XLE 4DR AWD	-	Up to 2.5	M 2633 2	20												
CAMRY MPV 2 WHEEL DRIVE																
LE HYBRID 4DR	-	Up to 2.5	M 948 2	17	17	16	16	15	15	14	14	13	12	11	10	9 9
CAMRY WAGON 2 WHEEL DRIVE																
XLE V6 4DR	-	Up to 2.5	W 1815 2	17	17	16	16	15	15	14	14	13	12	11	10	9 9
CAMRY WAGON ALL WHEEL DRIVE																
L 4DR	-	Up to 2.5	W 1011 2	16	16	15	15	14	14	13	13	12	12	10	9 8 8	
LE 4DR AWD	-	Up to 2.5	W 1814 2	16	16	15	15									
C-HR MPV 2 WHEEL DRIVE																
LE 4DR 2WD	-	Up to 2.5	M 1435 2	15	15	14	14	13	13							

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INTACT INSURANCE COMPANY

RATE GROUP TABLES

RATING GROUP TABLE I

MAKE MODEL	Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group														
					23	22	21	20	19	18	17	16	15	14	13	12	11	10	
TOYOTA																			
MATRIX WAGON 2 WHEEL DRIVE																			
XRS WAGON		R32	3.5 - 4.5	W 894 4											11	11	10	10	
MATRIX WAGON 4 WHEEL DRIVE																			
WAGON 4WD		-	2.5 - 3.5	W 1289 3											11	11	10	10	
MATRIX WAGON ALL WHEEL DRIVE																			
WAGON		R, Y32	3.5 - 4.5	W 893 4											10	9	9	8	8
MIRAI WAGON 2 WHEEL DRIVE																			
FCEV 4DR		-	Up to 2.5	W 1816 2				23	22	22	21								
PRIUS WAGON 2 WHEEL DRIVE																			
PRIME 5DR		-	Up to 2.5	W 2142 2	17	17	17	17	16	16	15								
PRIUS WAGON ALL WHEEL DRIVE																			
5DR		-	3.5 - 4.5	W 1032 4	16	16	16	16	15	15	14	14	13	13	12	12	11	11	
AWD-e 5DR		-	Up to 2.5	W 2141 2	16	16	16	16	15										
C 5DR		-	2.5 - 3.5	W 1069 3				13	12	11	11	10	10	9	9				
V 5DR		-	Up to 2.5	W 1068 2				15	14	14	13	13	12	12					
RAV4 MPV 2 WHEEL DRIVE																			
XLE 4DR 2WD		-	Up to 2.5	M 1819 2			16	16	15	15	14	14	13	13	11	12	11	11	
RAV4 MPV 4 WHEEL DRIVE																			
LIMITED 4DR 4WD		H20	Up to 2.5	M 967 2	18	18	17	17	16	16	15	15	13	13	12	13	11	11	
RAV4 MPV ALL WHEEL DRIVE																			
PRIME SE 4DR AWD		-	Up to 2.5	M 2144 2	18	18	18												
XLE HYBRID 4DR AWD		-	Up to 2.5	M 972 2	18	18	17	17	16	16	15	15							
RAV4 PICK UP 2 WHEEL DRIVE																			
LE 4DR 2WD		-	Up to 2.5	0 944 2	16	16	15	15	14	14	13	13	12	12	11	11	10	10	
RAV4 PICK UP 4 WHEEL DRIVE																			
LIMITED V6 4DR 4WD		XP10	Up to 2.5	0 968 2											14	12	12		
V6 4DR 4WD		XP10	Up to 2.5	0 969 2											12	11	11		
RAV4 PICK UP ALL WHEEL DRIVE																			
LE 4DR AWD		H20	Up to 2.5	0 967 2	16	16	15	15	14	14	13	13	12	12	11	12	11	11	

*For years prior to 2010, please use the rate group from Model Year 2010.

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*For model years greater than 2023, use the rate group from the most recent model year.

If the rate group from the most recent model year is not listed, please refer to Table II.

COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group													
				23	22	21	20	19	18	17	16	15	14	13	12	11	10
TOYOTA																	
SEQUOIA PICK UP 4 WHEEL DRIVE																	
LIMITED V8 4DR 4WD	T48	Up to 2.5	0 941 2	24	24	23	23	22	21	19	19	18	18	17	16	14	14
SR5 V8 4DR 4WD	-	Up to 2.5	0 937 2	23	23	21	21	19	19	18	18	17	17	15	14	12	12
SIENNA MPV 2 WHEEL DRIVE																	
LE HYBRID	-	Up to 2.5	M 1386 2	18	18	17								11	11	10	
LIMITED V6	-	Up to 2.5	M 2537 2							15	15	14				11	11
SIENNA MPV ALL WHEEL DRIVE																	
LE HYBRID AWD	-	Up to 2.5	M 1396 2	18	18	17											
LE V6 AWD	A22	2.5 - 3.5	M 980 3				17	16	16	15	15	14	14	13	13	12	11
LIMITED HYBRID	-	Up to 2.5	M 1397 2			19											
LIMITED HYBRID AWD	-	Up to 2.5	M 1395 2	21	21	20											
XLE V6 AWD	A22	2.5 - 3.5	M 979 3				19	18	17	16	16	15	15	14	13		
SIENNA PICK UP ALL WHEEL DRIVE																	
CE V6	-	Up to 2.5	0 958 2				16	15	15	14	14	13	13	12	11	10	9
SUPRA WAGON 2 WHEEL DRIVE																	
GR 2.0 2DR	-	Up to 2.5	W 1817 2	20	20	20											
GR 3.0 2DR	-	Up to 2.5	W 1845 2	22	22	22	22										
TACOMA PICK UP 2 WHEEL DRIVE																	
ACCESS CAB 2WD	X22	Up to 2.5	0 977 2				15	15	14	14	12	12	11	10	9	9	
REG CAB 2WD	L42, 52	Up to 2.5	0 955 2									11	10	10	8	8	
SR DOUBLE CAB 2WD	-	Up to 2.5	0 2538 2						13	12	12	11	11	10			
SR5 V6 ACCESS CAB 2WD	-	Up to 2.5	0 2539 2				16	15	15								
XTRACAB 2WD	S	2.5 - 3.5	0 955 3														
TACOMA PICK UP 4 WHEEL DRIVE																	
ACCESS CAB 4WD	-	Up to 2.5	0 2286 2				16	16	15	15	13	12	11	11	10	10	
REG CAB 4WD	M62; N72,	Up to 2.5	0 957 2									12	11	11	10	10	
SR5 V6 XTRACAB 4WD	-	2.5 - 3.5	0 1285 3														
V6 ACCESS CAB 4WD	U42	2.5 - 3.5	0 970 3	18	18	17	17	16	16	15	15	13	13	12	11	11	10
V6 DOUBLE CAB 4WD	U52	Up to 2.5	0 907 2	19	19	18	17	16	16	15	15	14	13	12	12	12	12
XTRACAB 4WD	N72	2.5 - 3.5	0 957 3														
TACOMA VAN 2 WHEEL DRIVE																	
PRERUNNER V6 DOUBLE CAB 2WD	-	3.5 - 4.5	1 1291 4				16	15	15	14	14	13	13	12	12	11	11

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*For model years greater than 2023, use the rate group from the most recent model year.

If the rate group from the most recent model year is not listed, please refer to Table II.

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group													
				23	22	21	20	19	18	17	16	15	14	13	12	11	10
TOYOTA																	
TUNDRA PICK UP 2 WHEEL DRIVE																	
SR V6 DOUBLE CAB 2WD	-	2.5 - 3.5	0 2580 3	18	18								13		11	11	
SR5 V6 CREWMAX 2WD	-	2.5 - 3.5	0 2635 3	19	19												
SR5 V8 CREWMAX 2WD	-	2.5 - 3.5	0 2540 3						17				15	14	14	13	12
SR5 V8 DOUBLE CAB 2WD	T48	2.5 - 3.5	0 918 3				17	16	16	14	14	13	13	13	13	11	11
V6 REG CAB 2WD	U32	Up to 2.5	0 938 2														10
V8 ACCESS CAB 2WD	-	2.5 - 3.5	0 938 3														
V8 REG CAB 2WD	T44	2.5 - 3.5	0 912 3						14	14	13	13	11	11	10	10	
TUNDRA PICK UP 4 WHEEL DRIVE																	
LIMITED V8 ACCESS CAB 4WD	T48	2.5 - 3.5	0 916 3														
LIMITED V8 CREWMAX 4WD	-	2.5 - 3.5	0 917 3			22	22	20	20	19	19	17	17	16	16	14	13
PLATINUM HYBRID CREWMAX 4WD	-	2.5 - 3.5	0 2634 3	22	22												
SR5 V6 CREWMAX 4WD	-	2.5 - 3.5	0 2578 3	21	21												
SR5 V6 DOUBLE CAB 4WD	-	2.5 - 3.5	0 2579 3	20	20												
SR5 V8 CREWMAX 4WD	T49	2.5 - 3.5	0 915 3			20	20	19	19	18	18	17	17	15	15	14	13
SR5 V8 DOUBLE CAB 4WD	T48, 44	2.5 - 3.5	0 910 3			19	19	18	18	17	17	16	16	15	15	13	12
V8 ACCESS CAB 4WD	T44	2.5 - 3.5	0 913 3														
V8 REG CAB 4WD	T42	2.5 - 3.5	0 936 3						15	15	14	14	12	12	11	11	
TUNDRA VAN 4 WHEEL DRIVE																	
SR5 V8 REG CAB 4WD	-	3.5 - 4.5	1 1292 4														
VENZA MPV ALL WHEEL DRIVE																	
5DR AWD	-	Up to 2.5	M 970 2								15	14	14	13	12	11	10
LE HYBRID 4DR AWD	-	Up to 2.5	M 2145 2	18	18	17											
LIMITED HYBRID 4DR AWD	-	Up to 2.5	M 2146 2	19	19	18											
V6 5DR AWD	-	Up to 2.5	M 971 2								15	14	14	12	12	11	11
VENZA WAGON 2 WHEEL DRIVE																	
5DR	-	Up to 2.5	W 1454 2								14	13	13	12	11	10	10
V6 5DR	-	Up to 2.5	W 1453 2									13	13	12	11	10	10
YARIS MPV 2 WHEEL DRIVE																	
CE 2 DR HATCHBACK	R22, 26, 27, 32	Up 36 to 2.5	M 946 2				11	11	10	10	9	9	8	8	7	7	
LE 4 DR HATCHBACK	R22, 26, 27, 32, Lp	36 to 2.5	M 947 2				13	12	12	11	11	10	10	9	9	8	8
YARIS WAGON ALL WHEEL DRIVE																	
4DR	-	Up to 2.5	W 1042 2				13	13	12	12					8	7	7

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If the rate group from the most recent model year is not listed, please refer to Table II.

COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																	
				23	22	21	20	19	18	17	16	15	14	13	12	11	10				
VOLKSWAGEN																					
ARTEON WAGON 2 WHEEL DRIVE																					
EXECLINE 2.0 TSI 4MOTION 4DR HATC	-	Up to 2.5	W 1820 2																		
ATLAS MPV 2 WHEEL DRIVE																					
CROSS SPORT SE V6 4DR 2WD	-	Up to 2.5	M 2636 2																		
TRENDLINE 4DR 2WD	-	Up to 2.5	M 2293 2																		
V6 4DR 2WD	-	Up to 2.5	M 2581 2																		
ATLAS MPV ALL WHEEL DRIVE																					
*ForTLINE 2.0 TFSI 4DR AWD	-	Up to 2.5	M 2148 2	18	18	18															
*ForTLINE V6 4DR AWD	-	2.5 - 3.5	M 982 3	19	19	19															
CROSS SPORT HIGHLINE V6 4DR AWD	-	Up to 2.5	M 1823 2	19	19	19	19														
CROSS SPORT TREND 2.0 TFSI 4DR AWD	-	Up to 2.5	M 1822 2	18	18	18	18														
BEETLE WAGON 2 WHEEL DRIVE																					
1.8 TSI 2DR HATCHBACK	-	Up to 2.5	W 2541 2																		
1.8 TSI CONVERTIBLE	-	Up to 2.5	W 2542 2																		
DUNE 2.0 TSI 2DR HATCHBACK	-	Up to 2.5	W 2287 2																		
DUNE 2.0 TSI CONVERTIBLE	-	Up to 2.5	W 2288 2																		
BEETLE WAGON ALL WHEEL DRIVE																					
2.5 2DR HATCHBACK	-	3.5 - 4.5	W 1359 4																		
CC WAGON 4 WHEEL DRIVE																					
3.6 4MOTION 4DR	-	Up to 2.5	W 2543 2																		
e-GOLF WAGON 2 WHEEL DRIVE																					
4DR HATCHBACK	-	Up to 2.5	W 2147 2																		
EUROVAN VAN 2 WHEEL DRIVE																					
MV	H, K, P, C0	Up to 2.5	1 991 2																		
GOLF MPV 2 WHEEL DRIVE																					
GL 4DR HATCHBACK	-	Up to 2.5	M 982 2																		

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If the rate group from the most recent model year is not listed, please refer to Table II.

MAKE MODEL	Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																
					23	22	21	20	19	18	17	16	15	14	13	12	11	10			
VOLKSWAGEN																					
GOLF WAGON 2 WHEEL DRIVE																					
1.8 TSI 2DR HATCHBACK		-	Up to 2.5	W 2423 2								13	12	12	11						
1.8 TSI WAGON		-	Up to 2.5	W 2424 2								14	13	13	12						
2.0 TDI WAGON		-	Up to 2.5	W 1400 2									14	13	13	13	12	12	11	11	
2.5 4DR HATCHBACK		-	Up to 2.5	W 986 2												12	11	11	10	10	
HIGHLINE 1.4 TSI 4DR HATCHBACK		-	Up to 2.5	W 1821 2				15	15	14											
HIGHLINE 1.4 TSI WAGON		-	Up to 2.5	W 2291 2						14											
GOLF WAGON ALL WHEEL DRIVE																					
ALLTRACK EL 1.8 TSI 4MOTION WAGON		-	Up to 2.5	W 2289 2						15	15	14									
HIGHLINE 1.4 TSI 4MOTION WAGON		-	Up to 2.5	W 2290 2						14											
HIGHLINE 1.8 TSI 4MOTION WAGON		-	Up to 2.5	W 2292 2						14	14	13									
1.8 TSI 4DR HATCHBACK		-	Up to 2.5	W 1346 2						14	13	13	12							8	
2.0 TDI 4DR HATCHBACK		-	2.5 - 3.5	W 1357 3								14	13	13	12	12	10	10			
R 4MOTION 4DR HATCHBACK		-	2.5 - 3.5	W 1360 3	17	17				16	16	15	15				13	12			
GTI WAGON 2 WHEEL DRIVE																					
2.0 TSI 2DR HATCHBACK		-	Up to 2.5	W 2544 2								14	14	13		12	12	11	11		
GTI WAGON ALL WHEEL DRIVE																					
2.0 TSI 4DR HATCHBACK		-	Up to 2.5	W 1352 2	17	17	17	17	16	16	15	15	14	13	12	12	11	11	10		
ID.4 MPV 2 WHEEL DRIVE																					
PRO 4DR 2WD		-	Up to 2.5	M 1837 2	18	18	18														
ID.4 MPV ALL WHEEL DRIVE																					
PRO 4DR AWD		-	Up to 2.5	M 1838 2	19	19	19														
JETTA MPV 2 WHEEL DRIVE																					
CITY 4DR		K29	Up to 2.5	M 979 2																	
GLS TDI 4DR		K29	Up to 2.5	M 980 2																	
JETTA WAGON 2 WHEEL DRIVE																					
1.8 TSI 4DR		-	Up to 2.5	W 1367 2								13	13	12	11						
GLI 4DR		-	Up to 2.5	W 1366 2	17	17	17	17	16			15	14	13	13	11	10				
2.0 4DR		-	3.5 - 4.5	W 1324 4										10	10	9	9	8			
2.0 TDI 4DR		-	2.5 - 3.5	W 1332 3								14	13	13	12	12	11	11			
2.5 4DR		-	Up to 2.5	W 1341 2												11	11	9	8		
GLS TDI WAGON		-	2.5 - 3.5	W 1344 3																	
HIGHLINE 1.4 TSI 4DR		-	2.5 - 3.5	W 1319 3	15	15	14	14	13	13	12	12									
HYBRID 4DR		-	Up to 2.5	W 1365 2								15	14	12	10						

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COMMERCIAL SECTION

GUIDELINES

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group												
				23	22	21	20	19	18	17	16	15	14	13	12	11
VOLVO																
S90 WAGON ALL WHEEL DRIVE																
INSCRIPTION RECHARGE EXT RANGE 4DR A	-	Up to 2.5	W 2614	2	25	25										
INSCRIPTION T6 4DR AWD	-	Up to 2.5	W 2151	2	22	22	22	21	19	19	18					
INSCRIPTION T8 HYBRID 4DR AWD	-	Up to 2.5	W 2152	2	25	25	24	23	22	22						
T5 4DR AWD	-	Up to 2.5	W 2425	2						18						
V50 WAGON 4 WHEEL DRIVE																
2.4i WAGON	-	Up to 2.5	W 991	2												10
V60 MPV ALL WHEEL DRIVE																
CROSS COUNTRY T5 WAGON AWD	-	2.5 - 3.5	M 1073	3	19	19	19	19	18	18	17	17	16			
V60 WAGON ALL WHEEL DRIVE																
INSCRIPTION T6 WAGON AWD	-	Up to 2.5	W 2153	2	19	19	19	19	18	18	17	17	16			
INSCRIPTION T8 HYBRID WAGON AWD	-	Up to 2.5	W 2154	2	23	23	23	22								
MOMENTUM T5 WAGON	-	Up to 2.5	W 2155	2			18	17	16		15	15	14			
POLESTAR T8 EXT RANGE WAGON AWD	-	Up to 2.5	W 2615	2	24	24										
POLESTAR T8 HYBRID WAGON AWD	-	Up to 2.5	W 2156	2	25	25	25	24		20	18	18	17			
R-DESIGN RECHARGE EXT RANGE WAGONAW	-	Up to 2.5	W 2616	2	21	21										
T5 WAGON AWD	-	Up to 2.5	W 2426	2						18	17	16	15			
V70 WAGON ALL WHEEL DRIVE																
3.2 WAGON	BW98	Up to 2.5	W 990	2												9
V90 WAGON ALL WHEEL DRIVE																
CROSS COUNTRY OCEAN T6 WAGON AWD	-	Up to 2.5	W 2427	2						24						
CROSS COUNTRY T5 WAGON AWD	-	Up to 2.5	W 2428	2						18						
CROSS COUNTRY T6 WAGON AWD	-	Up to 2.5	W 2294	2	22	22	22		20	20	19					
T6 WAGON AWD	-	Up to 2.5	W 2295	2					20	20	19					
XC40 MPV ALL WHEEL DRIVE																
MOMENTUM T4 4DR AWD	-	Up to 2.5	M 2157	2	17	16	16	16								
MOMENTUM T5 4DR AWD	-	Up to 2.5	M 1024	2	18	18	18	17	16							
RECHARGE 4DR AWD	-	Up to 2.5	M 1825	2	22	22	22									
XC60 MPV 2 WHEEL DRIVE																
T5 4DR	-	Up to 2.5	M 2548	2							14	14	13			

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MAKE MODEL	Series	V.I.N.	Gross Vehicle Weight	Body Codes Weigh	Rating Group																	
					23	22	21	20	19	18	17	16	15	14	13	12	11	10				
VOLVO																						
XC60 MPV ALL WHEEL DRIVE																						
3.2 4DR AWD		-	Up to 2.5	M 992 2													13	13	12	11	10	10
INSCRIP EXP RECHAR EXT RANGE 4D AWD		-	Up to 2.5	M 2617 2	24	24																
MOMENTUM T5 4DR AWD		-	Up to 2.5	M 1826 2	19	19	18	18	17	17	16	16	14									
MOMENTUM T6 4DR AWD		-	Up to 2.5	M 995 2	21	21	20	19	18	18	16	16	15	15	14	13	11					
POLESTAR T8 HYBRID 4DR AWD		-	Up to 2.5	M 2158 2	26	26	26	26														
R T6 4DR AWD		-	Up to 2.5	M 2547 2							17	17	16									
T8 HYBRID 4DR AWD		-	Up to 2.5	M 1458 2	23	23	23	22	21	21												
XC90 MPV ALL WHEEL DRIVE																						
2.5T 4DR AWD		-	2.5 - 3.5	M 993 3																		
INSCR EXP RECHAR EXT RANGE 4DR AWD		-	2.5 - 3.5	M 2618 3	26	26																
INSCRIPTION T8 HYBRID 4DR AWD		-	Up to 2.5	M 1827 2	26	26	25	24	22	22	20	19										
MOMENTUM T5 4DR AWD		-	Up to 2.5	M 2159 2	21	21	20	19	18	17	16	16										
T6 4DR AWD		-	2.5 - 3.5	M 992 3	23	23	22	21	19	18	17	17										
XC90 PICK UP ALL WHEEL DRIVE																						
R 3.2 4DR AWD		-	3.5 - 4.5	0 1051 4													16	15	15	14	14	

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RATING GROUP TABLE II (A)
200,001 and over - Apply to Company

Cab & Chassis Plus Cost of Body & Equipment Permanently Attached Thereto	Commercial Automobiles and Trailers Rating Group													
	23	22	21	20	19	18	17	16	15	14	13	12	11	10
0 - 3,400	3	3	3	3	3	3	2	2	2	1	1	1	1	1
3,401 - 4,500	4	4	4	4	4	4	3	3	3	2	2	2	1	1
4,501 - 5,800	5	5	5	5	5	5	4	4	4	3	3	3	2	2
5,801 - 7,600	6	6	6	6	6	6	5	5	5	4	4	4	3	3
7,601 - 10,000	7	7	7	7	7	7	6	6	6	5	5	5	4	4
10,001 - 13,000	8	8	8	8	8	8	7	7	7	6	6	6	5	5
13,001 - 17,500	9	9	9	9	9	9	8	8	8	7	7	7	6	6
17,501 - 22,500	10	10	10	10	10	10	9	9	9	8	8	8	7	7
22,501 - 27,500	11	11	11	11	11	11	10	10	10	9	9	9	8	8
27,501 - 32,500	12	12	12	12	12	12	11	11	11	10	10	10	9	9
32,501 - 37,500	13	13	13	13	13	13	12	12	12	11	11	11	10	10
37,501 - 45,000	14	14	14	14	14	14	13	13	13	12	12	12	11	11
45,001 - 52,500	15	15	15	15	15	15	14	14	14	13	13	13	12	12
52,501 - 60,000	16	16	16	16	16	16	15	15	15	14	14	14	13	13
60,001 - 68,000	17	17	17	17	17	17	16	16	16	15	15	15	14	14
68,001 - 76,000	18	18	18	18	18	18	17	17	17	16	16	16	15	15
76,001 - 84,000	19	19	19	19	19	19	18	18	18	17	17	17	16	16
84,001 - 92,000	20	20	20	20	20	20	19	19	19	18	18	18	17	17
92,001 - 100,000	21	21	21	21	21	21	20	20	20	19	19	19	18	18
100,001 - 110,000	22	22	22	22	22	22	21	21	21	20	20	20	19	19
110,001 - 120,000	23	23	23	23	23	23	22	22	22	21	21	21	20	20
120,001 - 130,000	24	24	24	24	24	24	23	23	23	22	22	22	21	21
130,001 - 140,000	25	25	25	25	25	25	24	24	24	23	23	23	22	22
140,001 - 150,000	26	26	26	26	26	26	25	25	25	24	24	24	23	23
150,001 - 160,000	27	27	27	27	27	27	26	26	26	25	25	25	24	24
160,001 - 170,000	28	28	28	28	28	28	27	27	27	26	26	26	25	25
170,001 - 180,000	29	29	29	29	29	29	28	28	28	27	27	27	26	26
180,001 - 190,000	30	30	30	30	30	30	29	29	29	28	28	28	27	27
190,001 - 200,000	31	31	31	31	31	31	30	30	30	29	29	29	28	28
200,001 - 220,000	32	32	32	32	32	32	31	31	31	30	30	30	29	29
220,001 - 240,000	33	33	33	33	33	33	32	32	32	31	31	31	30	30
240,001 - 260,000	34	34	34	34	34	34	33	33	33	32	32	32	31	31
260,001 - 280,000	35	35	35	35	35	35	34	34	34	33	33	33	32	32
280,001 - 300,000	36	36	36	36	36	36	35	35	35	34	34	34	33	33
300,001 - 320,000	37	37	37	37	37	37	36	36	36	35	35	35	34	34
320,001 - 340,000	38	38	38	38	38	38	37	37	37	36	36	36	35	35
340,001 - 360,000	39	39	39	39	39	39	38	38	38	37	37	37	36	36
360,001 - 380,000	40	40	40	40	40	40	39	39	39	38	38	38	37	37
380,001 - 400,000	41	41	41	41	41	41	40	40	40	39	39	39	38	38
400,001 - 420,000	42	42	42	42	42	42	41	41	41	40	40	40	39	39
420,001 - 440,000	43	43	43	43	43	43	42	42	42	41	41	41	40	40
440,001 - 460,000	44	44	44	44	44	44	43	43	43	42	42	42	41	41
460,001 - 480,000	45	45	45	45	45	45	44	44	44	43	43	43	42	42
480,001 - 500,000	46	46	46	46	46	46	45	45	45	44	44	44	43	43
500,001 - 520,000	47	47	47	47	47	47	46	46	46	45	45	45	44	44

* For model years greater than 2023, use the rate group from the 2023 model year.
 * For model years prior to 2010, use the rate group from the 2010 model year.

RATING GROUP TABLE II (A)
200,001 and over - Apply to Company

Cab & Chassis Plus Cost of Body & Equipment Permanently Attached Thereto	Commercial Automobiles and Trailers Rating Group													
	23	22	21	20	19	18	17	16	15	14	13	12	11	10
520,001 - 540,000	48	48	48	48	48	48	47	47	47	46	46	46	45	45
540,001 - 560,000	49	49	49	49	49	49	48	48	48	47	47	47	46	46
560,001 - 580,000	50	50	50	50	50	50	49	49	49	48	48	48	47	47
580,001 - 600,000	51	51	51	51	51	51	50	50	50	49	49	49	48	48
600,001 - 620,000	52	52	52	52	52	52	51	51	51	50	50	50	49	49
620,001 - 640,000	53	53	53	53	53	53	52	52	52	51	51	51	50	50
640,001 - 660,000	54	54	54	54	54	54	53	53	53	52	52	52	51	51
660,001 - 680,000	55	55	55	55	55	55	54	54	54	53	53	53	52	52
680,001 - 700,000	56	56	56	56	56	56	55	55	55	54	54	54	53	53
700,001 - 720,000	57	57	57	57	57	57	56	56	56	55	55	55	54	54
720,001 - 740,000	58	58	58	58	58	58	57	57	57	56	56	56	55	55
740,001 - 760,000	59	59	59	59	59	59	58	58	58	57	57	57	56	56
760,001 - 780,000	60	60	60	60	60	60	59	59	59	58	58	58	57	57
780,001 - 800,000	61	61	61	61	61	61	60	60	60	59	59	59	58	58
800,001 - 850,000	62	62	62	62	62	62	61	61	61	60	60	60	59	59
850,001 - 910,000	63	63	63	63	63	63	62	62	62	61	61	61	60	60
910,001 - 980,000	64	64	64	64	64	64	63	63	63	62	62	62	61	61
980,001 - 1,060,000	65	65	65	65	65	65	64	64	64	63	63	63	62	62
1,060,001 - 1,150,000	66	66	66	66	66	66	65	65	65	64	64	64	63	63
1,150,001 - 1,250,000	67	67	67	67	67	67	66	66	66	65	65	65	64	64
1,250,001 - 1,370,000	68	68	68	68	68	68	67	67	67	66	66	66	65	65
1,370,001 - 1,510,000	69	69	69	69	69	69	68	68	68	67	67	67	66	66
1,510,001 - 1,670,000	70	70	70	70	70	70	69	69	69	68	68	68	67	67
1,670,001 - 1,850,000	71	71	71	71	71	71	70	70	70	69	69	69	68	68
1,850,001 - 2,050,000	72	72	72	72	72	72	71	71	71	70	70	70	69	69
2,050,001 - 2,280,000	73	73	73	73	73	73	72	72	72	71	71	71	70	70
2,280,001 - 2,540,000	74	74	74	74	74	74	73	73	73	72	72	72	71	71
2,540,001 - 2,830,000	75	75	75	75	75	75	74	74	74	73	73	73	72	72
2,830,001 - 3,150,000	76	76	76	76	76	76	75	75	75	74	74	74	73	73
3,150,001 - 3,500,000	77	77	77	77	77	77	76	76	76	75	75	75	74	74
3,500,001 - 3,880,000	78	78	78	78	78	78	77	77	77	76	76	76	75	75
3,880,001 - 4,290,000	79	79	79	79	79	79	78	78	78	77	77	77	76	76
4,290,001 - 4,730,000	80	80	80	80	80	80	79	79	79	78	78	78	77	77
4,730,001 - 5,200,000	81	81	81	81	81	81	80	80	80	79	79	79	78	78
5,200,001 - 5,700,000	82	82	82	82	82	82	81	81	81	80	80	80	79	79
5,700,001 - 6,210,000	83	83	83	83	83	83	82	82	82	81	81	81	80	80
6,210,001 - 6,730,000	84	84	84	84	84	84	83	83	83	82	82	82	81	81
6,730,001 - 7,260,000	85	85	85	85	85	85	84	84	84	83	83	83	82	82
7,260,001 - 7,810,000	86	86	86	86	86	86	85	85	85	84	84	84	83	83
7,810,001 - 8,370,000	87	87	87	87	87	87	86	86	86	85	85	85	84	84
8,370,001 - 8,940,000	88	88	88	88	88	88	87	87	87	86	86	86	85	85
8,940,001 - 9,520,000	89	89	89	89	89	89	88	88	88	87	87	87	86	86
9,520,001 - 10,120,000	90	90	90	90	90	90	89	89	89	88	88	88	87	87

* For model years greater than 2023, use the rate group from the 2023 model year.

* For model years prior to 2010, use the rate group from the 2010 model year.

Commercial Auto Rating Methods – Optional Physical Damage Deductibles

Section A.1 - Direct Compensation for Property Damage (DCPD)

Deductibles are not mandatory for this coverage.

\$0
\$500
\$1,000
\$1,500
\$2,500
\$5,000
\$10,000

Section C – Physical Damage Coverage and Deductible Options

All Perils	Collision	Comprehensive	Specified Perils
\$500	\$500	\$500	\$500
\$1,000	\$1,000	\$1,000	\$1,000
\$1,500	\$1,500	\$1,500	\$1,500
\$2,000	\$2,000	\$2,000	\$2,000
\$2,500	\$2,500	\$2,500	\$2,500
\$3,000	\$3,000	\$3,000	\$3,000
\$3,500	\$3,500	\$3,500	\$3,500
\$4,000	\$4,000	\$4,000	\$4,000
\$4,500	\$4,500	\$4,500	\$4,500
\$5,000	\$5,000	\$5,000	\$5,000

Minimum Deductibles – Section C

New Business and newly added risks: for Physical Damage Minimum Deductibles are \$500 on All Perils, Collision, Comprehensive or Specified Perils.

Note: Minimum 5% deductible (rounded to the nearest hundred) will be applied to the Section C coverage to any commercial vehicle with a list price new or actual cash value of \$85,000 or more.

All Perils Premium

All Perils Premium Calculation

For All Perils coverage, first apply the applicable rating factors to Collision and Comprehensive premiums.

The same deductible is used for Collision and Comprehensive coverages.

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The calculation of the All Perils premium is as follows:

Policy Type	Rating Class	All Perils Premium
IRCA	33, 34, 35, 36, 41, 42, 43, 44, 45, 46, 48, 49, 54 & 55	110.8% of Collision Premium plus 106% of Comprehensive Premium
	All other rating classes	95% of Collision Premium plus 95% of Comprehensive Premium
Fleet	All Rating Classes	100% of Collision Premium plus 95% of Comprehensive Premium

All Perils Premium Calculation

For All Perils coverage, first apply the applicable rating factors to Collision and Comprehensive premiums.

The same deductible is used for the Collision and Comprehensive coverages.

The calculation of the All Perils premium is as follows:

Policy Type	Rating Class	All Perils Premium
IRCA	33, 34, 54 & 55	110.8% of Collision Premium plus 106% of Comprehensive Premium
Fleet	33, 34, 54 & 55	100% of Collision Premium plus 95% of Comprehensive Premium

Commercial Automobile Farmer's Trucks

Vehicles are eligible for the farmer's discount subject to the following:

- The farm vehicle must remain on the farm.
- Farm rates are not available to farm labourers; transient harvesters; or, part-time farm workers.

Ineligible Risks

Apiaries, Custom Farming, Fruit Dealers, Feedlots, Fur Farms, Game Farms, Grazing Operations, Horticulturists, Market Gardeners, Produce Dealers and Poultry Dealers.

To apply for farm rating, a fully completed Intact Farm Auto Exposure Questionnaire (#78068) must accompany the application (or accompany the request for farm rating). Farm questionnaires may be required periodically to acquire updated information for our underwriting file.

Farm Truck Liability Class Determination

Rural Alberta – Territories 2, 5C, 5N and 5S

- For Light (L) vehicles with Curb Weight not in excess of 4,500 kgs. (10,000 lbs.) – rate under Class 33.
- For Heavy (H) vehicles with Curb Weight in excess of 4,500 kgs. (10,000 lbs.) – rate under Class 34.
- For Heavy (H) vehicles with G.V.W. in excess of 13,500 kgs. (30,000 lbs.) – Apply to Company with complete details of use including radius of operation.
- For Farm Tractors – rate under Class 55.

LIGHT & HEAVY FARM TRUCK

Light Farm Truck (Class 33)

- Applies to a light truck (Curb Weight 4500 kgs, or less) principally used on and around the farm property.
- Not used for pleasure trips.
- Farming must be the principal occupation (at least 50% of income must be derived from the farm operation).
- No drivers under the age of 25.
- Not used for any other commercial purpose, other than farming.
- A vehicle must have annual mileage of 15,000 kms or less.

Heavy Farm Truck (Class 34)

- Applies to a heavy truck (over 4500 kgs, curb weight), principally used on and around the farm property.
- Farming must be the principal occupation (at least 50% of income must be derived from the farm operation).
- Anticipated kilometers not in excess of 6,000 per annum.
- No hauling for others.

Multi-Family Operations

Each household shall be rated separately.

Discounts/Surcharges

Private Passenger discounts and surcharges apply to Farm Pleasure rated automobiles.

Automobile – Endorsements

Endorsements – For Use with The S.P.F. No. 1 Owners Policy

AB-S.E.F. No. 2 Designated Operator(s) Drive Other Automobiles.

This endorsement extends “Drive other automobile” privileges to designated operators named in the policy subject to provisions listed within the endorsement.

AB-S.E.F. No. 3 Drive Government Automobiles

This endorsement provides coverage arising from the use, operation, care, custody or control, of any automobile owned by the Government of Canada or any Province thereof and results from bodily injury to or the death of any person or damage to property, or from loss or damage to such automobile.

We require the following information to underwrite this endorsement:

- Details of type of vehicle driven.
- Frequency of use and distance driven.
- Type of use of the vehicle.
- Name and Driver’s license and details of operator experience.

For rates, apply to company.

AB-S.E.F. No. 4(A) Permission to Carry Explosives Endorsement

Transportation of explosives is specifically excluded by the automobile policy. This endorsement grants permission to carry the described type(s) of explosives and no other.

The limit of third-party liability in this endorsement applies instead of, but not in addition to, the Section A Third Party Liability limit.

This endorsement can also be used to extend coverage under Section C Loss of or Damage to Insured Automobile.

For approval, refer to company with completed Automobile – Transporting of Explosives or Radioactive Material Questionnaire.

Rate based on incidental exposure of carrying explosives **\$50 per vehicle.**

AB-S.E.F. No. 4B) Permission to Carry Radioactive Material Endorsement

Transportation of radioactive material is specifically excluded by the automobile policy.

This endorsement grants permission to carry the described type(s) of radioactive material and no other. The limit of third-party liability in this endorsement applies instead of, but not in addition to, the Section A Third Party Liability limit.

This endorsement can also be used to extend coverage under Section C Loss of or Damage to Insured Automobile.

For approval, refer to company with completed Automobile – Transporting of Explosives or Radioactive Material Questionnaire.

Rate for incidental carry of radioactive materials - **\$50 per vehicle.**

AB-S.E.F. No. 5(A) Permission to Lease – Specified Lessee Endorsement

This endorsement extends the policy to provide the lessee with the same coverage as if the vehicle were an owned vehicle. It is attached to separate policies for specified lessees on leases in excess of 30 days or when the Insured has the exclusive use of an automobile for a period more than 30 days.

AB-S.E.F. No. 5(B) Permission to Lease – Unspecified Lessee Endorsement

This endorsement extends the policy to provide the lessee with the same coverage as if the vehicle were an owned vehicle. It is attached to separate policies for unspecified lessees on leases in excess of 3 days or when the lessee has exclusive use of a vehicle for a period of more than 30 days.

AB-S.E.F. No. 5(C) Permission to Rent Endorsement

This endorsement provides coverage while an insured unit is leased or rented to a third-party short term only of less than 30 days. This endorsement will only be granted through underwriter approval on a very limited basis. Low exposure (trailer rentals) only, copies of the rental agreement must be provided to the underwriter for review and approval prior to the granting of this permission.

AB-S.E.F. No. 6(A) Carry Passengers for Compensation or Hire Endorsement

This endorsement grants permission to carry passengers for compensation or hire. This endorsement is appropriate when the insured is not required to provide separate Passenger Hazard Bodily Injury coverage limits. Passenger Hazard Property Damage coverage is offered under the AB-S.E.F. No. 22.

For rates for this endorsement, apply to company.

AB-S.E.F. No. 6(B) School Transportation Endorsement

This endorsement grants permission to carry passengers for compensation or hire for school purposes only.

It provides a Passenger Hazard limit that is in addition to the Road Hazard coverage provided by Section A Third Party Liability. Passenger Hazard can be written subject to separate limits for bodily injury and property damage or with a single inclusive limit.

Under limited and certain circumstances Intact will provide this endorsement.

For approval and rates, apply to company.

AB-S.E.F. No. 6(C) Public Passenger Automobile Enhanced Coverage Endorsement

This endorsement grants permission to carry passengers for compensation or hire.

It provides a Passenger Hazard limit that is in addition to the Road Hazard coverage provided by Section A Third Party Liability. Intact offers Passenger Hazard Bodily Injury coverage subject to a single limit in respect to bodily injury to or the death of one or more passengers.

Passenger Hazard Property Damage coverage is offered under the AB-S.E.F. No. 22.

Under limited and certain circumstances Intact will provide this endorsement.

For approval and rates, apply to company.

AB-S.E.F. No. 6(D) Driver Training Services Endorsement

This endorsement provides permission for carrying passengers for compensation or hire for driver training school purposes only.

This endorsement provides a Passenger Hazard limit for student drivers or student observers, that is in addition to the Road Hazard coverage provided by Section A Third Party Liability. Passenger Hazard Passenger Hazard Property Damage coverage is offered under the S.E.F. 22.

Under limited and certain circumstance Intact will provide this endorsement.

For approval and rates, refer to company.

AB-S.E.F. No. 8(A) Named Person Property Damage Reimbursement Endorsement (Section A – Third Party Liability)

This endorsement is used when the Insured agrees to reimburse the Insurer a specified or actual amount of loss for damage to property of others where indemnity is provided under Section A of the policy, when the automobile(s) identified in the endorsement is operated by the person named in this endorsement.

This endorsement must be signed by the Insured.

AB-S.E.F. No. 8(B) Property Damage Reimbursement Endorsement (Section A – Third Party Liability)

This endorsement is used when the Insured agrees to reimburse the Insurer a specified or actual amount of loss for damage to property of others where indemnity is provided under Section A of the policy.

This endorsement must be signed by the Insured.

AB-S.E.F. No. 9 Marine Use Excluded Endorsement (Amphibious Vehicles)

This endorsement excludes coverage while vehicles are in or upon water or being launched or landed.

This endorsement is to be attached to all policies providing coverage on amphibious vehicles.

AB-S.E.F. No. 13(D) Limitation of Glass Coverage Endorsement

This endorsement reduces glass coverage under the Comprehensive section of the policy to a Named Perils basis. The wording effectively eliminates coverage for glass unless caused by the following:

- Impact with a live undomesticated animal,
- Another automobile striking the described automobile when the described automobile is not in use or operation
- Fire
- Lightning
- Theft or attempted theft
- Windstorm
- Earthquake
- Hail
- Explosion
- Riot or civil commotion

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- Falling or forced landing of aircraft or parts thereof
- Rising water
- The stranding sinking, burning, derailment or collision of any conveyance in or upon which the automobile is being transported on land or water
- Vandalism to windows other than the front window.

Note: This endorsement is not available for use:

- Where the Comprehensive Deductible on the vehicle(s) is \$1,000 or greater, except as noted below;
- Under All Perils coverage;
- Where the vehicle insured is a trailer. See “Rating Notes” in Class Definitions Section – Type and Use Rating Notes from Class Tables, for details of the Comprehensive discount applicable to Trailers.

Premium calculation for Comprehensive with SEF 13d:

Individually Rated Commercial Automobile Policies (IRCA)

Rating Class	Deductible Amount	Percentage of Comprehensive Premium
33, 34, 35, 36, 41, 42, 43, 44, 45, 46, 48, 49, 54, 55, 61, 62, 63, & 64	Less than \$1000	80%
	\$1000	90%
	Greater than \$1000	100%
53, 7A, 7B, 7M, 70, 71, 72, 73, 74, 75, 76 & 78	Less than \$1000	60%
	Greater than or equal to \$1000	100%

Fleet Policies

Rating Class	Deductible Amount	Percentage of Comprehensive Premium
All Commercial Classes including Interurban and Public rating classes.	Less than \$1000	60%
	Greater than or equal to \$1000	100%

AB-S.E.F. No. 13(H) – Existing Hail Damage – Deletion of Hail Coverage Endorsement

This endorsement is used when the insured has existing hail damage to the vehicle. It is then understood and agreed that the insurer shall not be liable under any subsection of Section C for any further loss or damage caused by hail.

Once the insured supplies to the Insurer satisfactory evidence that the vehicle has been repaired the endorsement can be removed and the hail coverage is restored.

AB-S.E.F. No. 16 Suspension of Coverages Endorsement

This endorsement is available for Private Passenger and Light Commercial Auto vehicles.

It suspends the coverage under Section A Third Party Liability, Section A.1. Direct Compensation for Property Damage (DCPD), Section B Accident Benefits and Section C Collision, including the Collision portion of All Perils.

This endorsement is to be used when a vehicle is being withdrawn from use or operation.

It is only available on a policy written for a 12-month period.

The refund is only applicable when coverage is suspended for a period of greater than 45 days.

Coverage is reinstated by way of the S.E.F. 17 Reinstatement of Coverage endorsement.

This endorsement must be signed by the Insured.

AB-S.E.F. No. 17 Reinstatement of Coverages Endorsement

This endorsement reinstates the coverage suspended by the S.E.F. 16.

AB-S.E.F. No. 19(A) Valued Automobile Endorsement

This endorsement provides coverage on an agreed basis with no actual cash value limitation.

Up-to-date appraisals by a qualified appraiser and photographs are required when the endorsement is first added and every three years thereafter.

This endorsement must be signed by the Insured.

AB-S.E.F. No. 19(B) Limitation of Amount Endorsement

The standard automobile policy insures up to the actual cash value of the automobile. This endorsement limits the amount payable to the amount specified in the endorsement or the actual cash value of the automobile, whichever is the lesser.

This endorsement must be signed by the Insured.

AB-S.E.F. No. 20 Loss of Use Endorsement

The Loss of Use endorsement provides for reimbursement of the cost of the rental of a substitute automobile, including taxicabs or public means of transportation following a loss for which indemnity is provided by having purchased full physical damage coverage (All Perils or a combination of Collision/Comprehensive or Collision/Specified Perils).

Reimbursement begins when the damage occurs if the vehicle is not drivable, the day following the report of theft of the entire automobile or the time the automobile is delivered for repair of other loss or damage. It may be added to any automobile carrying full Section C coverage under an S.P.F. 1 policy for which a substitute automobile is readily available.

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Per Occurrence Limit	Vehicle Class	Annual Premium
\$1,000	Class 33, 34 & 55 only	\$45
	All other Classes	\$75
\$2,500	Class 33, 34 & 55 only	\$90
	All other Classes	\$150
\$5,000	Class 33, 34 & 55 only	\$150
	All other Classes	\$250

The AB-S.E.F. No. 20 endorsement is also available are part of a Commercial Auto Plus Pac. See Commercial Auto Plus Pac for details.

AB-S.E.F. No. 21(A) Monthly Reporting Basis Fleet Endorsement

This endorsement is used for Automobile Fleet policies where premium is computed monthly on either a receipts or mileage basis.

When the policy is issued an advance premium is charged, and on or before the 15th day of each month, the Insured is required to submit details of receipts or mileage (as applicable) in order to compute the earned premium for the month.

For rates and terms, apply to Company.

AB-S.E.F. No. 21(B) Blanket Basis Fleet Endorsement

This endorsement is used for large fleets where all automobiles are insured with Intact. When this endorsement is used, coverage is provided for all automobiles which are either owned by and licensed in the name of the Insured or leased by the insured from specified lessors. Additional vehicles acquired after the inception date of the policy are automatically insured. Additional vehicles leased after the inception date of the policy from a lessor other than one already specified on this endorsement are automatically covered for 14 days following the date of delivery of the first such leased automobile to the Insured.

No coverage is provided on any automobile owned or leased by the insured prior to the effective date of the policy which is not included on the schedule of automobiles filed with the insurer until a request for coverage has been filed with the insurer.

An advance premium will be calculated and charged based on this list of vehicles and will be adjusted at the end of the policy term based on the vehicles added or deleted during the policy term. Adjustment is normally calculated on a pro-rata basis of the rates specified for each type of use or description of automobile or may be calculated on a 50/50 basis for the net increase or decrease for each type of use or description of automobile.

AB-S.E.F. No. 21(C) Monthly Reporting Basis Fleet Omission Endorsement

This endorsement is used for Automobile Fleet policies where premium is computed monthly on either a receipts or mileage basis.

When the policy is issued an advance premium is charged, and on or before the 15th day of each month, the Insured is required to submit details of receipts or mileage (as applicable) in order to compute the earned premium for the month.

Unintentional error(s) in reporting, unintentional delay(s), or unintentional omission(s) to report list of owned or leased vehicles at the policy inception or renewal date are covered and must be reported as soon as known and will be adjusted the full expiring unit rate upon the next adjustment.

For rates and terms, apply to Company.

AB-S.E.F. No. 21(D) Blanket Basis Fleet Omission Endorsement

This endorsement is used for large fleets where all automobiles are insured with Intact. When this endorsement is used, coverage is provided for all automobiles which are either owned by and licensed in the name of the Insured or leased by the insured from specified lessors. Additional vehicles acquired after the inception date of the policy are automatically insured. Additional vehicles leased after the inception date of the policy from a lessor other than one already specified on this endorsement are automatically covered for 14 days following the date of delivery of the first such leased automobile to the Insured.

Unintentional error(s) in reporting, unintentional delay (s), or unintentional omission(s) to report list of owned or leased vehicles at the policy inception or renewal date are covered and must be reported as soon as known.

An advance premium will be calculated and charged based on this list of vehicles and will be adjusted at the end of the policy term based on the vehicles added or deleted during the policy term. Adjustment is normally calculated on a pro-rata basis of the rates specified for each type of use or description of automobile or may be calculated on a 50/50 basis for the net increase or decrease for each type of use or description of automobile. Any vehicle(s) that were unintentionally not reported, will be charged the full expiring unit rate upon the year end adjustment.

For rates and terms, apply to the Company.

AB-S.E.F. No. 22 Damage to Property of Passengers Endorsement

This endorsement covers the Insured's legal liability for damage to the property of passengers. In the S.P.F. 1, this liability is excluded, so if the cover is required it must be provided by endorsement. Coverage under this endorsement is subject to the limit of liability specified in the endorsement and does not include Section A.1. Direct Compensation for Property Damage.

This endorsement is used to provide Passenger Hazard Property Damage coverage in conjunction with the S.E.F. 6a Permission to Carry Passengers for Compensation Endorsement, the SEF 6d Driver Training School Endorsement or when Passenger Hazard Bodily Injury coverage is provided on an inclusive limits basis under item 2.(ii)(b) of the S.E.F. 6c Public Passenger Vehicles Endorsement.

AB-S.E.F. 23(A) Lienholder, Mortgagee or Assignee Endorsement

The endorsement agrees to provide the lienholder, mortgagee or assignee 15 days written notice of cancellation of any Section A.1 Direct Compensation for Property Damage or Section C – Loss of or Damage coverage of the policy.

AB-S.E.F. No. 24 Fire and Rescue Equipment Endorsement

This endorsement is used to exclude fire apparatus from coverage under Section C of the automobile policy, while the apparatus is removed from the automobile at the location of the fire.

AB-S.E.F. No. 27 Legal Liability for Damage to Non-Owned Automobile

This endorsement extends coverage for legal liability for loss or damage arising from the care, custody, or control of any trailer and/or automobile that is not owned by the Insured.

This endorsement is available for all vehicles that are rated under Intact’s Private Passenger Rate Manual and where full physical damage cover is provided. (All Perils or a combination of Collision/Comprehensive or Collision/Specified Perils). Refer to Private Passenger Rate Manual or to the Farm Manual for details of rates and coverage.

This endorsement is also available on light commercial vehicles & trailers, except class 54 and vehicles with an AB-SEF 30(B) and or AB-SEF 30(A) applied.

The rating is on an annual basis and allows for multiple trips.

Endorsement Limit	Vehicle Type	Annual Premium
\$40,000	Light Commercial	\$40
\$50,000		\$50
\$60,000		\$60
\$70,000		\$70

Annual minimum premium includes:

- \$1000 deductible on All Perils coverage

For regular or frequent use of rented or leased vehicles or for limits in excess of those listed above, please refer to Company with pertinent details. Approval will be based on the commercial vehicle type and limit being requested.

The AB-SEF No. 27 is also available as part of the Commercial Auto Plus Pac. See the Commercial Auto Plus Pac’s for details. (*Commercial Auto Plus Pac not applicable for heavy commercial vehicles or trailers).

AB-S.E.F. No. 28(A) Reduction of Coverage When Automobile Operated on Airport Property Endorsement

This endorsement amends the limits shown in Section A to read as shown while the automobile is operated or used in or on any airport landing strip, hangar or other areas where aircraft are taxed, parked, serviced, repaired, maintained, loaded or unloaded.

This endorsement must be signed by the Insured.

AB-S.E.F. No. 28(B) Reimbursement of Claim Paid on Airport Property Endorsement

This endorsement amends the limits under Section A as shown on the endorsement while the automobile is operated in or on any airport landing strip, hangar or other areas where the aircraft is taxied, parked, serviced, repaired, maintained, loaded or unloaded.

The endorsement also includes a reimbursement clause when the Insured agrees to reimburse the Insurer for loss or damage arising out of an accident for which indemnity is provided under Section A of the policy while the automobile is operated or used in or on any airport landing strip, hangar or other areas where aircraft are taxied, parked, serviced, repaired, maintained, loaded or unloaded.

This endorsement must be signed by the Insured.

AB-S.E.F. No. 28(C) Named Person(s) Reduction of Coverage Endorsement

This endorsement reduces the limits or coverage available under the policy while the person(s) named in the endorsement is operating the insured vehicle.

This endorsement must be signed by the Insured.

AB-S.E.F. No. 30(A) Attached Machinery, Apparatus or Equipment Exclusion Endorsement: Sections A.1 and C

This endorsement is used to exclude coverage under Section A.1 – Direct Compensation for Property Damage and Section C for loss of or damage to attached machinery designed to perform a function separate from that of the automobile.

A description of the machinery or apparatus including its equipment is included in the endorsement.

The signature of the Insured is required.

AB-S.E.F. No. 30(B) Attached Machinery, Apparatus or Equipment Exclusion Endorsement Section A - Third Party Liability and Section B – Accident Benefits

This endorsement is used to exclude the liability under Section A and Section B of the policy for operation of certain types of machinery such as that used for well drilling, spraying, welding, excavating or hoisting.

This endorsement does not exclude coverage for attached machinery under Section C Loss of or Damage to Owned Automobile, therefore the rate group of the vehicle must be increased to reflect the list price new of the vehicle plus any attached equipment.

If physical damage coverage for the attached machinery is not required, it can be excluded by way of the AB-S.E.F. No. 30A).

This endorsement must be signed by the Insured.

AB-S.E.F. No. 31 Non-Owned Equipment Endorsement

This endorsement covers tanks; pumps, meters, apparatus, machinery or equipment attached to the automobile but not owned by the Insured.

This equipment may include radios, stereo equipment, CD/DVD players, cellular phones, CB radios, fax machines, computers, television sets, and items of a similar nature.

The rate group of the vehicle must be increased to reflect the list price new of the vehicle plus any attached equipment.

AB-S.E.F. No. 32 Off-Highway Vehicle Endorsement

This endorsement provides coverage for unlicensed, unqualified or underage drivers while the recreational vehicle is being operated off a public highway.

AB-S.E.F. No. 35 Emergency Service Expense Endorsement

This endorsement provides coverage for up to \$50 per occurrence for towing and emergency service expenses if the insured vehicle is disabled. This endorsement is available for all vehicles rated in the Private Passenger Section where All Perils, Collision, Comprehensive or Specified Perils coverage is provided. This is for Private Passenger vehicles on a commercial policy only.

Rate: \$15 per vehicle

Refer to 'Plus Pac' rules in the 'Plus Pac' section of the manual

AB-S.E.F. No. 37 Limitation to Automobile Electronic Accessories and Electronic Equipment Endorsement

This endorsement limits coverage for any sound or electronic equipment, other than factory installed equipment, to \$1,500 in total.

AB-S.E.F. No. 38 Specified Limit(s) Automobile Electronic Accessories and Electronic Equipment Endorsement

This endorsement is used to cover loss or damage to sound and electronic equipment for a specific sum insured. A description and the value of insured equipment are required. Equipment must be insured to 100% of its value. Coverage for any sound or electronic equipment, other than factory installed equipment, which is not described on this endorsement, is limited to \$1,500 in total.

Rate for this endorsement is \$3.00 per \$100 of insured value.

AB-S.E.F. No. 39(A) At-Fault Accident Waiver Endorsement

When this endorsement is in effect on a designated automobile, the insurer agrees that, subject to the conditions of the endorsement and in consideration of the premium charged, the premium on renewal will not be increased because of the first at-fault accident in six years, provided that:

1. The driver is not convicted of any offence under the Criminal Code of Canada, in relation to the accident;
2. The driver has not been convicted of any offence involving failure to report and/or remain at the scene of an accident, driving while their license is under suspension, racing, failing to stop / yield for a school bus, passing in a school zone or playground zone, or careless driving, in relation to the accident; AND
3. There has not been a violation of Statutory Condition 2 of the automobile insurance policy, in relation to the accident. Statutory Condition 2 defines Prohibited Use by Insured and Prohibited Use by Others.

Additional Underwriting Rules for the AB-S.E.F. No. 39(A):

1. AB-S.E.F. No. 39(A) is available to all Class 33,34,35,36,43,44,45,46 & 48 inclusive, individually-rated commercial vehicles with a principal operator who is rated as Driving Record 6 (does not have an at-fault loss within the past six (6) years, does not have two (2) or more minor moving traffic violations within the past three (3) years, and does not have any Major Moving Traffic Violations, Serious Convictions or Criminal Code Convictions within the past three (3) years.
2. Fleet-rated vehicles are not eligible for the AB-S.E.F. No.39(A). This is because on a fleet, individual vehicles are not assigned a driving record, and all vehicles on the fleet are rated based on the actual experience of the entire fleet.
3. The coverage provided by this endorsement is valid for only one (1) at-fault accident incurred by the insured during the term of the policy. If the insured has more than one (1) at-fault loss during the same term, the highest eligible rating will be Driving Record 0 if the renewal is offered and accepted. Once the protection under the AB-S.E.F. No. 39(A) has been enacted, the insured may only apply to have the AB-S.E.F. No. 39(A) added again when they have been six (6) years without an at-fault accident, does not have two (2) or more minor moving traffic violations within the past three (3) years, and do not have any Major Moving Traffic Violations, Serious Convictions or Criminal Code Convictions within the past three (3) years.
4. AB-S.E.F. No. 39 protection can be purchased on eligible risks at any time during the policy term but must be purchased prior to any at-fault accident occurring.
5. If more than one automobile is insured under the policy, this endorsement shall apply only to the automobile(s) against which the endorsement is designated in the schedule of automobiles or on the Certificate of Automobile Insurance.
6. Recreation vehicles, including motor homes, snowmobiles and All-Terrain Vehicles are not eligible for the AB-S.E.F. No. 39(A) endorsement coverage.
7. When an at-fault loss activates the AB-S.E.F. No. 39(A) endorsement coverage, the premium for the endorsement is considered fully earned. No premium refund will be provided if the coverage is deleted during the term of the policy after an at-fault loss has occurred.

Premium chart for eligible vehicles:

Age	Percent of Premium		
	\$0-\$1000	\$1000-\$1500	\$1500+
0-20	20%	25%	25%
21-35	15%	25%	25%
36-45	15%	20%	25%
46-60	10%	20%	25%
61+	10%	15%	25%

The pricing will be segmented by Age of principal operator, and total amount of TPL, DCPD and Collision or the collision portion of All Perils, premium after discounts and surcharges.

*Subject to a minimum premium of \$50, and maximum premium \$200 for Class 33,34,35, \$400 for Class 36,44, \$450 for Class 43, \$500 for Class 45, \$550 for Class 46 and \$700 for Class 48.

AB-S.E.F. No. 40 Fire and Theft Deductible Endorsement

The standard automobile policy wording does not impose a deductible if the loss or damage is caused by fire or theft of the entire automobile. This endorsement extends the deductible under Sub-sections 1, 3 or 4 of Section C so that the deductible applies to the aforementioned losses as well.

This endorsement must be signed by the Insured.

AB-S.E.F. No. 43R Limited Waiver of Depreciation Endorsement

Subject to the conditions outlined in the endorsement, this endorsement waives the insurer’s right to limit liability to the depreciated value (actual cash value) of the automobile and in the event of total loss to the automobile also waives its right to elect to repair or replace the automobile in lieu of making payment. Intact offers this coverage for loss or damage which occurs within 30 months of the date on which the automobile was first delivered to the Insured.

The AB-S.E.F. No. 43R and AB-S.E.F. No. 43R(L) endorsements are offered on commercial vehicles with a Gross Vehicle Weight (G.V.W.) not in excess of 6,350 kg (14,000 lbs) and carrying Collision or All Perils coverage subject to the following conditions:

- Rated Class 33, 35, 36, 43 and 44.
- Annual mileage of 50,000 km or less
- No after-market modifications. Modifications include but are not limited to the addition of attached machinery (winch, picker, snow plough blade, welder, tool boxes, slip tanks, transfer tanks, etc.). At underwriter’s discretion, after-market, but not custom, caps / canopies and tailgates may be acceptable;

This endorsement is not available on the following types of vehicles:

- Heavy commercial vehicles – See Section 2 (2) for Gross Vehicle Weight definition.
- Demonstrator vehicles with more than 5000 kms at the time of purchase
- Pool cars, that is, business-rated private passenger vehicles which are used by multiple drivers rather than being assigned to one regular driver.

The premium for eligible vehicles is based on the age of the vehicle and the percentage of the following coverages: All Perils or Collision & Comprehensive or Specified Perils premium (percentage of premium applicable to premium after discounts and surcharges).

*Subject to a minimum premium of \$50

Percent of Premium	
Vehicle Age	Percent of Coverage
0-12 Months	10% of Coll + Comp/SP or AP
12-24 Months	12.5% of Coll + Comp/SP or AP
24-30 Months	15% of Coll + Comp/SP or AP

AB-S.E.F. No. 43R (L) Specified Lessee Limited Waiver of Depreciation

Subject to the conditions outlined in the endorsement, this endorsement waives the insurer’s right to limit liability to the depreciated value (actual cash value) of the automobile and in the event of total loss to the automobile also waives its right to elect to repair or replace the automobile in lieu of making payment. Intact offers this coverage for loss or damage which occurs within 30 months of the date on which the automobile was first delivered to the Insured.

The AB-S.E.F. No. 43R and AB-S.E.F. No. 43R(L) endorsements are offered on commercial vehicles with a Gross Vehicle Weight (G.V.W.) not in excess of 6,350 kg (14,000 lbs) and carrying Collision or All Perils coverage subject to the following conditions:

- Rated Class 33, 35, 36, 43 and 44.
- Annual mileage of 50,000 km or less
- No after-market modifications. Modifications include but are not limited to the addition of attached machinery (winch, picker, snow plough blade, welder, tool boxes, slip tanks, transfer tanks, etc.). At underwriter’s discretion, after-market, but not custom, caps / canopies and tailgates may be acceptable;

This endorsement is not available on the following types of vehicles:

- Heavy commercial vehicles – See Section 2 (2) for Gross Vehicle Weight definition.
- Demonstrator vehicles with more than 5000 kms at the time of purchase.
- Pool cars, that is, business-rated private passenger vehicles which are used by multiple drivers rather than being assigned to one regular driver.

The premium for eligible vehicles is based on the age of the vehicle and the percentage of the following coverages: All Perils or Collision & Comprehensive or Specified Perils premium (percentage of premium applicable to premium after discounts and surcharges).

*Subject to a minimum premium of \$50

Percent of Premium	
Vehicle Age	Percent of Coverage
0-12 Months	10% of Coll + Comp/SP or AP
12-24 Months	12.5% of Coll + Comp/SP or AP
24-30 Months	15% of Coll + Comp/SP or AP

AB-S.E.F. No. 44 Family Protection Endorsement

This endorsement indemnifies each “eligible claimant” for the amount that such person is legally entitled to recover from an inadequately insured motorist (including the driver or owner of an uninsured automobile or unidentified automobile) as compensatory damages in respect of bodily injury or death sustained by an insured person arising out of the use or operation of an automobile.

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The insurer’s maximum liability under this endorsement is the amount by which the Limit of Family Protection Coverage applicable to this endorsement exceeds the total of all motor vehicle liability insurance of the inadequately insured motorist and any other first loss insurance coverage available to the eligible claimants.

The named insured and his / her spouse if residing in the same dwelling premises and any dependant relative of either are “eligible claimants” while:

- An occupant of the described automobile, a newly acquired or temporary substitute automobile;
- Not an occupant of an automobile when struck by an automobile;
- An occupant of any other automobile.

If the named insured is a corporation, unincorporated association or partnership, then any officer, employee or partner of the named insured for whose regular use the described automobile is provided, including his / her spouse if residing in the same dwelling premises and any dependant relative of either, is an “eligible claimant” while:

- An occupant of the described automobile, a newly acquired or temporary substitute automobile;
- Not an occupant of an automobile when struck by an automobile;
- An occupant of another automobile leased by the named insured for a period in excess of 30 days or owned by the named insured.

Rates are as follows:

Inclusive Policy Limit	Charges Per Alberta Automobile	
	Classes 61, 62, 63 & 64 & 99	All Other Commercial Classes
\$200,000	\$10	\$11
\$500,000	\$15	\$16
\$1,000,000	\$25	\$26
\$2,000,000	\$35	\$37

Commercial Auto “Plus Pac” for Owned Vehicles and Leased Vehicles

The Option A package is available on light commercial vehicles eligible for the AB-SEF 20, AB-SEF 27 and AB-SEF 43R / AB-SEF 43R(L) (refer to guidelines above) which have been in service 30 months or less. Option A includes the following extension endorsements at a 20% discount off the cost of purchasing each endorsement separately when packaged together with the deductibles and limits charted below:

- AB-SEF 20 Loss of Use Endorsement
- AB-SEF 27 Legal Liability for Damage to Non-Owned Automobile Endorsement
- AB-SEF 43R / 43R(L) Limited Waiver of Depreciation Endorsement.
 - Note: AB-SEF 43R / 43R(L) is subject to an after discount minimum premium of \$50 per vehicle.

The Option B package is available on light commercial vehicles eligible for the AB-SEF 20 and AB-SEF 27. Option B includes the following extension endorsements at a 20% discount off the cost of purchasing each endorsement separately when packaged together with the deductibles and limits charted below:

- AB-SEF 20 Loss of Use Endorsement
- AB-SEF 27 Legal Liability for Damage to Non-Owned Automobile Endorsement

Annual minimum premium includes:

- \$1000 deductible on All Perils coverage

Option A	AB-SEF 20 & AB-SEF 27		AB-SEF 43
Limits	Classes 33, 34, 55	All other eligible classes	Percent of Premium
AB-SEF 20 Lim.=\$1,000 AB-SEF 27 Lim.=\$50,000	\$76	\$100	(based on vehicle age)
AB-SEF 20 Lim.=\$1,000 AB-SEF 27 Lim.=\$70,000	\$92	\$116	0-12 months: 8%* or
AB-SEF 20 Lim.=\$2,500 AB-SEF 27 Lim.=\$50,000	\$112	\$160	12-24 months: 10%* or
AB-SEF 20 Lim.=\$2,500 AB-SEF 27 Lim.=\$70,000	\$128	\$176	24-30 months: 12%*
AB-SEF 20 Lim.=\$5,000 AB-SEF 27 Lim.=\$50,000	\$160	\$240	
AB-SEF 20 Lim.=\$5,000 AB-SEF 27 Lim.=\$70,000	\$176	\$256	

* The percentage of the following coverages: All Perils or Collision & Comprehensive or Specified Perils premium (percentage of premium applicable to premium after discounts and surcharges).

Option B	AB-SEF 20 & AB-SEF 27	
Limits	Classes 33, 34, 55	All other eligible classes
AB-SEF 20 Lim.=\$1,000 AB-SEF 27 Lim.=\$50,000	\$76	\$100
AB-SEF 20 Lim.=\$1,000 AB-SEF 27 Lim.=\$70,000	\$92	\$116
AB-SEF 20 Lim.=\$2,500 AB-SEF 27 Lim.=\$50,000	\$112	\$160
AB-SEF 20 Lim.=\$2,500 AB-SEF 27 Lim.=\$70,000	\$128	\$176
AB-SEF 20 Lim.=\$5,000 AB-SEF 27 Lim.=\$50,000	\$160	\$240
AB-SEF 20 Lim.=\$5,000 AB-SEF 27 Lim.=\$70,000	\$176	\$256

Personal Lines “Plus Pac”

Personal Lines “Plus Pac” extension endorsements are available for:

- All vehicles rated in the Private Passenger Rate Manual

This endorsement is available for all vehicles rated in the private passenger section where All Perils, Collision, Comprehensive or Specified Perils coverage is provided. This coverage will not be available where any one or a combination of All Perils, Collision, Comprehensive or Specified Perils deductible(s) is equal to or greater than \$2,500, excluding vehicles valued at \$100,000 or more where a value-based deductible(s) has been applied.

The endorsement provides the following coverages:

1. Loss of Use Endorsement - (AB-S.E.F. 20)
 - Maximum \$2,500 any one accident. - No Daily Limit
2. Legal Liability for Damage to Non-Owned Automobiles Endorsement (AB-S.E.F. 27)
 - \$250 Deductible on Collision and Comprehensive
 - \$50,000 limit on any one vehicle
3. Emergency Service Expense Endorsement (AB-S.E.F. 35)
 - Coverage for up to \$50 per occurrence is provided for towing and emergency service expenses if the insured vehicle is disabled.

Conditionally Approved (CAE) #6 - One Deductible for Multiple Policies

This endorsement has been conditionally approved for use by Intact Insurance Company in Alberta, Northwest Territories and Nunavut Territory.

The purpose of the endorsement is to apply only the highest single deductible amount to an occurrence invoking coverage under two or more separate coverage forms insured by Intact Insurance. For example, if the insured's automobile and the cargo it is transporting were damaged in the same accident and both policies were insured with Intact, then rather than applying separate deductibles to the automobile and cargo, only the highest one would be applied.

This does not include multi vehicle combinations i.e. Truck, lead trailer and pup trailer.

Conditionally Approved (CAE) #5 – Minor Conviction Waiver Endorsement

This endorsement has been conditionally approved for use by Intact Insurance Company in Alberta.

This endorsement protects the renewal premium from increasing as a result of one (1) minor moving traffic violation as shown on the driver’s abstract within the 3 years before the effective date of renewal involving the vehicle to which this endorsement applies provided that there has not been a violation of Statutory Condition 2 of the automobile insurance policy.

If more than one (1) automobile is insured under the policy, this endorsement shall apply only to the automobile(s) against which this endorsement is designated in the schedule of automobiles or on the Certificate of Automobile Insurance.

Eligibility:

- Alberta only
- Class: 33, 34, 35, 36, 42, 43, 44, 45, 46, 48, 49
- No major, minor or criminal conviction within 3 years
- Commercially rated power units (including non-fleet rated risks in CL Fleets)
- Eligible coverages are Third Party Liability & Collision and All Perils (collision portion)

Ineligible items:

- Provinces: BC, SK, MB, NT, NU, YK
- Policy Types: Non-Owned Automobile, Fleet rated risks and Garage Policies
- Specialty Solutions for all policy types
- Public Risks: Class 70, 71, 72, 73, 74, 75, 76, 77, 78, 79
- Commercial rated Risks: Class 54, 55, 61, 62, 63, 64

Rating Rules:

- System rating applies for Conviction waiver endorsement
- Pricing will be segmented by driving record and age of principal operator

Minor Conviction Waiver	Driving Record Band	Age Band	% of Premium Waiver Cost
No minor convictions within 3 years	0-5	All	7.50%
	6	<30	7.50%
	6	30-49	6.25%
	6	50+	4.25%

- The Minor Conviction Rating Waiver Endorsement is available to all eligible classes with a principal operator (PO) who is conviction free in the last three years (minor, major and criminal). If applied, the conviction waiver needs to be on each eligible COV risks under policy types FAP, CAP, CTP under the eligible PO.
- The coverage provided by this endorsement is valid for only one (1) minor conviction and is not transferable for subsequent convictions until repurchased. If the insured receives a minor conviction during the policy term, the protection would trigger on the subsequent renewal when the surcharge would normally occur.
- If the insured has more than one (1) minor conviction during the same term or subsequent terms within a three-year period beginning from the date of the first conviction, the Minor Conviction Rating Waiver Endorsement will not apply and the insured will be rated according to the total number of minor convictions accrued in the last three years.

- Once the protection under the Minor Conviction Rating Waiver Endorsement has been triggered, coverage protection can only be purchased again when the insured's driver's abstract shows no minor, major, or severe conviction within 3 years on their record. Between protection trigger and re-purchase, there is no charge for the waiver.
- Criminal code convictions or major moving traffic violations are not protected by the Minor Conviction Rating Waiver Endorsement. In addition, driver loses both triggered and not-triggered minor conviction waivers and all convictions will be surcharged normally.
- The Minor Conviction Rating Waiver Endorsement protection can be purchased any time during the policy term but must be purchased prior to any minor conviction occurring.
- Premium for the not-triggered minor conviction waiver is pro-rated for midterm addition and removal. When the waiver triggers after the first minor conviction, the premium is considered fully earned. No premium refund will be provided if the coverage is deleted during the term of the policy after a minor conviction has occurred.
- If the insured is waived a surcharge due to forgiveness of a minor conviction but removes the endorsement mid-term or at renewal from their policy, the conviction will be counted, and the policy will be re-rated accordingly taking into consideration the violation.
- To qualify for the Minor Conviction Rating Waiver the risk must carry at least Third-Party Liability coverage and Direct Compensation for Property Damage. The Minor Conviction Rating Waiver must apply to all eligible coverages

Minimum Premium:

- A minimum of \$10 is applied to TPL and \$10 to Collision

Premium Refund:

- Premium will be pro-rated if removed or added mid-term, except when the waiver has been activated, no premium refund will be applied

Standard Garage Automobile Policy (S.P.F. No.4)

The Standard Garage Policy protects the Insured from automobile losses arising from the operation of an Automobile Dealership, an Automobile Repair Garage, or an Automobile Service Station as defined in the definitions below. This policy is designed to protect the owner's legal liability for loss or damage arising out of the operation and use of owned vehicles, non-owned vehicles or customers' vehicles.

Automobiles owned by the Insured which are excluded under the terms of the S.P.F. No. 4 by the use of an S.E.F 71 Endorsement are to be insured under an Owners Policy (S.P.F No. 1) at the applicable Private Passenger, Commercial or Public Automobile rates.

Prohibited Risks

- ATV Dealerships.
- New & Used Vehicle Dealerships.
- Garage risks that have short term automobile rental operations.
- Motorcycle Dealerships.
- Parking lots with Valet parking facilities.
- Risks involved in the installation and servicing of propane powered vehicles.
- Snowmobile Dealerships.
- Used Car Lots.
- Drive Away Operations (Vehicle Delivery Services) with USA exposure.

Risks

Automobile Dealer and Repair Garage

A risk principally engaged in the business of selling and repairing of motor vehicles.

Automobile Repair Garage

A risk solely engaged in the business of repairing and servicing of motor vehicles. No automobile sales.

Policies written for Repair Garage operations will only be issued with an SEF 71 – Excluding Owned Automobiles Endorsement.

Automobile Service Station

A risk engaged in the business of a public service station providing the services of:

- selling gasoline, diesel or propane fuel (self service included);
- washing (including automatic car wash), filling and lubrication;
- minor repairs such as tune ups, brake jobs, installation of shocks, but excluding engine, mechanical or body repairs;
- selling or servicing of incidental automobile parts and accessories.

Service Station operations may include the operation of a customer's automobile. Policies written for Service Station operations will only be issued with an S.E.F. 71 – Excluding Owned Automobiles Endorsement.

Automobile Storage Garage

A risk principally engaged in the storing, parking, washing, calling for and delivering of customers' automobiles. Operations may include the operation of a customer's automobile.

Policies written for Automobile Storage Garage operations will only be issued with an S.E.F. 71 – Excluding Owned Automobiles Endorsement.

Automobile Parking Lot:

A risk principally engaged in the business of storing automobiles. Operations may include the operation of customers' automobiles.

Policies written for Automobile Parking Lot operations will only be issued with an S.E.F. 71 – Excluding Owned Automobiles Endorsement.

Construction Type

Rating for Owned and Legal Liability Comprehensive and Specified Perils coverage is based on the construction of the building where the vehicles are stored, if applicable. Construction Type definitions follow the definitions used by the Commercial Property Underwriting department and are based on the IBC Construction Classes.

- Fire Resistive (IBC Construction Class 1) This category includes the following:
 - Buildings in which all structural members, including walls, floors and roof are all constructed of masonry materials or of fire resistive materials. No exposed steel in walls or roof.
- Masonry (IBC Construction Classes 2, 3 & 4) This category includes the following:
 - Buildings in which the walls are of masonry or fire resistive materials or assemblies. Floor and roof may be constructed of combustible or non-combustible materials.
 - Buildings with walls, floor and roof of non-combustible materials supported by non-combustible supports (includes steel on steel construction).
- Frame (IBC Construction Classes 5 & 6) This category includes the following:
 - Buildings with walls, floors and roof of combustible construction, or
 - Buildings with combustible walls veneered on the outside with masonry materials and with combustible floors and roof; or
 - Buildings with walls of non-combustible construction with combustible floors and roof.

Per Employee

Per Employee as used when rating Garage risks shall include in the employee count all proprietors, active partners, employees and other persons (persons on contract) engaged in the business of the insured regardless of their driver license status. When counting the number of employees, employees who are unlicensed or have a suspended license are to be included in the count as well as those restricted under an SEF 78 – Reduction of Coverage as Respects Operation by Named Persons endorsement.

- Each proprietor, active partner, full time employee and full-time other person is counted as one employee.
- Each part-time employee, part-time clerical staff and part-time other person is counted as one-half employee.

The total number of employees for rating purposes is the total of a) and b) above, rounded up to the next whole number.

Third Party Liability

Third Party Liability provides cover on all the “automobile” legal liability risks of a garage with regard to the operation and use of owned vehicles, non-owned and customers’ vehicles.

Direct Compensation - Property Damage (DCPD)

Covers the cost of damage to an owned or customer’s automobile, it’s equipment and its contents and for loss of use arising from an accident for which another person is liable.

Coverage applies when the customer’s automobile:

- Is in the Insured’s care, custody or control,
- Is not being used for any Excluded uses, and is not an excluded automobile, and
- Is not insured under another motor vehicle liability policy.

There is no deductible applied.

Accident Benefits

Applicable to any automobile as defined in the policy.

Loss or Damage to Owned Automobiles

Subsection 1 -- Collision or Upset

Subsection 2 -- Comprehensive – excluding collision or upset and open lot pilferage

Subsection 3 -- Specified Perils – excluding open lot pilferage

Subsection 4 -- Specified Perils – excluding theft

Subsections 2, 3 & 4 – coverage is provided:

- At specified locations, up to the limit shown in the policy or application;
- At newly acquired locations, up to the lowest limit for any specified location;
- At any location not used by the insured in the business insured for up to four owned automobiles.

Legal Liability for Damage to Customer’s Automobiles

Subsection 1 -- Collision or Upset

- Covers legal liability for damage by collision or upset to customers’ automobiles in the care, custody or control of the garage. Loss of use is also covered.

Subsection 2 -- Specified Perils – excluding open lot pilferage

- Covers legal liability for damage by specified perils to customers’ automobiles in the care, custody or control of the garage. Loss of use is also covered.

Coverage is provided:

- At specified locations, up to the limit shown in the policy or application;

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- At newly acquired locations, up to the lowest limit for any specified location;
- At any location not used by the insured in the business insured for up to four automobiles.

Note: The Coinsurance Clause applies based on the "Maximum Number of Customers' Automobiles" in or on the premises or location at the time the loss occurs.

Methods of Rating

Section A – Third Party Liability**Section B – Accident Benefits****Section C.1 – Collision or Upset****Section E.1 – Legal Liability Collision**

These coverage sections are rated per Employee and per Dealer Plate according to the territory in which the risk is situated subject to any applicable Minimum Premium.

Section E.1 is subject to a \$50,000 minimum limit.

Notes:

Any risk having 5 or more full time employees is eligible for experience rating.

Policies required for Repair Garage and Service Station risks will only be issued with an S.E.F. 71 – Excluding Owned Automobile Endorsement attached. Coverage for any Owned Automobiles will be provided through the issuance of an S.P.F. No. 1.

Service Stations and Parking Lot operations operated in conjunction with one another should be rated separately with:

- the minimum Third-Party Liability applying to the Service Station operation.
- the minimum Third-Party Liability applying to the Parking Lot operation.

Where risks are classified as Automobile Dealer and Repair Garages, except where experience rating applies, the premium developed in this section of the manual should not be less than the sum of a) and b) below:

- the premium for each owned automobile developed in accordance with the appropriate section of the Commercial Automobile Rating Manual and/or the Private Passenger Rating Manual.
- the premiums developed for Service Station risks using the above method of rating.

Section C.2 – Comprehensive**Section C.3 – Specified Perils****Section C.4 – Specified Perils – excluding Theft**

The premium may be computed on a Monthly Average basis or a Co-Insurance (Blanket) basis.

Monthly Average Basis:

- the policy will specify the location(s) and limits of liability.
- an initial and minimum premium will be charged.
- the premium is calculated at the rates shown per \$100 of value of each monthly inventory report subject to any applicable minimum premium.

Co-Insurance Basis:

- the policy will specify the location(s) and limits of liability.
- the premium is calculated at the rates shown per \$100 of the limit of liability.
-

COMMERCIAL INSURANCE AUTO MANUAL**Section E.2 – Legal Liability Specified Perils**

The premium is calculated at rates per \$100 of coverage per location. If customers' automobiles are stored indoors, the rate is also based on the construction and fire protection of the building. Unprotected rates will be applied for locations which are not listed in the Rating Territories section.

Refer to 'Rating Territories' for Fire protection grading in this manual.

Endorsements

Refer to 'SPF 4 Endorsements' in this manual for all endorsements which may be added to a garage policy.

Rates

For Rates apply to company.

SPF 4 - Endorsements

Endorsements for use with S.P.F. No.4 Owners Policy

AB-S.E.F. No. 70 Named Person(s) Collision or Upset Endorsement

This endorsement amends the policy so that coverage is provided under Section C, Subsection 1 (Collision or Upset) of the Garage policy for owned vehicles only while the automobiles are being driven by the persons named in the endorsement. Premiums charged will be the applicable Private Passenger rates plus 20%.

AB-S.E.F. No. 71 Owned Automobiles Exclusion Endorsement

This endorsement excludes all coverage for automobiles owned, hired or leased by the Insured and will be applied to all garage risks other than Automobile Dealers.

AB-S.E.F. No. 72 Alteration Endorsement

This endorsement is used for amending the policy (change of name, change of mailing address, change of coverage, etc.)

AB-S.E.F. No. 73 Financed Automobiles Exclusion Endorsement

This endorsement excludes coverage under subsections 2, 3 or 4 of Section C on automobiles held for sale under a floor plan or other financing plan.

AB-S.E.F. No. 74 Open Lot Pilferage Endorsement – Owned Automobiles

This endorsement provides coverage for pilferage while the vehicle(s) is on an open lot or unroofed space. Under limited and certain circumstances Intact may provide this endorsement. For approval and rates, apply to company.

AB-S.E.F. No. 75 Open Lot Pilferage Endorsement – Customers' Automobiles

This policy only provides for a total loss by theft from an open lot. This endorsement extends the coverage to include partial loss by theft under Section E of the Garage policy.

Under limited and certain circumstances Intact may provide this endorsement. For approval and rates, apply to company.

AB-S.E.F. No. 76 Additional Insured Endorsement Broad Form

This endorsement is used to extend coverage to named persons who have been provided with automobiles that are excluded under Item 13(c) of General Provisions, Definitions and Exclusions of SPF No. 4 – Standard Garage Automobile Policy.

For rates, refer to company with driver and vehicle details.

AB-S.E.F. No. 77 Legal Liability for Comprehensive Damage to Customers' Automobiles Endorsement (Including Open Lot Pilferage)

This endorsement gives Comprehensive coverage instead of Specified Perils coverage in Section E, Subsection 2.

Under limited and certain circumstances Intact may provide this endorsement. For approval and rates, apply to company.

AB-S.E.F. No. 78 Named Person(s) Reduction of Coverage Endorsement

This endorsement reduces limits or coverage under the policy while the person named in the endorsement is driving.

AB-S.E.F. No. 79 Fire and Theft Deductible Endorsement

This endorsement extends the deductible to apply to losses by fire and theft of the entire automobile.

AB-S.E.F. No. 80 Specified Owned Automobile Physical Damage Coverage Endorsement

This endorsement provides Section C coverage to specified automobiles. It is only offered on Automobile Dealer risks.

AB-S.E.F. No. 81 Garage Family Protection Endorsement

This endorsement indemnifies each "eligible claimant" for the amount that such person is legally entitled to recover from an inadequately insured motorist (including the driver or owner of an uninsured automobile or unidentified automobile) as compensatory damages in respect of bodily injury or death sustained by an insured person arising out of the use or operation of an automobile.

The insurer's maximum liability under this endorsement is the amount by which the Limit of Family Protection Coverage applicable to this endorsement exceeds the total of all motor vehicle liability insurance of the inadequately insured motorist and any other first loss insurance coverage available to the eligible claimants.

COMMERCIAL INSURANCE AUTO MANUAL

The following are “eligible claimants” while:

- (a) An occupant of an owned automobile:
 - The named insured if an individual
 - All active partners and full time employees of the described business and any person specified in AB-S.E.F. No. 76 Additional Insured Endorsement if provided with an owned automobile for their regular personal use on a full time basis
 - If residing in the same dwelling premises, the spouse of persons described above and any dependent relative of either
- (b) An occupant of any other automobile or while not the occupant of an automobile when struck by an automobile:
 - The named insured if an individual providing such individual does not lease an automobile for a period in excess of 30 days;
 - All persons described in (a) above providing such persons do not own an automobile or lease an automobile for a period in excess of 30 days which is licensed in any Canadian jurisdiction where family protection coverage is available.

C.A.E. 82 Deductible Amount Endorsement

This endorsement applies Dollar Amount or Percentage deductibles to Collision or Upset coverage under Sections C and/or E.

S.P.F. No.6 Non – Owned Automobile Policy

This policy is designed to indemnify an Insured against the liability imposed by law arising out of the operation of a Non-Owned Automobile used in the Insured's business.

It is our usual practice to add Non-Owned Automobile coverage to the Commercial General Liability policy which we would be requested to issue for the same Insured.

Non-Owned Automobile Definitions

Non-Owned Automobile

A motor vehicle not owned in whole or in part by the Insured, or licensed in the name of the Insured.

Hired Automobiles

Automobiles not owned by the Insured, or employees of the Insured, that are hired or leased, with or without drivers, and used under the control of the Insured in his business.

Automobiles Operated Under Contract

Automobiles that are operated in the business of the Insured, hired or leased with drivers and used under the control of the owner of the automobile. This does not include automobiles owned by the Insured, or employees of the Insured.

There are four (4) types of employee categories:

- Class A1 Employee
 - All of the Applicants partners, officers and employees whose duties involve the use of private passenger automobiles not owned by the Applicant.
- Class A2 Employees
 - All of the Applicants partners, officers and employees whose duties involve the use of commercial automobiles not owned by the Applicant.
- Class B Employees
 - All other partners, officers and employees not included in **Class A1** or **Class A2**.
- Class C Employees
 - Agents of the Applicant.

Rating Notes

A fully completed S.A.F No. 6 (Non-Owned Automobile Application) or Non-Owned Automobile Rating Questionnaire (Form 6046) is required for rating purposes.

Refer to Company

The following risk classes are generally not written. Please contact your underwriter for acceptability and pricing.

COMMERCIAL INSURANCE AUTO MANUAL

- Delivery Risks, including Courier Services, Restaurants that deliver Food, Trucks hauling Sand, Gravel, Earth & Stone, Trucks hauling Petroleum Products, or any material of equal or greater volatility.
- Driver Pools
- Taxis, Tour buses, School Buses, School Boards and Municipalities.
- Trucking Risks, including Interurban Transports, Freight Forwarders and Freight Brokers.
- U.S.A. Exposures

Method of Rating

Third Party Liability

Rate according to:

- Number of Class A1, A2, B and C Employees
- The estimated annual cost of hired automobiles and estimated annual contract cost.

Minimum Premium

The minimum premium is \$250 if coverage is placed on a separate policy. The minimum premium is \$25 if coverage is added to a Commercial General Liability policy.

Rate Table

A. PARTNERS, OFFICERS, EMPOLYEEES AND AGENTS		
	RATES	
	THIRD PARTY LIABILITY LIMIT	
	\$500,000	\$1,000,000
CLASS A1 & A2	Per Person	Per Person
First 15	\$2.18	\$2.30
Next 10	\$33.00 + \$1.64	\$34.00 + \$1.73
Next 25	\$49.00 + \$1.33	\$52.00 + \$1.40
Remainder	\$82.00 + \$1.02	\$87.00 + \$1.07
CLASS B & C		
First 25	\$.16	\$.16
Next 75	\$4.00 + \$.08	\$4.00 + \$.08
Next 100	\$10.00 + \$.07	\$10.00 + \$.07
Next 300	\$16.00 + \$.03	\$17.00 + \$.03
Remainder	\$24.00 + \$.01	\$25.00 + \$.01
B. HIRED AUTOMOBILES		
COST OF HIRE	PER \$100 OF COST OF HIRE	PER \$100 OF COST OF HIRE
First \$10,000	\$.19	\$.20
Next \$10,000	\$19.00 + \$.17	\$20.00 + \$.18
Next \$30,000	\$36.00 + \$.14	\$38.00 + \$.15
Next \$50,000	\$79.00 + \$.09	\$83.00 + \$.10

Remainder	\$124.00 + \$.05	\$131.00 + \$.05
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Endorsements

Refer to 'SPF 6 Endorsements' in this manual for a list of endorsements which may be added to the Non-Owned Automobile policy.

SPF 6 - Endorsements

Endorsements for use with S.P.F. No.6 Owners Policy

AB-S.E.F. No. 90 Limitation to Operation of Automobiles by Partners, Officers and Employees Endorsement

This endorsement limits coverage to automobiles operated by the insured's partners, officers and employees. This endorsement excludes coverage for automobiles operated by the insured's agents and automobiles hired or leased from others with or without drivers or operated under contract.

AB-S.E.F. No. 91 Limitation to Operation of Automobiles by Named Persons Endorsement

This endorsement limits coverage to automobiles operated by persons named in the endorsement. This endorsement excludes coverage for automobiles operated by the insured's partners, officers, employees and agents and automobiles hired or leased from others with or without drivers or operated under contract, unless the drivers are specifically named.

AB-S.E.F. No. 92 Limitation to Hired Automobiles and Automobiles Operated Under Contract Endorsement

This endorsement limits coverage to Hired Automobiles and Automobiles operated Under Contract, as defined in the policy. This endorsement excludes coverage for automobile operated by the insured's partners, officers, employees and agents.

AB-S.E.F. No. 93 Limitation to Automobiles Owned by Named Person(s) Endorsement

This endorsement limits coverage to automobiles operated in the business of the Insured and owned and licensed in the name of the persons, firms or corporations named in the endorsement.

AB-S.E.F. No. 94 Legal Liability for Damage to Hired Automobiles Endorsement

This endorsement covers the Insured's legal liability for loss of or damage to Hired Automobiles as defined in the policy, subject to the coverage, limits, deductibles and types of automobiles stated in the declarations.

Refer to 'Non-Owned Automobile-Rate Tables' for limits and rates in this manual.

AB-S.E.F. No. 95 Limitation to Business Conducted at Specified Locations Endorsement

This endorsement limits coverage to the operation of automobiles arising from the business conducted at locations specified in the endorsement.

AB-S.E.F. No. 96 Contractual Liability Endorsement

This endorsement extends coverage to liability assumed voluntarily under any contract or agreement, except any that are specifically excluded in the endorsement.

AB-S.E.F. No. 97 Operations by Individual Named Insured Endorsement

This endorsement amends the policy to provide coverage for the use or operation of any automobile while personally driven by the insured if the insured is an individual. Coverage is for vehicles used in the business of the insured. Note this endorsement is only necessary if the individual does not have an SPF 1 policy in force since the SPF 1 automatically covers the insured while driving any automobile of the private passenger or station wagon type -- see definition of "automobile" in the SPF 1.

AB-S.E.F. No. 98 Excluding Automobiles Personally Driven by Named Persons(s) Endorsement

This endorsement excludes all coverage for an automobile personally driven by the person(s) named in the endorsement.

AB-S.E.F. 99 Leased Vehicle Exclusion Vehicle Endorsement

This endorsement limits coverage under the policy to vehicles hired or leased from others with or without drivers for periods not exceeding 30 days.

Public Vehicle Definitions

Public Ambulance (not written by Intact)

- Means an automobile that is used in the business of carrying persons requiring medical attention or under medical care. The unit must be designed and constructed or equipped for that purpose. An S.E.F. 6c – Public Passenger Vehicles Endorsement, must be attached to the policy.

Private Ambulance

- Means an automobile that is used for transporting employees of the Insured who require medical attention or other medical care. The Unit must be designed and constructed or equipped for that purpose. An S.E.F. 6c – Public Passenger Vehicles Endorsement, must be attached to the policy.

Public Bus (not written by Intact)

- Means an automobile that is used in the business of carrying passengers along designated routes including sightseeing trips or outings, rather than those falling within the definitions of a School Bus; Hotel, Golf or Country Club Bus; or, Rural Mail Delivery Vehicle. An S.E.F. 6c – Public Passenger Vehicles Endorsement, must be attached to the policy.

Rural School Bus (Urban School Bus not written by Intact)

- Means an automobile that is used in the business of carrying school children, students and/or teachers to and from school and school activities. An S.E.F. 6b – School Bus Endorsement must be attached to the policy.

Private Bus

- Means an automobile that is used for transporting employees or operated by an association, church, charitable or other similar organization. An S.E.F. 6c – Public Passenger Vehicles Endorsement, must be attached to the policy.

Hotel, Golf or Country Club Bus

- Means an automobile that is used in connection with the business or activities of a hotel, golf or country club. An S.E.F. 6c – Public Passenger Vehicles Endorsement, must be attached to the policy.

Van Pools

- Means an automobile that is owned by an employer and used for one (1) round trip each way to transport his commuting employees to their work. An S.E.F. 6c – Public Passenger Vehicles Endorsement, must be attached to the policy.

Taxi (written in Special Risk Commercial Automobile)

- Means an automobile that is used in the business of carrying up to seven (7) passengers to destinations designated by the passenger. An S.E.F. 6c – Public Passenger Vehicles Endorsement, must be attached to the policy.

Transportation Network Company (TNC) Ride Sharing (written in Special Risk Commercial Automobile)

- Means an automobile that is used in the business of carrying up to seven (7) passengers to destinations designated by the passenger through a transportation network company.
 - For an automobile used in the business of carrying up to seven (7) passengers to destinations designated by the passenger through a TNC where the TNC provides its own commercial coverage by way of a commercial policy – S.P.F. 9 – Transportation Network.

Transportation Network Company (TNC) Car Sharing (written in Special Risk Commercial Automobile)

- Means an automobile that is used in the business of Peer-to-Peer car sharing through a transportation network company.
 - For an automobile used in car sharing through a TNC where the TNC provides its own commercial coverage by way of a commercial policy for the periods where the vehicle is being rented through the business of car sharing.

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For risks not defined above broker should submit an application to the company that includes:

- a) A description of the automobile;
- b) The seating facilities of the automobile and its suitability for carrying passengers;
- c) The purposes for which the automobile will be used.

Rating

Refer to Company for the rating of:

- Hotel, Golf and Country Club Buses
- Private Ambulances
- Private Buses
- Rural School Buses
- Van Pools

Prohibited Risks

- Public Ambulances
- Public Buses
- Urban School Buses

School Bus

Policy Term

Premiums are charged for the school year of approximately ten (10) months. There will be no refund of premium for summer lay-up.

Premiums charged include coverage during the summer holidays for School picnics or School games.

Bus Type Vehicles

Premiums charged for Bus type vehicles include only such other operations during summer holidays as is necessary for the overhauling, repairing or testing of the bus.

Private Passenger Type Vehicles

Premiums charged cover the use of the car for private passenger purposes or for business use, excluding the carrying of other passengers for hire and excluding commercial delivery.

Premium Surcharge Tables

Rules: Applicable to Classes 7A, 7B, 7M, 70, 71, 72, 73, 74, 75, 76, & 78 only

- Accident and conviction surcharge criteria apply to the applicant, the principal operator driver and the spouse of either.
- Accident and conviction surcharges apply to premiums for Third Party Liability, Direct Compensation Property Damage, All Perils and Collision coverages.
- If more than one (1) surcharge applies, the surcharges are cumulative.
- The exposure period is thirty-six (36) months prior to the date of the application or renewal.

Surcharge Schedule

Accidents:

Criteria for Surcharge (Per Vehicle Coverage)	Percentage
3 accidents	30
Each additional accident	10

- Surcharge will apply on the basis that one (1) vehicle had 3 at fault losses of the same coverage type. In the case of 3 at fault losses being paid under Third Party Liability, there would be a 30% surcharge on Third Party Liability and DCPD for that unit, same for All Perils and Collision coverages.

Minor Moving Traffic Violations:

Offences under any Act governing highway traffic:

Criteria for Surcharge	Percentage
3 convictions	No Surcharge
4 convictions	25
Each subsequent conviction	15

➤ Any speeding violation	➤ Failure to give way
➤ Moving traffic offence other than major/serious	➤ Failure to stop as required
➤ Defective equipment	➤ Failure to stop for emergency vehicle.
➤ Following too closely	➤ Failure to obey traffic sign / control device
➤ Unsecured load or overload	➤ Failure to proceed as directed at green light
➤ Failure to stop at an uncontrolled right of way	➤ Passing vehicle at a pedestrian crosswalk
➤ Failure to drive in designated lane	➤ Failure to merge safely
➤ Failure to stop at railway crossing	➤ Improperly passing School Bus
➤ Failure to pass in safety	➤ Pass / cross solid line(s)
➤ Failure to drive in right-hand lane	➤ Failure to change lanes in safety
➤ Driving an unsafe vehicle	➤ Wrong way on a one-way highway
➤ Impending traffic/passing vehicle	➤ Improper right/left turn
➤ Failure to properly signal	➤ Failure to make U-turn safely
➤ Failure to yield right of way to vehicle / pedestrian	➤ OOP – red light; out of province disobeying / passing a red light
➤ Driving a motor vehicle or other device in a bus lane.	➤ Any offence substantially similar committed in or outside of Alberta, NWT, Nunavut, or Yukon
➤ Disobey legal sign.	➤ Stunting
➤ Unsafe move.	➤ Failure to back up in safely
➤ Disobey legal sign.	

Major Moving Traffic Violations:

Any offence under any Act governing highway traffic:

COMMERCIAL INSURANCE AUTO MANUAL

Criteria for Surcharge	Percentage
1 conviction	15
Each additional conviction	5

➤ Failure to report an accident	➤ Passing in a school/playground
➤ Failure to stop for a peace officer	➤ Any offence substantially similar committed in or outside of Alberta, NWT, Nunavut, or Yukon
➤ Failure to stop for a School Bus	➤ Zero tolerance for alcohol (graduated licensing – Alberta)
➤ Driving without reasonable consideration for persons using the highway	➤ Distracted Driving

Criminal Code Convictions – Serious Convictions

Offences under the Criminal Code of Canada, or any other Act, of an offence substantially the same, within or outside of Canada:

Criteria for Surcharge	Percentage
1 conviction	50
Each additional conviction	100

➤ Racing *if convicted under the HTA or TSA this is considered a Major Moving Traffic Violation	➤ Driving while license is under suspension or disqualified
➤ Driving without due care and attention (Careless Driving) * if convicted under the HTA or TSA this is considered a Major Moving Traffic Violation	➤ Failure or refusal to submit to a Breathalyzer test
➤ Failure to remain at the scene of an accident	➤ Dangerous driving
➤ Criminal negligence or manslaughter committed in the operation of an automobile	➤ Impaired driving
➤ Intoxicated driving	➤ Exceeding blood alcohol level permitted by law
	➤ Failing to stop at the scene of an accident

Binding Rules

This section contains the guidelines and rates applicable to vehicles that are used as Public Taxis:

GENERAL RULES AND DEFINITIONS

BINDING AUTHORITY

Binding authority is **NOT available** on taxi/livery vehicles. All rating information must be submitted to the company for quotation purposes and the company will provide risk binding in writing. We focus on good risks within this niche market.

Certificate Filing (Local Commissions)

This section contains the guidelines applicable to vehicles that are used as Public Taxis/Limos:

GENERAL RULES AND DEFINITIONS

CERTIFICATE FILING (LOCAL COMMISSIONS)

The company, on behalf of the Taxi Operator will file all certificates. We require a minimum of seven (7) working day notice.

Claims, Convictions and Commissions

This section contains the guidelines applicable to vehicles that are used as Public Taxis/Limos:

GENERAL RULES AND DEFINITIONS

CLAIMS

Refer to 'Premium Surcharge Tables' in the Public Vehicles section of this manual.

COMMISSION

The rate of commission on Taxi policies will be 7.5% unless otherwise indicated.

CONVICTIONS

Refer to 'Premium Surcharge Tables' in the Public Vehicles section of this manual.

Discounts and Driving Records

This section contains the guidelines applicable to vehicles that are used as Public Taxis/Limos:

GENERAL RULES AND DEFINITIONS

DISCOUNTS

10% discount applies to Owner Driven Taxis for Table A, B, and C premiums.

DRIVING RECORDS

Refer to 'Driving Record Rules' in this manual.

Endorsements

This section contains the guidelines applicable to vehicles that are used as Public Taxis/Limos:

GENERAL RULES AND DEFINITIONS

ENDORSEMENTS

All business will be subject to the following endorsements:

- Refer to S.E.F. 6c – Public Passenger Vehicles Endorsement in this manual.
- Refer to S.E.F. 13d – Comprehensive Cover – Limited Glass in this manual.
- Refer to S.E.F. 22 – Damage to the Property of Passengers Endorsement in this manual.

Rating Method and Surcharges

This section contains the guidelines applicable to vehicles that are used as Public Taxis/Limos:

GENERAL RULES AND DEFINITIONS

SURCHARGES

Refer to 'Premium Surcharge Tables' in the Public Vehicle Section of this manual.

MINIMUM DEDUCTIBLES

The minimum deductible for All Perils, Collision, Comprehensive or Specified Perils is \$1000.

There are no deductible options available for Direct Compensation Property Damage (DCPD).

Risks That We Do Not Write

This section contains the guidelines applicable to vehicles that are used as Public Taxis/Limos:

GENERAL RULES AND DEFINITIONS

RISKS THAT WE DO NOT WRITE

We will not normally write any risks where the following conditions exist:

- Any driver who has been convicted of a Criminal Code of Canada, Serious or Major conviction in the past 3 years.
- Applicant or driver with a physical or mental condition that may affect the safe operation or use of the vehicle.
- Applicant or driver where there are any convictions for insurance fraud.
- Applicant or driver who has been cancelled for Non-Disclosure or Misrepresentation within the past 3 years.
- Applicant knowingly misrepresents or fails to disclose information that is required in the application for automobile insurance (SPF 1) when applying for a new policy or when requesting a change to an existing policy.
- Applicant or driver who does not have a valid Canadian operator's license.
- Applicant or policyholder refuses to complete and/or sign an application or renewal questionnaire.
- Applicant or policyholder fails to comply with requirements to sign any SEF endorsement as requested.
- Applicant or policyholder fails to promptly notify Intact of any change in risk material to the contract that is within the insured's knowledge.
- Applicant willingly makes a false statement in respect of a claim under the contract.
- Applicant or policyholder where there are 1 or more cancellations for non-payment of automobile insurance premiums in the preceding 3 years.
- Applicant or policyholder fails to pay outstanding premiums owed to Intact or any other insurance company.
- Applicant or policyholder refusing to provide a safety certificate or other evidence of mechanical fitness where there has been a prior claim settlement.
- Applicant or any listed operator of the vehicle has 1 or more chargeable losses in the preceding 3 years.
- Driver with 3 or more minor violations in the past 3 years.
- Driver who is unknown, unreported, unapproved or non-declared and involved in a claim(s).
- Vehicle is not equipped with the appropriate seating as is used to carry passengers.
- Vehicles that are equipped to seat more than 7 passengers (8 including the driver).
- Taxis and limousines operating beyond a radius of 80km and those operating within a town, city, metropolitan region, or urban center where the population exceeds 200,000.

Forms Required for a Quotation

This section contains the guidelines applicable to vehicles that are used as Public Taxis/Limos:

OTHER REQUIREMENTS

FORMS REQUIRED FOR A QUOTATION: IRCA

- Completed, unsigned Standard Automobile application S.A.F. No. 1
- Complete list of all vehicles (include: year, make, model, serial number and seating capacity).
- Complete list of all drivers (include: driver's license number, date of birth, number of years licensed).
- Copy of current MVR for all drivers (maximum 3 months old).
- Completed, unsigned Taxi/Limo Supplement.
- Claims experience information (must be current with no gaps greater than one month):
 - Minimum 3 year loss run from previous insurer(s); **or**
 - If insured through an employer – minimum 3 year loss run from employer's insurer listing the driver; **or**
 - If drivers are not listed on employer's policy-letter from previous employer showing a minimum 3 years' experience and claims/losses, if any. Letter must be on company letterhead, signed and dated. We will not accept letters from employers who are currently dispatching for the driver.

FORMS REQUIRED FOR A QUOTATION: FLEETS

- Completed, unsigned Standard Automobile application S.A.F. No. 1 or broker application.
- Complete list of all vehicles (include: year, make, model, serial number and seating capacity).
- Complete list of drivers (including driver's license numbers, dates of birth, and the number of years of experience driving Taxi/Limo type of vehicles). **Note: we will require the applicant to confirm and obtain documents showing a minimum of 3 years Taxi/Limo driving experience for all drivers.)**
- Copy of current drivers abstract for all drivers.
- Loss prevention assessment will be required prior to quotation.
- 3-5 year Loss Run from previous insurer(s).

Quote submissions that do not contain ALL of the above information will be rejected. No exceptions will be made.

No binding authority or rating ability is granted to any brokerage at any time.

The first broker to submit all the required forms for a quote will secure market reservation.

Forms Required for Issuance

This section contains the guidelines applicable to vehicles that are used as Public Taxis/Limos:

OTHER REQUIREMENTS

FORMS REQUIRED FOR BINDING AND ISSUANCE: IRCA

- Signed Standard Automobile application S.A.F. No. 1 from the quotation.
- Copies of:
 - All vehicle registrations.
 - All drivers' licenses.
 - All Taxi licenses.
- Completed and signed Taxi/Limo Supplement.

FORMS REQUIRED FOR BINDING AND ISSUANCE: FLEET

- Formal written request with binding instructions along with all subjects indicated on the quote document addressed and completed.

APPLICATIONS SUBMITTED THAT DO NOT CONTAIN THE ABOVE INFORMATION WILL BE REJECTED.

Definitions

This section contains the guidelines applicable to vehicles that are used as Public Taxis/Limos:

TAXI

An automobile used in the business of carrying up to seven (7) passengers to destinations designated by the passenger.

OWNER DRIVEN TAXI

A person that owns a Taxi Plate and the owner is the only driver.

Interurban Vehicle Definitions

Common Carrier

Also known as a for-hire common carrier will transport any and all goods for the general shipping public for the payment of a fee.

Consignor or Shipper

The party whose goods are being shipped. This does not include a carrier who hires or contracts another carrier to transport customer's goods on their behalf.

Contract Carrier

Transports the goods for one or a limited number of consignors according to the contractual agreements specifying rates of compensation and other terms and obligations.

Owner/Operator

A person, firm or corporation leasing a motor vehicle with a driver to a common carrier. Compensation is generally based on the load and distance.

Private Carrier

Transports his own goods by his own motor vehicle.

Carrier Profiles

The National Safety Code (NSC) Standard #7 requires each jurisdiction to develop and maintain a Carrier Profile System. This system is governed by the Transportation Ministries in each province. The carrier profile report provides a snapshot of the carrier's operations, recording passed inspections as well as accidents, safety violations, driving convictions, improper load security, weight restrictions, permit violations, etc. A copy of the carrier profile may be requested by underwriters on carriers involved in commercial transportation.

For information on Commercial Transportation – Carrier Profiles, including how to read a carrier profile, see the following websites:

- Alberta: <https://www.alberta.ca/education-manual-for-commercial-carriers.aspx>
- British Columbia: cvse.ca/national_safety_code/carrier_profile.htm
- Manitoba: <https://www.gov.mb.ca/mit/mcd/>

Dangerous Goods

Substances so classified under the Transportation of Dangerous Goods Act, Canada.

Hotshot

Time-sensitive delivery services.

Incidental

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With respect to Canadian Long Haul exposure, incidental means:

- Maximum of 1-2 days per month operating beyond 80 kms (single vehicle basis) and up to 10% of trips (all vehicles on the policy).

With respect to USA exposure, incidental means:

- Trips do not exceed 2 days per month (single vehicle basis); and
- Trips do not exceed 10% of the total annual exposure of all the vehicles on the policy.

Prorate

Prorate is the process of calculating registration fees and taxes for multiple jurisdictions. Prorated registrations are available to commercial carriers who travel inter-provincially and/or internationally. The International

Registration Plan is a registration reciprocity agreement among jurisdictions in the United States and Canada which provide for the payment of license fee(s) on the basis of fleet kilometres operated in various jurisdictions. Currently, the 48 contiguous states, the District of Columbia and 10 Canadian provinces participate in the plan. A copy of the Fuel Tax Summary may be requested by underwriters on carriers involved in inter-provincial and/or international transportation to verify the proportion of travel in each jurisdiction.

Radius

The road distance from the boundary of the city or town in which the vehicle is usually kept. Operation within a city or town or within 40 kms (25 miles) of the boundaries of a city or town shall be regarded as within a 40 km (25 mile) radius. A radius of 80 kms (50 miles) means that the vehicle is being operated within 80 kms (50 miles) of the boundaries of the city or town in which it is kept.

Synthetic Fleet

Vehicles that are grouped together for fleet rating but which are not under common ownership or management. In the province of Alberta, synthetic fleets are allowed by regulation but Intact Insurance chooses not to write risks on this basis. See Section B, Definitions & Rules for the definition of "Fleet".

Interurban Vehicles

This section contains the guidelines and rates applicable to vehicles that are designed for and used for hauling owned goods and for hauling goods for others:

1. For Hire Common or Contract Carriers regardless of radius, please refer to Specialty Solutions Commercial Automobile department for consideration.
2. Private Carriers operating beyond an 80 km (50 mile) radius but within a 400 km (250 mile) radius and otherwise qualifying for rating under classes 33, 34, 36, 41, 42, 43, 44, 45, 46 and 49 are eligible for standard commercial rating under those classes, subject to the following:
 - Canadian Long Haul exposure surcharge – Refer to ‘Exposure Surcharges’ in this manual.
 - U.S.A. Exposure surcharge – Refer to ‘Exposure Surcharges’ in this manual.
 - U.S.A. exposure must be “incidental”.
3. Private Carriers that do not qualify under item 2 above:

Solely because their Canadian Long-Haul exposure:

- a. Exceeds 9 days per month operating beyond 80 kms (50 miles) on a single vehicle basis; or
- b. Exceed 35% of trips for all vehicles on the policy.

Are eligible for Truckmen rating subject to the 15% Canadian Mid-haul discount. Canadian Mid-haul discount applies only to Alberta registered vehicles.

- Because their Canadian Long-Haul exposure exceeds 400 kms (250 miles) maximum radius of operations, may be eligible for Truckmen rating under Class 63 & 64.

Please refer to company for acceptability and rating under the following classes:

- Class 61 – Truckmen operating within a 160 km (100 mile) radius;
- Class 62 – Truckmen operating within a 161 km – 400 km radius;
- Class 63 – Truckmen operating within a 401 km – 750 km radius;
- Class 64 – Truckmen operating over a 751 km radius.



my Commercial Rate - IRCA Variables Reference Guide

We understand that insurance is about people. That is why we also count on the expertise of our underwriters to work with you and help ensure your customer is properly protected. Together, with your knowledge and information about a customer's business operation, we can provide a solution that best suits their needs.

We are focused on balancing price and coverage so that we can offer risk-based pricing and find the right price for each customer. Our tailored approach to commercial coverage and pricing takes into consideration many variables. All these variables need to be considered together to get an accurate picture of the customer's current business and coverage needs.

This guide can assist you to reference the variables used in rating and will help you with explaining these variables to your customers.

Rating Characteristics	What variable we consider	How these impact rating
Vehicle Use	Vehicle Class Type of Business Class	How the vehicle is used correlates with its risk exposure and determines the amount of rate required.
Vehicle Description	Age Manufacturer's suggested retail price (MSRP) Rate Group	The cost of repair and/or replacement of a vehicle is related to its age, price and repairability. Newer vehicles also include standard safety features (e.g., rear-view cameras) that may help mitigate frequency of losses. These considerations all factor into the rate we charge for each vehicle.
Principal Operator	Age Number of years without an at-fault claim Number of at-fault claims in the past three years Number of convictions in the past three years	A driver's age, and history of past traffic infractions and at-fault claims are strong indicators of driving behaviour. Drivers with more experience and maturity and those with fewer convictions/claims are expected to be safer, which results in different rates.
Level of Coverage	Liability Limit Physical Damages Deductible	A higher limit or a lower deductible means more financial protection for the Insured in the event of a loss. The higher the level of protection the higher the rate.
Garaging Location	Physical address location (Postal Code Full 6 digits)	Urban or rural geographical areas could be more or less prone to crime, weather-related events and/or vehicular accidents, which leads to different rates.

Keep these discounts and surcharges in mind when looking for ways to help customers save on their auto insurance premium!

Discount	Description	Details
New Client	A discount for customers new to Intact Insurance. 5% or 15% based on eligibility	A New Client Discount for individually rated commercial auto policies (IRCA) or Interurban will be applied to Third Party Liability, Accident Benefits and physical damage coverages for new clients.
Multi Policy	5% discount for customers who also have a commercial property or liability policy with Intact.	This discount is only available if a customer has another commercial policy (property or liability) with Intact Insurance. A 5% Multi Policy Discount will be applied to Third Party Liability, Accident Benefits and physical damage coverages on policies where the Insured also has a Commercial Property & Casualty (P&C) insurance policy with Intact Insurance.
Grille Protector	3% discount on collision coverage and 5% discount on comprehensive coverage.	Available for customers who professionally install animal bars or grill guards on their vehicles.
Good Driver Loyalty Discount	Loyalty discount of 1.25% for every renewal the driver maintains a driving record 6* up to a maximum of 5%. Maximum discount could be achieved after four renewals.	Available for drivers on IRCA policies that maintain a driving record 6* a loyalty discount will apply.
Credit Consent (AB Only)	A discount of 0-25% may be applied when an Insured provides permission to pull Credit.	When an insured provides consent to pull credit a discount may be provided. Discount will be applied to Collision, Comprehensive, All Perils and Specified Perils

Surcharge	Description	Details
Accident and Conviction	More years of experience, fewer accidents and convictions would result in lower rates.	Each driver is surcharged based on the number of convictions, how much time has passed since the last minor conviction, the type of conviction and the number of accidents, regardless of fault.
USA Exposure	25% - 70% surcharge added to TPL	Vehicles with incidental U.S.A exposure beyond 80 km of the border or non-incidentals based on percentage of time will determine surcharge.
Non-Standard	60% surcharge added to all Coverages	For drivers who are unable to obtain insurance from standard carriers due to: <ul style="list-style-type: none"> • inexperience • prior cancellations • no prior insurance coverage • a poor driving history
Canadian Long Haul	0%-50% surcharge on TPL, AB, Coll, AP	For vehicles making regular or frequent trips beyond the 80 km radius, but within a 400 km radius.

Variables/Surcharges

- This section applies to **Commercial Vehicle** risk types only. For details on additional factors that influence pricing, please refer to the *Commercial Automobile – my Commercial Rate Guide* (note: all variables that impact third party liability will also include DCPD)

Conviction Type	Number of Convictions	Amount
Minor Moving Traffic Violations	1 or more convictions	Refer to <i>My Commercial Rate Guide</i>
Major Moving Traffic Violations	1 conviction	30%
	Each additional conviction	Refer to <i>My Commercial Rate Guide</i>
Criminal Code and Serious Convictions	1 conviction	50%
	Each additional conviction	100%

Rules

- Accident and conviction surcharge criteria applies to all principle operators and their assigned vehicles.
- Accident and Minor/Criminal Code/Serious conviction surcharges apply to premiums for Third Party Liability, DCPD, Collision and the Collision portion of the All Perils coverage.
- If more than 1 surcharge applies, the surcharge factors are multiplicative.
- The exposure period is 36 months prior to date of application or renewal.
- The convictions listed on the following page do not outline every chargeable conviction. If you have a question on chargeability for a specific conviction – please contact your Intact representative.
- Please refer to **Driving Record Rules** section of the manual for details on how the above conviction types affect the driving record.

Surcharge Schedule

Rules: Applicable to Classes 61, 62, 63 & 64 **only**

Surcharge Schedule

Accidents

Criteria for Surcharge (Per Vehicle Coverage)	Percentage
3 accidents	30
Each additional accident	10

- Surcharge will apply on the basis that one (1) vehicle had 3 at fault losses of the same coverage type. In the case of 3 at fault losses being paid under Third Party Liability, there would be a 30% surcharge on Third Party Liability and DCPD for that unit, same for All Perils and Collision coverages.
- The number of comprehensive claims will impact comprehensive premium

Convictions

Minor Moving Traffic Violations:

Offences under any Act governing highway traffic:

➤ Any speeding violation	➤ Failure to give way
➤ Moving traffic offence other than major/serious	➤ Failure to stop as required
➤ Defective equipment	➤ Failure to stop for emergency vehicle.
➤ Following too closely	➤ Failure to obey traffic sign / control device
➤ Unsecured load or overload	➤ Failure to proceed as directed at green light
➤ Failure to stop at an uncontrolled right of way	➤ Passing vehicle at a pedestrian crosswalk
➤ Failure to drive in designated lane	➤ Failure to merge safely
➤ Failure to stop at railway crossing	➤ Improperly passing School Bus
➤ Failure to pass in safety	➤ Pass / cross solid line(s)
➤ Failure to drive in right-hand lane	➤ Failure to change lanes in safety
➤ Driving an unsafe vehicle	➤ Wrong way on a one-way highway
➤ Impending traffic/passing vehicle	➤ Improper right/left turn
➤ Failure to properly signal	➤ Failure to make U-turn safely
➤ Failure to yield right of way to vehicle / pedestrian	➤ OOP – red light; out of province disobeying / passing a red light
➤ Driving a motor vehicle or other device in a bus lane.	➤ Any offence substantially similar committed in or outside of Alberta, NWT, Nunavut, or Yukon
➤ Disobey legal sign.	➤ Stunting
➤ Unsafe move.	➤ Failure to back up in safety
➤ Disobey legal sign.	

Major Moving Traffic Violations:

Any offence under any Act governing highway traffic:

➤ Failure to report an accident	➤ Passing in a school/playground
➤ Failure to stop for a peace officer	➤ Any offence substantially similar committed in or outside of Alberta, NWT, Nunavut, or Yukon
➤ Failure to stop for a School Bus	➤ Zero tolerance for alcohol (graduated licensing – Alberta)
➤ Driving without reasonable consideration for persons using the highway	➤ Distracted Driving

Criminal Code Convictions – Serious Convictions

Offences under the Criminal Code of Canada, or any other Act, of an offence substantially the same, within or outside of Canada:

➤ Racing *if convicted under the HTA or TSA this is considered a Major Moving Traffic Violation	➤ Driving while license is under suspension or disqualified
➤ Driving without due care and attention (Careless Driving) * if convicted under the HTA or TSA this is considered a Major Moving Traffic Violation	➤ Failure or refusal to submit to a Breathalyzer test
➤ Failure to remain at the scene of an accident	➤ Dangerous driving
➤ Criminal negligence or manslaughter committed in the operation of an automobile	➤ Impaired driving
➤ Intoxicated driving	➤ Exceeding blood alcohol level permitted by law
	➤ Failing to stop at the scene of an accident

Interurban Risks Written in Specialty Solutions Commercial Automobile

The following interurban classes are underwritten as Specialty Solutions Commercial Automobile risks. Those risks written will be charged the appropriate surcharge(s).

- For Hire Common or Contract Carriers regardless of radius, excluding goods transported directly to consumers such as couriers, parcel delivery and movers, subject to the following:
 - Class 61, 62, 63 & 64 – Truckmen rating.
 - Canadian Long Haul exposure surcharge – Refer to 'Exposure Surcharges' in this manual.
 - U.S.A. Exposure surcharge – Refer to 'Exposure Surcharges' in this manual.

Prohibited Risks:

- Prohibited Risks – Refer to the Prohibited Risks in the Binding Authority section of the manual.