

RATING METHODS

Third Party Liability

Rated according to:

1. Territory
2. Commercial Rate Class
3. Driving Record
4. Limit of Liability
5. Years Licensed
6. Vehicle Age

Direct Compensation Property Damage

1. Territory
2. Commercial Rate Class
3. Driving Record
4. Rate Group
5. Years Licensed
6. Vehicle Age

Accident Benefits

Rated according to:

1. Territory
2. Commercial Rate Class
3. Driving Record
4. Years Licensed
5. Vehicle Age

Collision

Rated according to:

1. Territory
2. Commercial Rate Class
3. Driving Record
4. Rate Group
5. Deductible
6. Years Licensed
7. Vehicle Age

Comprehensive or Specified Perils Rated according to:

1. Territory
2. Commercial Rate Class
3. Rate Group
4. Deductible
5. Years Licensed
6. Vehicle Age

All Perils

Charge is:

1. 100% of collision premium calculated as above; *plus*
2. 100% of comprehensive premium calculated as above; At same deductible.

Uninsured Motorist

Rated according to:

1. Territory

Rating Notes

Refer to Pages F.10

Rating Trailers

Refer to Page F.11

Optional Collision Deductibles

Refer to Page F.11

Premium Discounts/Surcharges

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COMMERCIAL RATE CLASSES

Commercial rate classes in the table below are assigned based on:

1. Use of Vehicle/Type of Goods Carried
2. Radius of Operations
3. Gross Vehicle Weight Classification

Note:

- “Refer” means that the exposure can be quoted but must be referred to the Company prior to binding coverage.
- “Ineligible” means that the exposure is usually not written. No quoting or binding authority applies. Exceptions must be approved by the Company.
- Vehicles operated in the USA must be referred regardless of extent of use or radius of operations.

Type of Use	Use Distinction	Light	Heavy	Sub-Class	Class Authority	Class Rating Note(s)
Armoured Cars	All	Ineligible				
Artisans	All	35	N/A	A		1
Auto Parts and Accessories	Retail Delivery	43	45	A		
Auto Parts and Accessories	Wholesale Delivery	36	44	A		
Bakeries and Distributors	All	44	45	B		
Brewers and Distributors	All	45	45	P		
Building Products	All	46	46	B		
Butchers	Retail Delivery	43	45	G		
Butchers	Wholesale Delivery	49	49	M		
Canteen Vendors	All	43	45	J	Refer	
Caterers	All	43	45	K		
Cement Blocks, Building Blocks and Brick	All	46	46	B		
Cement Mixers (mix-in-transit)	All	N/A	45	Z		
Chemical Products and Substances NOC	All	Ineligible				
Chip Hauling (wood)	Not Exceeding 160 km Radius	41	41	C	Refer	
Chip Hauling (wood)	Exceeding 160 km Radius	41	41	C	Refer	
Cleaners and Dyers	All	44	45	C		
Coal and Wood Dealers	If hauling uncut logs, classify as "Logging/Pulpwood Trucks"	44	44	G	Refer	

Type of Use	Use Distinction	Light	Heavy	Sub-Class	Class Authority	Class Rating Note(s)
Commercial Automobiles NOC	No Delivery	36	44	N		
Commercial Automobiles NOC	Retail Delivery	43	45	X		
Commercial Automobiles NOC	Wholesale Delivery	36	44	X		
Commercial/Household Waste, Recycling or Scrap (Open Unit)	All	Ineligible				
Commercial/household Waste, Recycling or Scrap (Enclosed Unit)	All	49	49	W	Refer	
Concrete Pumper	All	N/A	44	L		
Construction Equipment	All	54	54	A		
Contractors	Excluding transportation of bricks, building blocks, cement, gravel, logs, pulpwood, petroleum products, sand, stone, earth and asphalt.	35	44	E		1
Courier service/Parcel Delivery (including Non-Prepared Foods) with pre-determined route & no time constraints	All	44	46	K	Refer	
Courtesy Cars	All	36	44	C	Refer	
Cranes (licensed - mobile), Cherry Pickers	All	N/A	44	H	Refer	
Dairies and Distributors	All	44	45	D		
Dock and Station Trucks	Used solely on private premises.	55	55	D		4
Drug Manufacturers and Wholesalers	All	36	44	Q	Refer	
Drug Stores	All	43	45	E	Refer	
Explosives Manufacturers and Distributors	All	Ineligible				
Express Mail Companies	All	44	46	K	Refer	
Farm Tractors	All	55	55	F		4
Farm Trucks	Used only on Owned Farm	33	34	B		2

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Farm Trucks	Used on and off Farm	33	34	A		2
Fire Department Vehicles	All	53	53	G	Refer	Refer for Rating
Fish and Seafood Distributors	Retail Delivery	43	45	G		
Fish and Seafood Distributors	Wholesale Delivery	46	46	P		
Fishermen	All	33	34	C		2
Florists	Used in operation of own premises only.	35	45	N		1
Florists	Used in work on customers' premises.	35	45	L		1
Florists	Retail Delivery	43	45	F		
Florists	Wholesale Delivery	43	45	V		
Food delivery (prepared meals) – operating without time constraints	All	43	45	M	Refer	
Food Trucks/Wagons (with frying, cooking)	All	43	43	J	Refer	
Fruit Dealers	Retail Delivery	43	45	G		
Fruit Dealers	Wholesale Delivery	46	46	P		
Fuel Dealers - Coal and Wood	All	44	44	G	Refer	
Fuel Oil Delivery	All	Ineligible				
Furniture Manufacturers and Distributors	All	46	46	F		
Garbage Trucks	All	Ineligible				
Gardeners and Horticulturalists	Used in operation of own premises only.	35	45	N		1
Gardeners and Horticulturalists	Used in work on customers' premises.	35	45	L		1

Type of Use	Use Distinction	Light	Heavy	Sub-Class	Class Authority	Class Rating Note(s)
Gardeners and Horticulturalists	Retail Delivery	43	45	F		
Gardeners and Horticulturalists	Wholesale Delivery	43	45	V		
Golf Carts	All	55	55	G		4
Gravel, Sand, Stone, Earth	All	42	42	G	Refer	
Grocers	Retail Delivery	43	45	G		
Grocers	Wholesale Delivery	46	46	G		
Hardware	Retail Delivery	43	45	H		
Hardware	Wholesale Delivery	43	45	H		
Hot Tar Operations – Not Bulk Hauling	All	Ineligible				
Ice Cream Manufacturers and Distributors	All	44	45	D		
Ice Cream Vendors	All	43	45	J		
Ice Dealers	All	44	45	Y		
Industrial Machinery Manufacturers and Distributors	All	36	44	M		
Industrial Trucks	Used solely on private premises.	55	55	D		4
Laundries	All	44	45	C		
Lawnmowers	All	55	55	L		4
Livestock – Private Carrier	Not exceeding 160 km Radius	46	46	L	Refer	
Livestock	Exceeding 160 km Radius	Ineligible				
Logging/Pulpwood Trucks	All	Ineligible				

Type of Use	Use Distinction	Light	Heavy	Sub-Class	Class Authority	Class Rating Note(s)
Long Haul – Own Goods	Not exceeding 160 km Radius	61	61	T	Refer	
Long Haul – Own Goods	161-400 km Radius	62	62	T	Refer	
Long Haul – Own Goods	401-750 km Radius	63	63	T	Refer	
Long Haul – Own Goods	Exceeding 750 km Radius	64	64	T	Refer	
Lumber Dealers	All	46	46	B		
Mail Trucks	All	44	46	K		
Meat Packers	All	49	49	M		
Messenger Service	All	44	46	K		
Motorcycle – Used for Commercial Purposes	All	Ineligible				
Municipal Corporation Vehicles (other than ambulances, fire, police)	All	43	44	P	Refer	
Newspaper Delivery		49	49	N	Refer	
Oil Drilling, Exploration and Seismograph	All	Ineligible				
Parcel Delivery (including Non-Prepared Foods i.e. Meal Kits)	All	44	46	K	Refer	
Petroleum Products (gasoline, liquefied petroleum gas or similar)	Not exceeding 160 km Radius	48	48	G	Refer	
Petroleum Products (gasoline, liquefied petroleum gas or similar)	Exceeding 160 km Radius	Ineligible				
Photo or Film Delivery	Retail Delivery	43	45	S		
Photo or Film Delivery	Wholesale Delivery	36	44	S		
Pilot Vehicles	All	36	44	T		
Police Department Vehicles	All	Ineligible				
Poultry Dealers	Retail Delivery	43	45	G		
Poultry Dealers	Wholesale Delivery	46	46	P		

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Produce Dealers	Retail Delivery	43	45	G		
Produce Dealers	Wholesale Delivery	46	46	P		
Public Service Automobiles NOC	Not Ambulance, Fire, Funeral or Police	43	44	P	Refer	
Radio, Television, Electronics Sales	Wholesale Delivery	36	44	R		
Radio, Television, Electronics Sales/Service	Retail Delivery/Service	43	45	R		
Radioactive Materials	May consider incidental transport of radioactive materials contained within specialized instruments, devices or gauges used for surveying, scientific or exploration purposes.	48	48	R	Refer	Refer for Rating
Radioactive Materials	All other exposures	Ineligible				
Road Construction and Maintenance Equipment (graders, snow blowers and ploughs, street sweepers, tar spreaders and similar equipment principally designed and used for road construction and maintenance)	Not Dump Trucks	54	54	A	Refer	
Safe Dealers or Manufacturers	All	36	44	M		
Sand, Gravel, Earth or Stone	All	42	42	G	Refer	
Sand, Gravel, Earth or Stone – Private Carrier – Pick up Truck less than 11,000 kgs with Dump Box	All	42	42	T	Refer	
Scrap Dealers (paper, rags, metals)	All	Ineligible				
Sewer/Septic Tank Cleaning	All	43	44	L		
Snow Ploughs, Salters and Sanders	Operating on private property or rural twp and concession roads, streets.	36	44	F	Refer	
Snow Ploughs, Salters and Sanders	Operating on major roadways, highways.	Ineligible				
Soft Drink Manufacturers/Distributors	All	44	45	T		

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Type of Use	Use Distinction	Light	Heavy	Sub-Class	Class Authority	Class Rating Note(s)
Special Delivery (subject to time and similar constraints)	Retail Delivery	Ineligible				
Special Delivery (subject to time and similar constraints)	Wholesale Delivery	Ineligible				
Steel Manufacturers/Distributors	All	46	46	S		
Television, Radio, Electronics Sales	Wholesale Delivery	36	44	R		
Television, Radio, Electronics Sales/Service	Retail Delivery/Service	43	45	R		
Tow Trucks	All	43	43	T	Refer	
Tractors (not highway type)	Farm	55	55	F		4
Tractors (not highway type)	Road Construction	54	54	A	Refer	
Tractors (not highway type)	Bush/Logging	54	54	D	Refer	
Tractors (not highway type)	Not Farm, Road Construction or used in Bush/Logging Operations	55	55	D	Refer	4
Truckmen - NOC (Public Truckmen)	Not Exceeding 40 km Radius	46	46	T	Refer	3
Truckmen - NOC (Public Truckmen)	Exceeding 40 km but not exceeding 80 km Radius	49	49	T	Refer	3
Truckmen - NOC (Public Truckmen)	Exceeding 80 km but not exceeding 160 km Radius	61	61	T	Refer	
Truckmen - NOC (Public Truckmen)	Exceeding 160 km Radius	Ineligible				
Vegetable Dealers	Retail Delivery	43	45	G		
Vegetable Dealers	Wholesale Delivery	46	46	P		
Well Drilling	All	36	44	W		
Wood Chip Hauling	Not exceeding 160 km Radius	41	41	C	Refer	
Wrecking/Demolition Trucks	All	Ineligible				

RATING NOTES

General Rating Notes

Unless otherwise specified, the maximum radius of operations applying to commercial automobiles used for transportation of own goods or goods of others is 80 kilometres, all such transport within Canada*. If the normal radius of operations exceeds 80 km, Interurban rating classes apply**

* Incidental transport within the USA is subject to a premium surcharge – see the Incidental USA Exposure Surcharge for parameters and the amount of the surcharge.

** Commercial automobiles normally subject to a maximum 80 km radius of operations will still qualify for commercial rating if:

- Not more than 2 trips per month exceed 80 km radius;
- Not more than 10% of all trips made per month exceed 80 km radius; and
- Radius of operations does not exceed 160 km.

Use/operation of vehicles within Canada that are normally subject to a maximum 80 km radius of operations but that are periodically used or operated beyond this radius may qualify for commercial rating plus surcharge – see the Canadian Radius of Operations surcharge for parameters and the amount of the surcharge.

A maximum radius of operations of 160 kilometres applies where indicated for the class. If this radius is exceeded, Interurban rating classes apply as follows:

- **Class 62:** 161-400 km
- **Class 63:** 401-750 km
- **Class 64:** Exceeding 750 km

For truckmen hauling general cargo of others use 'Truckmen - NOC' for applicable radius.

Radius distinctions represent one-way distance.

Class rating notes apply where indicated. Refer to the corresponding number for applicable rating note(s).

Class Rating Notes

The following rating notes apply where indicated for the class:

1. Class 35 rating is based on vehicles which are used infrequently for travel to and from jobsites - they are immobile much of the time. Where frequent highway travel is involved or frequent travel between jobsites, use Class 36. Do not use for retail or wholesale delivery.
2. Class 33 and 34 rates are based on use of the vehicle primarily on the Insured's premises with minimal highway travel. Vehicles that are used for frequent delivery of products are more appropriately rated for that exposure. In order to use this class, a private passenger use vehicle must also be insured. Do not use for retail or wholesale delivery.
3. Vehicles (other than those that carry mail or milk) operated under contract exclusively for one party may be classed as if owned and operated by that party.
4. Class 55 is to be used only for vehicles that have very limited on-highway exposure such as trucks used solely on manufacturing premises, farm tractors, lawn tractors, off-highway construction equipment. The maximum road exposure expected is crossing a public road or driving a very short distance such as a farm tractor going from one field to another. If greater distances are to be covered, these vehicles should be transported via trailer or classified as 'Commercial Automobiles NOC'.

Rating Trailers

Third Party Liability/DCPD:

1. Charge the percentage indicated below for the type of trailer of the TPL/DCPD premium for the highest-rated vehicle that may tow the trailer.
2. Where the number of trailers (other than 'pup' trailers) exceeds the number of applicable automobiles, charge 50% of the premium charge for each excess trailer.
3. Where no trailer is insured with an insured tractor, charge under TPL/DCPD for one semi-trailer.

Percentage Based on Trailer Type

- Non Cargo: 10%
- Cargo - Semi-Trailers: 10%
- All Other Types (including dump and livestock trailers): 25%

Note: No premium charge applies to converter dollys.

Accident Benefits:

1. No charge unless the number of trailers (other than 'pup' trailers) exceeds the number of applicable automobiles.
2. Where the number of trailers (other than 'pup' trailers) exceeds the number of applicable automobiles, charge 50% of the premium charge for each excess trailer.

Physical Damage:

1. Charge the full premium for Collision based on the applicable rate group, deductible and driving record.
2. Charge the full premium for Comprehensive or Specified Perils based on the applicable rate group and deductible.
3. Physical damage premiums are modified to the type of use factors shown in Rating Notes. For example, a trailer attached to a vehicle used for wood chip hauling within 160 kilometres (100 miles) would be subject to rating note 4 resulting in a factor of 2.00 applied to the trailer Collision premium.

Note: No premium charge applies to Uninsured Motorist coverage.

Optional Collision Deductibles

For other collision deductible options, apply the factors shown below to the collision premium at a \$500 deductible.

Ded. Amount	Factor
1,000	0.944
1,500	0.889
2,000	0.778
2,500	0.667

PREMIUM DISCOUNTS

Multi-Policy Discount

A 10% discount, applicable to the entire commercial automobile premium, is available when at least one commercial non-automobile policy* for the same insured is written with Intact Insurance Company.

Minimum coverage requirements:

One standard commercially rated vehicle (not solely a recreational vehicle) with a minimum of liability and accident benefits.

How the discount applies:

The discount applies on the final calculation, including endorsement and increased Accident Benefits premium.

Ineligible vehicles:

The discount is not available on classes 61, 62, 63, 64 or public vehicles.

*** Underwriting acceptability for commercial non-automobile policy:**

- Policies terms less than one year are not eligible.
- Subscription policies are not eligible.

Conviction Free Discount

A discount will be applied on commercial vehicles meeting the following driver eligibility criteria (applicable to all drivers of the insured vehicle):

- No convictions in the past three (3) years.

How the discount applies:

An 8.5% discount applies to the premium for Third Party Liability, Accident Benefits, DCPD, Collision (including the Collision portion of All Perils) coverage on eligible commercial vehicles.

Ineligible Vehicles:

The discount is not available on public vehicles.

PREMIUM SURCHARGES

Canadian Radius of Operations Surcharge

Applies to commercial vehicles that are normally subject to a maximum 80 km radius of operations but that are periodically (maximum 7 days per month) used or operated beyond this radius up to a maximum radius of 400 km.

Days per Month Operating Beyond 80 km	Maximum Radius of Operation	% Surcharge — TPL, AB, Collision
1 – 2	400 km	15%
3 - 5		30%
6 - 7		50%

- The surcharge is applied to the Third Party Liability, Accident Benefits and Collision (including the Collision portion of All Perils) premiums for the specified vehicle(s).
- If more than one vehicle operates beyond 80 km, the surcharge is applied to each vehicle.
- The surcharge is to be included in the premium for the specified vehicle(s) on the policy.

For risks outside these parameters, Interurban rating applies.

USA Exposure Surcharge – Incidental

Applies to all commercial rate classes.

For incidental trips into the USA, maximum 100km from the border, we will apply a 25% surcharge on the TPL section of the specified commercial vehicle(s).

- If more than one vehicle travels into the USA, the surcharge will be applied to each vehicle
- The surcharge is to be included in the premium for the specified vehicle(s) on the policy.
- The USA exposure for the vehicle must not exceed 25% of the total radius.

USA Exposure Surcharge – Non-Incidental

US State Surcharge

State	Surcharge
Michigan, Florida	10%
New York, California, Texas	15%

Eligible Coverages : BI & PD

Radius Surcharge

Radius of Operation in US (km)	Surcharge
0 – 80 km	35%
81 – 400 km	35%
401 – 800 km	40%
801 – 1600 km	45%
1601 – 2400 km	50%
2401+ km	55%

Eligible Coverages: BI, PD, DCPD, AB, UM, Collision

Conviction Surcharges

- Conviction surcharges apply to premiums for Third Party Liability, Direct Compensation, Accident Benefits, Collision (including the Collision portion of All Perils) coverage.
- The exposure period for convictions is 36 months prior to the date of the application or renewal.

a) Highway Traffic Act Convictions - Major and Serious Convictions

Convictions for any moving traffic offences (other than those specifically listed under b) or c) below) under any Act governing highway traffic and any offences substantially the same committed outside Canada, including but not limited to:

- Speeding 50 km or more over the posted speed limit;
- Failing to report an accident;
- Failing to give name and licence number in the event of an accident to police or other persons entitled to such information;
- Improper passing of school buses;
- Improper passing/speeding in school or playground zone;
- Produce false evidence;
- False statement re. insurance;
- Produced false insurance;
- Make false statement;
- Permit novice/learner/restricted driver to drive in contravention of licence conditions;
- Novice/learner/restricted driver in contravention of licence conditions;

- Driving without due care and attention;
- Racing;
- Driving without insurance;
- Driving without Valid Driver's License;
- Using a hand-held electronic device.

Apply the following surcharges:

Each conviction 15%

b) Other Moving Traffic Violations - Minor Convictions

Convictions of any moving traffic offences (other than those specifically listed in a) above or c) below) under any Act governing highway traffic and any offences substantially the same committed outside Canada, including but not limited to:

- Seatbelt;
- Following too closely;
- Failing to yield;
- Improper turn;
- Breach of speed limits and other moving traffic offences other than shown in a) above or c) below.

Apply the following surcharges:

2 convictions.....	7.5%
3 convictions.....	15%
4 convictions.....	25%
Each subsequent conviction	15%

c) Criminal Code Convictions

Convictions under the Criminal Code of Canada for any of the following offences, or an offence substantially the same under any other Act of committed inside or outside Canada:

- Criminal negligence committed in the operation of a motor vehicle;
- Manslaughter committed in the operation or use of a motor vehicle;
- Failing to stop or remain at the scene of an accident;
- Impaired driving;
- Failure or refusal to submit to a breathalyzer or blood test;
- Driving while license under suspension;
- Dangerous driving;
- Careless driving;
- Failure to stop for a police officer.

Apply the following surcharge:

Each conviction 100%