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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 and driver abstracts).
- 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 90 days from the date quoted.
- 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. Short term policies, other than 6 months.
4. Third Party Liability limits that are higher than \$2,000,000.
5. Any risk which qualifies for consideration by the Specialty Solutions Commercial Automobile department.
6. Any risk with drivers having less than 3 years confirmable insurance experience.
7. Any risk where the principal operator is under the age of 25 years old.
8. Applicant or driver with no previous Canadian driving experience.
9. Applicant or driver that is seventy-five (75) years or older.
10. Applicants where automobile insurance has been declined, refused renewal or cancelled by another insurer.
11. Applicant or driver who has had a lapse in insurance coverage for a period greater than 1 year.
12. 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 a license suspension in the past 3 years.
13. Antique, Vintage or Classic vehicles.
14. Automobiles with Airfield or Tarmac Exposure
15. 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).
16. Canteen Vendors (Food Trucks)
17. Courier services, express companies, parcel or grocery delivery (including non-prepared foods), or similar operations with regular pre-established routes and/or do not operate within a guaranteed time window.
18. Courtesy Cars.
19. Dangerous or Hazardous Goods where placarding is required as outlined by Transportation of Dangerous Goods act.
20. Drive Away Operations (Vehicle Delivery Services)
21. Driver Training Vehicles.
22. Explosives.
23. Fleet risks.
24. Farm class vehicles with more than incidental Livestock hauling.
25. Garage risks.
26. Household Movers
27. Hotel, Golf and Country Club buses.
28. Meal home delivery (Fast Food)

29. Mobile Cranes.
30. Mobile Operations (i.e. pet groomers, barbers, etc)
31. Motorcycles, Snowmobiles, All Terrain Vehicles used for commercial purposes.
32. Newspaper Delivery.
33. Non-Owned vehicles.
34. Private Ambulances – Oilfield Medic Units.
35. Private Buses and Rural School Buses.
36. Radioactive Materials.
37. Road construction and maintenance (Graders, Snow Blowers and Ploughs, Street Sweepers, Tar Spreaders and like equipment)
38. Salvage or rebuilt branded vehicles.
39. Hauling of scrap metal or junk in enclosed trailers/bins
40. 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.
41. Tow truck operators offering towing and/or roadside assistance (SPF 4 must also be written with the same policy effective dates as the SPF 1).
42. Tractors – other than farm or road construction, not highway type.
43. USA exposure on commercial vehicles.
44. Vehicles hauling oversized / overweight loads.
45. Winter Road Construction.
46. Wood Chip Hauling. Risks that haul wood chips for their own use such as landscape or gardening operations are acceptable.

Specialty Solutions Commercial Automobile

The following risks are underwritten by the 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.

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 that has a driver with less than 3 years of driving experience.
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 (SPF 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. Amusement Park, Carnival, Circus and Parade Vehicles. This includes any associated cargo such as animals or temporary shelters.
18. Armored Vehicles
19. Automobile Transporters / Car Carriers.
20. Auto wreckers, scrap dealers and the hauling of scrap metal or junk (not in an enclosed bin/trailer).
21. Buses (Public, Urban School, Charters and/or any USA Exposure)
22. Commercial use of ATVs with third party driver/operators and/or passenger hazard exposure.
23. Courier services, express companies, parcel or grocery delivery (including non-prepared foods), or similar operations without regular pre-established routes and/or operate within a guaranteed time window.

24. Custom, Kit cars, Replicas and/or Hot Rod vehicles.
25. 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).
26. Dangerous or Hazardous Goods Transportation where placarding is required as outlined by Transportation of Dangerous Goods Act, being transported to/from the USA
27. Driver Training Vehicles without dual control equipment.
28. Emergency Response vehicles (i.e. Police, Fire Department, Security Services).
29. Fueled by other than gasoline, propane (must be factory installed or converted by an authorized government agency), natural gas, diesel oil, or electricity.
30. Garbage trucks.
31. Hot Shot Services.
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 and Pulpwood.
36. Mobile Operations with entertainment, gaming or recreational activities.
37. Non-repairable branded vehicles (Salvage).
38. Rig Moving.
39. Short term daily rentals (30 days or less).
40. Speed or racing enhanced/modified vehicles.
41. Synthetic Fleets.
42. Taxi or Limousines risks with seating capacity of more than 7 passengers.
43. Trailers (commercial or used for pleasure purposes) if we do not insure the towing vehicle on the same policy.
44. Unrepaired prior damage that makes the vehicle unsafe to operate.
45. Unsafe vehicles for public roads as determined by a current Vehicle Inspection Report (required for vehicles 20 years of older).
46. Valet Service
47. Vehicle that transports non-owned goods where the driver to vehicle ratio exceeds 2:1.

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

48. Heavy Commercial Vehicle(s) with US Exposure that do not have a functional Dash Camera installed
49. 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.
50. 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.
51. Any applicant or policy holder who holds an FMCSA Safety Measurement System “Out of Service Rate” exceeding the national average.
52. Any risk with a provincial, state, or federal Carrier Safety Rating of “Conditional” or “Unsatisfactory”
53. Drivers licensed less than 9 years, except a driver older than 25 years of age and licensed more than 3 years.

- 54. Any driver with more than 2 minor convictions in the past 3 years.
- 55. Any driver with more than 1 at fault loss in the past 6 years.
- 56. 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. We will accept **incidental** operations exceeding 80km to a maximum of 160km.

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 (see Garage Section).
- c) Any vehicle held for sale by an automobile dealer (see Garage Section).
- d) Any vehicle with a Gross Vehicle Weight (GVW) not in excess of 4,536 kgs (10,000 lbs.) used for pleasure purposes only. (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 4,536 kgs. (10,000 lbs).
- **Heavy (H)** – vehicles that have a GVW in excess of 4,536 kgs (10,000 lbs).
- Tractors used to haul semi-trailers are classified as heavy (H) for load capacity.

Kinds of Trailers

The following are definitions only – Intact may not write all of these types of trailers:
Refer to 'Class Definitions - Type and Use Rating Notes from Class Tables' 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.
- 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, 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 Fleet Application and the following details:

- A complete list of all vehicles and coverages required for each unit.
- A description of use and radius of operation of each of the vehicles to be insured.
- A detailed listing of all claims.
- The name of the previous carrier and expiry date of the previous carrier's policy.
- Complete details of all drivers.
- Copies of driver MVR (Motor Vehicle Records), where available.

Farm Fleets

- a) A risk with a minimum of five (5) or more commercially classified power units that are insured with full coverages (i.e. Liability, Accident Benefits, All Perils or Collision, and Comprehensive or Specified Perils). The following classifications are acceptable within Intact's underwriting program for Farm Fleets:
33, 34, 35, 36, 43, 44, 45, 46, 54 & 55
- b) No seasonal suspension of coverage is required (not allowed).
- c) 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) 10 or more power units (not including trailers or recreational vehicles).
- b) Vehicles must all carry liability coverage with the same liability limits.
- c) Vehicles of the same rating type, must have the same coverages and deductibles.
- d) Coverages stated in the scope of coverage must be maintained throughout the entire term of the policy, including maintaining liability coverage on **all** automobiles.

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 Section I - Garage - of this manual.

PUBLIC AUTOMOBILES – Refer to Section L - Public and Non-Owned Automobile – of this manual.

NON-OWNED AUTOMOBILES - Refer to Section K - Public and Non-Owned Automobile – of this manual.

Policy Term Rules

Policy Term

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

6-Month Policy

To develop premiums for a 6-month policy charge 52% of the published annual rates.

Broken Policy Terms

Policies written for less than one (1) year, other than 6-month policies, will be calculated using the appropriate pro-rata tables.

Refer to 'Tables – Pro Rata Table – Annual Policy' in this manual.

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 Retained Premium

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

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 insured.

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. In addition, if applied, the maximum surcharge will be 25% of Physical Damage premiums.

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.

Third Party Liability (TPL), including Property Damage, All Perils and Collision

Third Party Liability (TPL), including Property Damage, All Perils and Collision

Use Class, Driving Record, Rate Group and Territory to rate Commercial Vehicles for Third Party Liability, All Perils and Collision coverages.

Accident Benefits

Flat Charge.

Ownership and Driving Record

Liability, Accident Benefits, collision and All Perils premiums are modified by the driving records of all regular drivers. Refer to Section E Class Definitions for additional Rating Notes.

If the vehicle is heavy, we also modify the premiums by the length of time the insured or applicant has owned or leased each separate vehicle, or one it replaced which was used for substantially the same purpose.

All Perils Premium Calculation

To determine the All Perils premium, calculate the applicable Collision premium for the required deductible and add 75% of the Comprehensive premium for the same deductible.

Optional Physical Damage Deductibles

Apply the following percentages to the Base Premium generated for \$250 Deductible Collision and \$100 Deductible Comprehensive or Specified Perils.

Deductible Option	Collision	Comprehensive	Specified Perils
\$100	N/A	1.000	1.000
\$250	1.000	0.900	0.900
\$500	0.890	0.840	0.840
\$1,000	0.720	0.790	0.790
\$1,500	0.680	0.790	0.790
\$2,000	0.580	0.790	0.790

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

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 the Quebec, Ontario or New Brunswick Direct Compensation 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 BOTH Third Party Liability and Collision.

Driving Record

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

- **Driving Record 6** -- "Clear record" for 6 years; 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; 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** is not subject to a conviction surcharge under the Premium Surcharge Tables below.
- **Driving Record 3** -- "Clear record" for 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 (Yukon, NWT & NU only)

Renewal Business Driving Record Criteria

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.
Note 3	"DR 3 Forgiven" refers to the application of the Limited Rating Waiver after an at-fault loss. Risks qualify automatically for the Limited Rating Waiver when they qualify for DR 6 or DR 5. Risks are rated DR 3 Forgiven, provided they remain loss free, for 3 annual renewals until they are loss free for a full 3 years and qualify for DR 3 on renewal. On subsequent renewals, they can advance to DR 4, DR 5, etc.

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 Forgiven ² with SEF 39 added			X					DR 6	
	DR 6 Forgiven ² & qualifies for limited rating waiver			X	X				DR 6 Forgiven ²	
	DR 6 Forgiven ² & does not qualify for limited rating waiver				X	X	X	X	DR 6 Forgiven ²	
	DR 6	X	X						DR 6	
	DR 6 & SEF 39 added	X	X						DR 6 Forgiven ²	
	DR 5			X					DR 6	
	DR 4				X				DR 5	
	DR 3 Forgiven ³						X	X	DR 3 Forgiven ³	
	DR 3					X			DR 4	
	DR 2						X		DR 3	
	DR 1							X	DR 2	
DR 0								X	DR 1	

COMMERCIAL INSURANCE AUTO MANUAL

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 Forgiven ² with SEF 39 added			X					DR 6 Forgiven ²	
	DR 6 Forgiven ² & qualifies for limited rating waiver when loss occurs			X	X				DR 3 Forgiven ³	
	DR 6 Forgiven ² & does not qualify for limited rating waiver when loss occurs				X	X	X	X	DR 0	
	DR 6	X	X						DR 3 Forgiven ³	
	DR 6 & SEF 39 added	X	X						DR 6 Forgiven ²	
	DR 5			X					DR 3 Forgiven ³	
	DR 4				X				DR 0	
	DR 3 Forgiven ³						X	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 Forgiven ² with SEF 39 added			X					DR 0	
	DR 6 Forgiven ² & qualifies for limited rating waiver when loss occurs			X	X				DR 0	
	DR 6 Forgiven ² & does not qualify for limited rating waiver when loss occurs				X	X	X	X	DR 0	
	DR 6	X	X						DR 0	
	DR 6 & SEF 39 added	X	X						DR 0	
	DR 5			X					DR 0	
	DR 4				X				DR 0	
	DR 3 Forgiven ³						X	X	DR 0	
	DR 3					X			DR 0	
	DR 2						X		DR 0	
	DR 1							X	DR 0	
DR 0								X	DR 0	

Premium Surcharge Tables

Rules

- 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, 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	Percentage
3 accidents	30
Each additional accident	10

Minor Non-Moving Traffic Violations:

- Failure to produce documentation for a Peace Officer

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.	

COMMERCIAL INSURANCE AUTO MANUAL

Major Moving Traffic Violations:

Any offence under any Act governing highway traffic:

Criteria for Surcharge	Percentage
1 conviction	15
Each additional conviction	5

➤	➤ 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	
➤ Driving without reasonable consideration for persons using the highway	➤ Zero tolerance for alcohol (graduated licensing – Alberta)
➤ 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, including, but not limited to:

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
	➤ Dangerous driving
➤ Failure to remain at the scene of an accident	➤ Impaired driving
➤ Criminal negligence or manslaughter committed in the operation of an automobile	➤ Exceeding blood alcohol level permitted by law
➤ Intoxicated driving	➤ Failing to stop at the scene of an accident

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.

COMMERCIAL INSURANCE AUTO MANUAL

- 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.

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		

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.

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		

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.

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		

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

<p>New Business</p>	<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.
<p>Endorsements</p>	<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.
<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.

	<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.

	<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

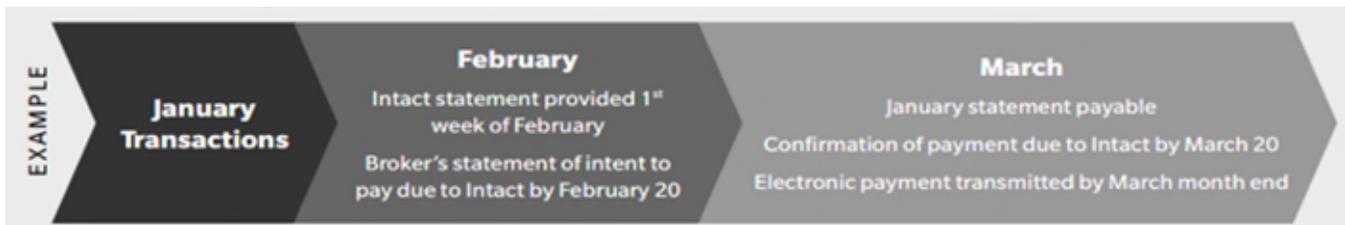
Intact also offers the Agency Bill payment plan. Under this plan, it is the broker's responsibility to collect payment from the customer and remit to Intact.

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



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.

Rating Territories – YK, NT, NU

Rating Territories – Yukon Territory

TERRITORY 1

YUKON – All Districts

STAT. CODE 001

Rating Territories – Northwest Territories

TERRITORY 1

NORTHWEST TERRITORIES – All Districts excluding Yellowknife

STAT. CODE 010

TERRITORY 2

YELLOWKNIFE

STAT. CODE 010

Rating Territories – Nunavut Territory

TERRITORY 1

NUNAVUT – All Districts

STAT. CODE 008

YUKON, NORTHWEST TERRITORIES & NUNAVUT 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	Rating Territory	Statistical Location Code	Protection	Location	Rating Territory	Statistical Location Code	Protection
Aklavik, NT	1	010	U	Iqaluit, NU	1	008	U
Beaver Creek, YT	1	001	U	Keno City, YT	1	001	U
Burwash Landing, YT	1	001	U	Marsh Lake, YT	1	001	U
Carcross, YT	1	001	U	Mayo, YT	1	001	U
Carmacks, YT	1	001	U	Mount Lorne, YT	1	001	U
Dawson City, YT	1	001	S	Norman Wells, NT	1	010	U
Destruction Bay, YT	1	001	U	Pelly Crossing, YT	1	001	U
Faro, YT	1	001	U	Tagish, YT	1	001	U
Fort Providence, NT	1	010	U	Teslin, YT	1	001	U
Fort Simpson, NT	1	010	S	Tuktoyaktuk, NT	1	010	U
Fort Smith, NT	1	010	U	Tungsten, NT	1	010	U
Haines Junction, YT	1	001	U	Watson Lake, YT	1	001	U
Hay River, NT	1	010	S	Whitehorse, YT	1	001	S
Inuvik, NT	1	010	S	Yellowknife, NT	2	010	S

Commercial Third-Party Rating Classifications

TYPE OF USE	RATING CLASS		RATING NOTES
	L	H	
All Commercial Automobiles not otherwise classified			
-- Retail Delivery	43	45	
-- Wholesale Delivery	36	44	
-- Not Delivery	36	44	
All-Terrain Vehicles – Commercial Use			
-- Engine displacement up to 250 cc and horsepower not exceeding 25 hp	26	26	Refer to Company See Rating Note "C"
-- Engine displacement over 250 cc and horsepower exceeding 25 hp	--	--	Refer to Company See Rating Note "C"
-- With any type of Third-party driver/operators and/or passenger hazard exposure.			Not Written
Ambulance – Private – Emergency			Not Written
Ambulance – Private, including Oilfield Site First Aid vehicles	76	76	Refer to Company
Ambulance – Public – Emergency			Not Written
Ambulance – Public – No Emergency			Not Written
Appliance Service Technician / Communication Service Representative / IT Technician	36	44	
Armored Cars	46	46	Not Written
Artisans	35	-	Class 35 subject to Rating Note "A"; otherwise use Class 36
Auto Accessories & Parts			
-- Retail Delivery	43	45	
-- Wholesale Delivery	36	44	
Automotive Service Technician/Repair – excluding mobile repairs	36	44	
Automotive Service Technician/Repair – including mobile repairs	36	44	
Automobile Transporters (Car Carriers)			Not Written
Bakeries and Distributors			
-- Retail Delivery	44	45	
-- Wholesale Delivery	44	45	
Brewers and Distributors	45	45	
Building Products			
-- Retail Delivery	46	46	
-- Wholesale Delivery	46	46	
Bus – Private – Church Buses – No charters, no special trips, no USA exposure	79	79	Refer to Company
Bus – Private – Hotel, Summer Camp, Resort, Golf & Country Clubs – No charters, no special trips, no USA exposure	72	72	Refer to Company

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TYPE OF USE	RATING		RATING NOTES
	CLASS		
	L	H	
Bus – Private – Legions, Seniors, Special Needs – No charters, no special trips, no USA exposure	7M	7M	Refer to Company
Bus – Private – Other, including Clubs, Athletic Teams	7M	7M	Refer To Company
Bus – Private – Transporting Employees	7M	7M	Refer to Company
Bus – Private – Van Pools	7M	7M	Refer to Company
Bus – Private – With charters, special trips or USA Exposure			Not Written
Bus – Public – Operating within limits of city or town or within 25 km of such limits			Not Written
Bus – Public – Operating more than 25 km and not more than 80 km between terminal points			Not Written
Bus – Public – Operating more than 80 km and not more than 240 km between terminal points			Not Written
Bus – Public – Operating more than 240 km between terminal points			Not Written
Bus – School – With Charters or USA exposure – Urban			Not Written
Bus – School – With no charters, no special trips - Urban			Not Written
Bus – School – With charters or USA exposure – Rural Only			Not Written
Bus – School – With no charters, no special trips – Rural Only	71	71	Refer to Company
Bulk Transportation – Liquid – Non-Hazardous – (not including water haul)	44	49	
Bulk Transportation – Non Liquid – Non Hazardous	44	49	
Butchers			
-- Retail Delivery	43	45	
-- Wholesale Delivery	49	49	
Caterers Including Meal Delivery – No Time Constraints	43	45	
Canteen Vendors – No cooking other than warming	43	45	Refer to Company
Canteen Vendors – Cooking other than warming	43	45	Refer to Company
Cement Block, Building, Block & Brick			
-- Retail Delivery	46	46	
-- Wholesale Delivery	46	46	
Cement Mixers (Mix-in-Transit)	--	45	
Chemical Products not otherwise specified – Excluding Explosives, Radioactive Material, Crude Oil, Petroleum Products UN1202 & UN1203 – within 80 km radius (50 miles)			Not Written
Chemical Products not otherwise specified – Excluding Explosives, Radioactive Material, Crude Oil, Petroleum Products UN1202 & UN1203 – within 160 km radius (100 miles)			Not Written
Chemical Products not otherwise specified – Excluding Explosives, Radioactive Material, Crude Oil, Petroleum Products UN1202 & UN1203 – over 160 km radius (100 miles)			Not Written

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TYPE OF USE	RATING CLASS		RATING NOTES
	L	H	
Chip Hauling (Wood)			
-- within 80 km radius (50 miles)	41	41	Refer to Company
-- within 160 kms radius (100 miles)	41	41	Refer to Company
-- over 160 kms radius (100 miles)	41	41	Refer to Company
Cleaners & Dyers	44	45	
Coal & Wood Dealers	44	44	
Concrete Pumper Trucks	--	44	
Construction Equipment	54	54	
Construction Professionals – (i.e. Engineers, Surveyors, Architects, Mining Consultants) – Not Oilfield	36	44	
Contractors – excluding transportation of Bricks, Building Blocks, Cement, Gravel, Logs, Pulpwood, Petroleum Products, Sand, Stone, Earth and Asphalt.	35	44	Class 35 Subject to Rating Note “A”; otherwise use Class 36
Courier Service / Parcel Delivery (Including Non-Prepared Foods ie meal kits) – Other – Subject to time constraints			Not Written
Courier Service / Parcel Delivery (Including Non-Prepared Foods ie meal kits)– With predetermined route – No time constraints	44	46	Refer to Company
Cranes (Licensed Mobile)	--	44	Refer to Company
Crude Oil UN1267 – within 160 km radius (100 miles)	48	48	Refer to Specialty Solutions Commercial Automobile
Crude Oil UN1267 – over 160 km radius (100 miles)	48	48	Refer to Specialty Solutions Commercial Automobile
Dairies & Distributors	44	45	
Delivery (Not otherwise classified)			
-- Retail Delivery	43	45	
-- Wholesale Delivery	36	44	
Driver Training Vehicles – Heavy Commercial with Dual Brake Controls	--	44	Refer to Company See Rating Note “D”
Driver Training Vehicles – Private Passenger with Dual Control Equipment	36	--	Refer to Company See Rating Note “D”
Driver Training Vehicles – All Others			Not Written
Drug Stores	43	45	
Drug Manufacturers and Wholesalers	36	44	
Electricians	35	44	Class 35 Subject to Rating Note “A”; otherwise use Class 36
Explosives – up to 1000 kg Net Explosive Weight (2200 lbs) – within 80 km radius (50 miles)	48	48	Refer to Company
Explosives – up to 1000 kg Net Explosive Weight (2200 lbs) – within 160 km radius (100 miles)	48	48	Refer to Company
Explosives – up to 1000 kg Net Explosive Weight (2200 lbs) – over 160 km radius (100 miles)	48	48	Refer to Company
Explosives – over 1000 kg Net Explosive Weight (2200 lbs) – within 80 km radius (50 miles)			Not Written

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Explosives – over 1000 kg Net Explosive Weight (2200 lbs) – within 160 km radius (100 miles)			Not Written
TYPE OF USE	RATING CLASS		RATING NOTES
	L	H	
Explosives – over 1000 kg Net Explosive Weight (2200 lbs) – over 160 km radius (100 miles)			Not Written
Explosives Manufacturers/Distributors within 160 km radius (100 miles)			Not Written
Explosives Manufacturers/Distributors over 160 km radius (100 miles)			Not Written
Express Companies			Not Written
Farm Tractors	55	55	See Rating Note “G”
Farm Trucks			
-- Used solely on Private Premises	55	55	See Rating Note “G”
-- Farm trucks with farm use only. Road, pleasure usage and delivery not permitted.	33	34	See Rating Note “H”
-- Farm trucks with road use. Pleasure usage, delivery and custom farming not permitted.	33	34	See Rating Note “H”
-- Farm trucks with road exposure and pleasure usage. Delivery and custom farming not permitted.	36	44	
Fire Department Automobiles			
Fire Vehicles – Private – Non Emergency – Use SEF 24 when Physical Damage coverage is provided for automobiles with firefighting, rescue or salvage equipment.	53	53	
Fire Vehicles – Public - Emergency			Not Written
Fire Vehicles – Public – Non Emergency			Not Written
Fisherman	33	34	See Rating Note “F”
Fish & Seafood Distributors			
-- Retail Delivery	43	45	
-- Wholesale Delivery	46	46	
Florists / Greenhouse / Market Gardener / Nurserymen			
-- Used in operation of own premises	35	45	Class 35 Subject to Rating Note “A”; otherwise use Class 36
-- Used in work on Customer’s premises	35	45	Class 35 Subject to Rating Note “A”; otherwise use Class 36
-- Retail Delivery	43	45	
-- Wholesale Delivery	46	46	
Food Products Delivery			
-- not otherwise classified – Retail Delivery	43	45	
-- not otherwise classified – Wholesale Delivery	43	45	
Fruit Dealers			
-- Retail Delivery	43	45	
-- Wholesale Delivery	46	46	
Funeral Vehicles			
-- Casket wagons, Funeral Carriages, Hearses	75	75	
Furniture Manufacturers and Distributors			

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-- Retail	46	46	
-- Wholesale	46	46	
Garbage Trucks			Not Written
TYPE OF USE	RATING CLASS		RATING NOTES
	L	H	
Gardeners / Horticulturists / Landscaper /Arborist used in operation of customer's premises	35	45	Class 35 Subject to Rating Note "A"; otherwise use Class 36
Gardeners / Horticulturists / Landscaper /Arborist used in operation of customer's premises	35	45	Class 35 Subject to Rating Note "A"; otherwise use Class 36
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	See Rating Note "R"
Grocers			
-- Retail Delivery	43	45	
-- Wholesale Delivery	46	46	
Handyman – variety of tasks	36	44	
Hardware (Retailer) – Retail Delivery	43	45	
Hardware (Retailer) – Wholesale Delivery	43	45	
Heating, Refrigeration and Air Conditioning (HVAC) Mechanic	35	44	Class 35 Subject to Rating Note "A"; otherwise use Class 36
Hot Shot Services			Not Written
Household Movers	Follow Truckmen Rating		Refer to Company
Ice Cream Manufacturers and Distributors	44	45	
Ice Cream Vendors – Mobile Vendors selling to the public			Not Written
Ice Dealers	44	45	
Industrial Machinery Manufacturers and Distributors	36	44	
Janitorial Services / Housekeeping – Commercial and Residential	36	44	
Lawnmowers	55	55	See Rating Note "R"
Lease Site Construction and Maintenance Equipment (excluding Dump Trucks) – Graders, Snow Ploughs, Snow Blowers, Street Sweepers, Tar Spreaders and like equipment especially designed and used for road construction and maintenance.	54	54	See Rating Note "J"
Limousines – Owner operated within 80km or rural.- 16 passengers or less only.	7B	7B	Refer to Specialty Solutions Commercial Automobile
Limousines – All Other – 16 passengers or less only.	7B	7B	Refer to Specialty Solutions Commercial Automobile
Livestock Hauling			
-- within 160 kms radius (100 miles)			Not Written
-- over 160 kms radius (100 miles)			Not Written
Logging Trucks			
-- within 160 kms radius (100 miles)			Not Written

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-- over 160 kms radius (100 miles)			Not Written
Lumber Dealers - Retail Delivery	46	46	
Lumber Dealers – Wholesale Delivery	46	46	
TYPE OF USE	RATING CLASS		RATING NOTES
	L	H	
Mail Trucks – Delivery to super boxes and non-time sensitive parcel delivery for Canada Post, Urban and Rural. No special delivery or courier, Rural only.	44	46	
Meals – Fast Food – Home Delivery of prepared foods ie: fast food, No time constraints	43	45	
Meals – Home Delivery of prepared foods – Other – No fast food – No time constraints	43	45	Refer to Company
Meat Packers	49	49	
Messenger Service			Not Written
Motorcycles – Used for Commercial Purposes	56	56	Refer to Company
Municipal Corporation Vehicles – other than Ambulances, Fire or Police Vehicles	43	44	
Newspaper Delivery – Daily Newspapers from or in Cities of over 15,000 population	49	49	Refer to Company
Oilfield Battery Operators	36	44	
Oil Field Equipment Hauling – Own Equipment only – within 80 km radius (50 miles)	36	44	
Oil Field Equipment Hauling – Own Equipment only – within 160 km radius (100 miles)	36	44	
Oil Field Equipment Hauling – Own Equipment only – over 160 km radius (100 miles)	36	44	
Oil Field Pipe Hauling – within 80 km radius (50 miles)	49	49	Refer to Specialty Solutions Commercial Automobile
Oil Field Pipe Hauling – within 160 km radius (100 miles) – For the insured's own use only	49	49	
Oil Field Pipe Hauling – over 160 km radius (100 miles) – For the insured's own use only	49	49	
Oil Field Vehicles not otherwise classified – Light and heavy trucks used in the oilfield, including consultants, engineers, geologists, etc	36	44	
Oil Field Well Service Vehicles – Bucket, Crane, Picker, Ladder	44	44	
Oil Field 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	49	49	
Oil Field Well Service Vehicles – including vacuum trucks, steams, pressure units, Hydrovac, coil tubing units, hot oilers, flush by units etc with incidental Petroleum products # UN1268, Flammable liquid corrosive # UN2924, Solids containing flammable liquid # UN3175	48	48	See Rating Note “M”
Oil Field Well Service Vehicles – Saline haulers, Produced water haulers	49	49	

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Oil Rig Moving			Not Written
Oil Rig Components			See Truckmen Not Specifically Classed
TYPE OF USE	RATING CLASS		RATING NOTES
	L	H	
Petroleum Products – UN1202 Diesel & UN1203 Gasoline – Exclusively used to fill own equipment – Capacity of tank trailer exceeds 2300 litres (500 imperial gallons)	48	48	Refer to Company See Rating Note “M”
Petroleum Products – UN1202 Diesel & UN1203 Gasoline – Exclusively used to fill own equipment – Capacity of tank trailer up to 2300 litres (500 imperial gallons)	48	48	See Rating Note “M”
Petroleum Products – UN1202 Diesel & UN1203 Gasoline – within 160 km radius (100 miles)			Not Written
Petroleum Products – UN1202 Diesel & UN1203 Gasoline – over 160 km radius (100 miles)			Not Written
Photo or Film			
-- Retail Delivery	43	45	
-- Wholesale Delivery	36	44	
Pilot Trucks	36	44	
Plumber / Indoor Sprinkler System Installation	35	44	Class 35 Subject to Rating Note “A”; otherwise use Class 36
Police Department Vehicles			
-- Private Passenger, other than patrol vehicles			Not Written
-- Patrol Wagon, Patrol Vehicles			Not Written
-- Other Trucks			Not Written
-- Motorcycles			Not Written
Poultry Dealers			
-- Retail Delivery	43	45	
-- Wholesale Delivery	46	46	
Produce Dealers			
-- Retail Delivery	43	45	
-- Wholesale Delivery	46	46	
Public Service Automobiles (Other than Police, Ambulances, Fire and Funeral Directors)	43	44	
Radio and TV Sales and Service (Retail)	43	44	
Radioactive Material – up to 3700 gigaBecquerels (100 Curies) – within 80 km radius (50 Miles)	48	48	Refer to Company
Radioactive Material – up to 3700 gigaBecquerels (100 Curies) – within 160 km radius (100 Miles)	48	48	Refer to Company
Radioactive Material – up to 3700 gigaBecquerels (100 Curies) – over 160 km radius (100 Miles)	48	48	Refer to Company
Radioactive Material – over 3700 gigaBecquerels (100 Curies) – within 80 km radius (50 Miles)	48	48	Refer to Company

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Radioactive Material – over 3700 gigaBecquerels (100 Curies) – within 160 km radius (100 Miles)	48	48	Refer to Company
Radioactive Material – over 3700 gigaBecquerels (100 Curies) – within 160 km radius (100 Miles)	48	48	Refer to Company
TYPE OF USE	RATING CLASS		RATING NOTES
	L	H	
Road Construction and Maintenance Equipment (excluding Gravel Trucks) – Vehicles with snow plough blades attached – operating on major public roadways.			Not Written
Road Construction and Maintenance Equipment (excluding Gravel Trucks) – Vehicles with snow plough blades attached – individual operators on their own lots or private lots.	36	44	
Safe Dealer or Manufacturer	36	44	
Sand, Gravel, Earth or Stone – For hire and pay per load basis	42	42	Refer to Specialty Solutions Commercial Automobile
Sand, Gravel, Earth or Stone – Incidental to insured's contracting operations e.g. excavation, landscaping and road building.	42	42	See Rating Note "P"
Scrap & Material which will be recycled or dumped (Paper, rags, metal etc)			Not Written
Sewer Cleaning Equipment – including Septic Tanks	43	44	
Snow Vehicles – Commercial Use			
-- under 2,000 kgs GVW	50	50	Refer to Company See Rating Note "C"
-- over 2,000 kgs GVW – classify according to use	--	--	Refer to Company See Rating Note "C"
Soft Drink / Bottled Water Manufacturers and Distributors – Retail Delivery	44	45	
Soft Drink / Bottled Water Manufacturers and Distributors – Wholesale Delivery	44	45	
Special Delivery – Hot Shot Service			
-- Retail Delivery – subject to time and similar constraints			Not Written
-- Wholesale Delivery – subject to time and similar constraints			Not Written
Station Trucks – Used Solely on Private Premises	55	55	
Steel Manufacturers and Distributors	46	46	
Taxis	7A	7A	Refer to Specialty Solutions Commercial Automobile
Television Sales and Service			
-- Retail Delivery and Service	43	45	
-- Wholesale Delivery	36	44	
Tow Trucks – Incidental to Garage Operation	43	43	
Tow Trucks – Offering towing and roadside assistance primarily for private passenger and light trucks	43	43	Refer to Company
Tow Trucks – All Other including those offering	43	43	Refer to Company

COMMERCIAL INSURANCE AUTO MANUAL

specialized towing and roadside assistance for heavy vehicles, including recoveries and vehicle swaps.			
Tractors			
-- Farm	55	55	See Rating Note "G"
-- Road Construction	54	54	
-- Other than farm or road construction not Highway type	55	55	Refer to Company
TYPE OF USE	RATING CLASS		RATING NOTES
	L	H	
Truckmen – Not Specifically Classified			
- Operating within a 40 km radius (25 Mile) - Such vehicles (other than those which carry mail or milk. A 40 km (25 mile) radius restriction will apply in the policy.	46	46	Refer to Specialty Solutions Commercial Automobile
-- such as above but operating within a 80 km (50 Mile) radius	49	49	Refer to Specialty Solutions Commercial Automobile
-- such as above but operating within a 160 km (100 Mile) radius	61	61	Refer to Specialty Solutions Commercial Automobile
-- such as above but operating within a 161 km (100 Mile) – 400 km radius	62	62	Refer to Specialty Solutions Commercial Automobile
-- such as above but operating within a 401 km – 750 km radius	63	63	Refer to Specialty Solutions Commercial Automobile
-- such as above but operating over a 751 km radius	64	64	Refer to Specialty Solutions Commercial Automobile
-- Operating outside of Canada – All Others	Refer to truck men	Refer to truck men	Refer to Specialty Solutions Commercial Automobile
-- Operating on Ice Roads	Not Written		
TV or Radio Sales & Service – Retail Delivery & Service	43	45	
TV or Radio Sales & Service – Wholesale Delivery	36	44	
U-Drives, Daily Rentals, Short Term Rentals	Not Written		
Vegetable Dealers – Retail Delivery	43	45	
Vegetable Dealers – Wholesale Delivery	46	46	
Water Hauling	46	46	
Welding Trucks	35	44	Class 35 subject to Rating Note "A"; otherwise use Class 36
Well Drilling (Water Only)	36	44	
Wrecking Contractors Trucks	Refer To Company		

Type and Use “Rating Notes” from Class Tables

TYPE AND USE, “RATING NOTES” from CLASS TABLES							
Rating note and use or type of vehicle		Rating Class	Factors applying to the indicated Premium Table				
			Third Party	Acc. Ben.	Coll.	Comp.	S.P.
A.	Artisan Class 35 is intended to include only those automobiles that are largely immobile during the business hours of the Insured, or Applicant, at or near the place of employment AND where the Insured or Applicant also insures a pleasure use vehicle. Class 35 does not include Retail or Wholesale Delivery or vehicles where after-hours Personal Use is permitted.	35	1.00	1.00	1.00	1.00	1.00
B.	Chemical / Petroleum Products						
	-- Incidental to Insured’s operation	48	1.00	1.00	1.00	2.00	2.00
	-- If more than Incidental (> 15%)	REFER TO COMPANY					
C.	Commercial Use of Recreational Vehicles	26, 50, 56	1.50	1.00	1.00	1.00	1.00
D.	Driver Training Vehicles – Dual Controls	36, 44	1.50	1.00	1.25	1.00	1.00
	Driver Training Vehicles – Non Dual Controls	NOT WRITTEN					
E.	Electric-Powered Automobiles		0.75	1.00	1.00	1.00	1.00
F.	Fishermen Trucks	33, 34	1.00	1.00	1.00	1.00	1.00
G.	Farm Tractors	55	1.00	1.00	0.50	0.50	0.50
H.	Farm Trucks – Classes 33 and 34 apply only where a Truck and Private Passenger Automobile are insured with the same company, or where the Truck is over 4,500 kgs. G.V.W. (10,000 lbs.). Otherwise rate the vehicle in the Farm Private Passenger Rate Manual – Section G. Where there is an under 25 male operators, charge Private Passenger premiums for the highest rated automobile that he operates. Applications and policies shall exclude all other commercial use.	33, 34	1.00	1.00	0.75	0.65	0.65
I.	Fire Department Trucks	NOT WRITTEN					
	-- Emergency	NOT WRITTEN					
	-- Excluding Emergency	REFER TO SPECIAL RISK COMMERCIAL AUTOMOBILE					

J.	Lease Site Construction and Maintenance Equipment (excluding Dump Trucks) – Graders, Snow Ploughs, Snow Blowers, Street Sweepers, Tar Spreaders and like equipment especially designed and used for road construction and maintenance.	54	1.00	1.00	2.00	3.00	3.00
K.	Livestock Hauling	NOT WRITTEN					
L.	Logs, Chips, Pulpwood	NOT WRITTEN					
M.	Oil Field Well Service Vehicles and Petroleum Products – Including Vacuum Trucks, Steamers, Pressure Units, Hydrovac, Coil Tubing Units, Hot Oilers, Flush By Units etc with placards No. UN1202, UN1203 (used exclusively to fill their own units) & UN1267, UN1268, UN2924, UN3175.	48	1.25 (Alberta Only)	1.00	1.00	2.00	2.00
N.	Police Department Trucks -- Emergency or Patrol that are Designed to Transport Passengers -- excluding Emergency or Patrol that are Designed to Transport Passengers	NOT WRITTEN					
O.	Public Truckmen	61	1.00	1.00	1.00	1.00	1.00
P.	Sand, Gravel, Earth and/or Stone – Incidental to the insured's contracting operations – i.e. excavation, landscaping and road building.	42	1.15	1.00	2.00	1.00	1.00
Q.	Sand, Gravel, Earth and/or Stone – For hire and pay per load basis and Gravel pit operations.	42	1.15	1.00	3.00	1.00	1.00
R.	Tractors other than Farm or Bush Work	55	1.00	1.00	0.75	1.00	1.00
S.	Tractors used for bush work, logging, lumbering or pulpwood purposes	NOT WRITTEN					
T.	Trailers – The Factors shown for Third Party Liability apply to the premium of the highest rated automobile that may tow the trailer. The factors shown for Physical Damage are to be modified to the Type of Use factors in these Rating Notes.						
	-- Commercial Non-Semi Trailers	ALL	0.05	N/A	1.00	0.80	1.00
	-- Commercial Semi Trailers	ALL	0.05	N/A	1.00	0.80	1.00
	-- Converter Dolly	ALL	0.00	N/A	1.00	0.80	1.00
	-- Commercial All Other Trailers	ALL	0.15	N/A	1.00	0.80	1.00
U.	All Other Uses or Types		1.00	1.00	1.00	1.00	1.00

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	Weight	Rating Group																			
					25	24	23	22	21	20	19	18	17	16	15	14	13	12						
BMW																								
430i WAGON 2 WHEEL DRIVE																								
CABRIOLET	-	Up to 2.5	W	1840	2					21	20				19	18								
GRAN COUPE 4DR	-	Up to 2.5	W	2457	2											17								
430i WAGON ALL WHEEL DRIVE																								
xDrive 2DR AWD	-	Up to 2.5	W	1882	2	21	21	21	21	20	20	19	19	18										
xDrive CABRIOLET AWD	-	Up to 2.5	W	1494	2	22	22	22	22	21	21	20	20	19										
xDrive GRAN COUPE 4DR AWD	-	Up to 2.5	W	1883	2						20	19	19	18										
440i WAGON 2 WHEEL DRIVE																								
2DR	-	Up to 2.5	W	1884	2						20	19	19											
440i WAGON ALL WHEEL DRIVE																								
xDrive 2DR AWD	-	Up to 2.5	W	1885	2						20	19	19	18										
xDrive CABRIOLET AWD	-	Up to 2.5	W	1886	2						23	22	22	21										
xDrive GRAN COUPE 4DR AWD	-	Up to 2.5	W	1887	2						20	19	19	18										
528i WAGON ALL WHEEL DRIVE																								
xDrive 4DR AWD	-	Up to 2.5	W	1336	2														19	18	18	17	17	
530e WAGON 2 WHEEL DRIVE																								
4DR	-	Up to 2.5	W	1495	2										19	19								
530e WAGON ALL WHEEL DRIVE																								
xDrive 4DR AWD	-	Up to 2.5	W	1888	2			22	22	21	21	20	20											
530i WAGON ALL WHEEL DRIVE																								
4DR	-	Up to 2.5	W	1342	2										19	18								
xDrive 4DR AWD	-	Up to 2.5	W	1889	2	24	24	23	22	21	21	20	20	19										
535i WAGON 2 WHEEL DRIVE																								
GT 5DR	-	Up to 2.5	W	2709	2																	17		
535i WAGON ALL WHEEL DRIVE																								
xDrive 4DR AWD	-	2.5 - 3.5	W	1335	3															21	20	20	18	18

*For years prior to 2012, please use the rate group from Model Year 2012.
 If the rate group for Model Year 2012 is not listed, please refer to Table II.
 *For model years greater than 2025, 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
RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes	Weight	Rating Group																			
					25	24	23	22	21	20	19	18	17	16	15	14	13	12						
BMW																								
i5																								
WAGON																								
ALL WHEEL DRIVE																								
M60 xDrive 4DR AWD	-	2.5 - 3.5	W	2711	3	28	28																	
xDrive40 4DR AWD	-	Up to 2.5	W	2757	2	25																		
i7																								
WAGON																								
ALL WHEEL DRIVE																								
M70 xDrive 4DR AWD	-	2.5 - 3.5	W	2712	3	42	42																	
xDrive60 4DR AWD	-	2.5 - 3.5	W	2642	3	39	39	37																
iX																								
MPV																								
ALL WHEEL DRIVE																								
M60 4DR AWD	-	2.5 - 3.5	M	2584	3	35	34	31																
xDrive40 4DR AWD	-	2.5 - 3.5	M	2585	3	26	26	25																
xDrive50 4DR AWD	-	2.5 - 3.5	M	2555	3	28	28	27	27															
M																								
MPV																								
2 WHEEL DRIVE																								
2DR COUPE	-	Up to 2.5	M	454	2																			
M2																								
WAGON																								
2 WHEEL DRIVE																								
COMPETITION 2DR COUPE	-	Up to 2.5	W	1891	2	25	25	24		22	22	20	19	18	18									
CS 2DR COUPE	-	Up to 2.5	W	1892	2						27													
M235i																								
WAGON																								
ALL WHEEL DRIVE																								
xDrive GRAN COUPE 4DR AWD	-	Up to 2.5	W	1893	2			21	20	19	19													
M240i																								
WAGON																								
2 WHEEL DRIVE																								
2DR	-	Up to 2.5	W	1894	2							18	17	17	16									
CABRIOLET	-	Up to 2.5	W	1895	2							18	17	17	16									
M240i																								
WAGON																								
ALL WHEEL DRIVE																								
xDrive 2DR AWD	-	Up to 2.5	W	1896	2	22	22	22	22	19	19	18	18	17										
xDrive CONVERTIBLE AWD	-	Up to 2.5	W	1897	2						19	19	18	18	17									
M3																								
WAGON																								
2 WHEEL DRIVE																								
4DR	-	Up to 2.5	W	1504	2	27	27	27	26	25					23	22	22	21						
M3																								
WAGON																								
ALL WHEEL DRIVE																								
COMPETITION M xDrive 4DR AWD	-	Up to 2.5	W	2434	2	28	28	28	27															
CS M xDrive 4DR AWD	-	Up to 2.5	W	2713	2	40	40																	

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 *For model years greater than 2025, 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	Weight	Rating Group														
					25	24	23	22	21	20	19	18	17	16	15	14	13	12	
BMW																			
M8 WAGON ALL WHEEL DRIVE																			
COMPETITION xDrive 2DR AWD	-	Up to 2.5	W	1508	2	41	40	39	38		37								
COMPETITION xDrive GRAN COUPE 4DR AV	-	Up to 2.5	W	1510	2	40	40	38	38	37	37								
xDrive CABRIOLET AWD	-	Up to 2.5	W	1509	2	41	41	40	39	38									
M850i WAGON ALL WHEEL DRIVE																			
xDrive 2DR AWD	-	Up to 2.5	W	1318	2	34	34	34	33	32	32	31							
xDrive CABRIOLET AWD	-	Up to 2.5	W	1511	2	36	36	35	34	33	33	32							
xDrive GRAN COUPE 4DR AWD	-	Up to 2.5	W	1512	2	34	34	32	32	31	31								
X1 MPV 2 WHEEL DRIVE																			
28i 4DR 2WD	-	Up to 2.5	M	2335	2								14	13	12				
X1 MPV ALL WHEEL DRIVE																			
28i 4DR AWD	-	Up to 2.5	M	1907	2	19	19	19	18	16	15	14	14	13	13	12	12	11	11
M35i 4DR AWD	-	Up to 2.5	M	2736	2	21	21												
X2 MPV ALL WHEEL DRIVE																			
28i 4DR AWD	-	Up to 2.5	M	1513	2	19	19	17	17	16	16	14	14						
M35i 4DR AWD	-	Up to 2.5	M	1514	2	21	21	19	19	17	17	16							
X3 MPV 2 WHEEL DRIVE																			
28i 4DR 2WD	-	Up to 2.5	M	2460	2									13	13				
30i 4DR 2WD	-	Up to 2.5	M	1515	2				20	18	17	16							
X3 MPV ALL WHEEL DRIVE																			
2.5i 4DR AWD	PA	Up to 2.5	M	458	2														
28d 4DR AWD	-	Up to 2.5	M	2459	2								15	15	14				
28i 4DR AWD	-	Up to 2.5	M	452	2								14	14	13	12	11	11	
3.0i 4DR AWD	PA	Up to 2.5	M	457	2														
30e 4DR AWD	-	Up to 2.5	M	1908	2	21	21	21	20	19	19								
30i 4DR AWD	-	Up to 2.5	M	451	2	20	20	20	20	18	17	16	15						
35i 4DR AWD	-	Up to 2.5	M	2461	2									15	15	14	14	13	13
M COMPETITION 4DR AWD	-	Up to 2.5	M	1909	2	28	28	27	26	25	24								
M40i 4DR AWD	-	Up to 2.5	M	830	2	23	23	23	23	21	20	19	19						

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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	Weight	Rating Group																	
					25	24	23	22	21	20	19	18	17	16	15	14	13	12				
BMW																						
X4 MPV ALL WHEEL DRIVE																						
28i 4DR AWD	-	Up to 2.5	M	2336	2												16	15	15	14		
30i 4DR AWD	-	Up to 2.5	M	1910	2	21	21	20	20	19	18	17										
M COMPETITION 4DR AWD	-	Up to 2.5	M	1911	2	28	28	27	26	25	24											
X4 WAGON ALL WHEEL DRIVE																						
M40i 4DR AWD	-	2.5 - 3.5	W	1317	3	23	23	22	22	21	20	19	18	17	17							
X5 MPV 2 WHEEL DRIVE																						
35i 4DR 2WD	-	Up to 2.5	M	2462	2								19	16						15		
40i 4DR 2WD	-	Up to 2.5	M	2714	2			24		21												
X5 MPV ALL WHEEL DRIVE																						
30i 4DR AWD	-	2.5 - 3.5	M	1325	3																	
35d 4DR AWD	ZW	2.5 - 3.5	M	453	3								19	17	17	16	15	14	14			
35i 4DR AWD	-	2.5 - 3.5	M	454	3								19	17	17	16	15	14	13			
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								21	20	20							
40i 4DR AWD	-	Up to 2.5	M	1912	2	26	26	24	23	22	22	21										
45e 4DR AWD	-	2.5 - 3.5	M	1913	3	27	27	25	25	24												
50i 4DR AWD	-	2.5 - 3.5	M	450	3	30	30	28	27	26	25	23	23	21	21	20	19	18	16			
X5 PICK UP ALL WHEEL DRIVE																						
3.0si 4DR AWD	-	Up to 2.5	0	1338	2																	
X5 VAN ALL WHEEL DRIVE																						
3.0i 4DR AWD	-	Up to 2.5	1	450	2																	
X5 WAGON ALL WHEEL DRIVE																						
M 4DR AWD	-	2.5 - 3.5	W	1331	3	39	37	34	33	32	31		27	25	25	23				21	20	
X6 MPV ALL WHEEL DRIVE																						
35i 4DR AWD	-	2.5 - 3.5	M	1333	3								20	20	18	18	17	17	16	15		
40i 4DR AWD	-	Up to 2.5	M	1914	2	27	27	26	25	23	23											

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 *For model years greater than 2025, 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	Weight	Rating Group																			
					25	24	23	22	21	20	19	18	17	16	15	14	13	12						
BUICK																								
ENVISION MPV 2 WHEEL DRIVE																								
4DR 2WD	-	Up to 2.5	M	1516	2										15		14							
PREFERRED TURBO 4DR 2WD	-	Up to 2.5	M	1517	2													17	16	15				
ENVISION MPV ALL WHEEL DRIVE																								
4DR AWD	-	Up to 2.5	M	586	2									16	15	15	14							
TURBO 4DR AWD	V23	Up to 2.5	M	582	2	18	18	18	17	16	17	16	16	16	15	15								
ENVISTA MPV 2 WHEEL DRIVE																								
AVENIR 4DR 2WD	-	Up to 2.5	M	2715	2	16	15																	
LACROSSE WAGON 2 WHEEL DRIVE																								
4DR	-	Up to 2.5	W	2169	2									14				13	12	12	11	10		
HYBRID 4DR	-	Up to 2.5	W	2338	2										14									
V6 4DR	-	Up to 2.5	W	2170	2									15	15	14	14	14	13	13	11	10		
LACROSSE WAGON ALL WHEEL DRIVE																								
V6 4DR AWD	-	Up to 2.5	W	2171	2									16	16	15	15	14	13	12	11	10		
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									15	14									
ESSENCE 4DR SPORTBACK AWD	-	Up to 2.5	W	1919	2									14	13	13								
GS 4DR	-	Up to 2.5	W	2463	2													13	13	12	11	10	10	
PREFERRED 4DR SPORTBACK	-	Up to 2.5	W	1921	2									13	12	12								
TURBO 4DR	-	Up to 2.5	W	760	2													13	13	12	11	10	9	
REGAL WAGON ALL WHEEL DRIVE																								
GS TURBO 4DR AWD	-	Up to 2.5	W	2464	2													15	15	14	14			
GS V6 4DR SPORTBACK AWD	-	Up to 2.5	W	1920	2									16	15	15								
TOURX ESSENCE WAGON AWD	-	Up to 2.5	W	2619	2										17	17								
TURBO 4DR AWD	-	Up to 2.5	W	2465	2													14	14	13	12			
RENDEZVOUS VAN 2 WHEEL DRIVE																								
CX 4DR 2WD	A03	2.5 - 3.5	1	430	3																			

*For years prior to 2012, please use the rate group from Model Year 2012.
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 *For model years greater than 2025, 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	Weight	Rating Group																								
					25	24	23	22	21	20	19	18	17	16	15	14	13	12											
BUICK																													
01-99	6,7,8																												
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																12	12	11	11	10	10			
CADILLAC																													
ATS WAGON 2 WHEEL DRIVE																													
TURBO 2DR	-	Up to 2.5	W	2172	2																17	17	16	16	15				
TURBO 4DR	-	Up to 2.5	W	2339	2																	15	14	14	13	13	12		
V6 2DR	-	Up to 2.5	W	2174	2																	18	18	17	17	16			
V6 4DR	-	Up to 2.5	W	2341	2																		15	14	14	13	13	12	
ATS WAGON ALL WHEEL DRIVE																													
TURBO 2DR AWD	-	Up to 2.5	W	2173	2																	18	18	17	17	16			
TURBO 4DR AWD	-	Up to 2.5	W	2340	2																		16	15	15	14	13	12	
V6 2DR AWD	-	Up to 2.5	W	2175	2																		19	19	18	18	17		
V6 4DR AWD	-	Up to 2.5	W	2342	2																			17	16	16	15	14	13
ATS-V WAGON 2 WHEEL DRIVE																													
2DR	-	Up to 2.5	W	2343	2																		22	22	21	21			
ATS-V WAGON ALL WHEEL DRIVE																													
4DR	-	Up to 2.5	W	2344	2																			20	19	19			
CT4 WAGON 2 WHEEL DRIVE																													
4DR	-	Up to 2.5	W	1518	2																		19	19	18	17	15	15	
V-BLACKWING 4DR	-	Up to 2.5	W	2556	2																		25	25	24	23			
V-SERIES 4DR	-	Up to 2.5	W	1520	2																			19	19	17	17		
CT4 WAGON ALL WHEEL DRIVE																													
4DR AWD	-	Up to 2.5	W	1519	2																		19	19	19	18	16	16	
V-SERIES 4DR AWD	-	Up to 2.5	W	1521	2																		20	20	20	20	18	18	
CT5 WAGON 2 WHEEL DRIVE																													
4DR	-	Up to 2.5	W	1522	2																		19	19	19	19	18	18	
V6 4DR	-	Up to 2.5	W	1524	2																		20	20	20	20	19	19	
V-BLACKWING 4DR	-	Up to 2.5	W	2301	2																			29	29	28	27		
V-SERIES 4DR	-	Up to 2.5	W	1526	2																		21	21	21	21	19	19	

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GUIDELINES

**COMMERCIAL SECTION
RATING GROUP TABLE I**

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group															
				25	24	23	22	21	20	19	18	17	16	15	14	13	12		
CHEVROLET																			
SONIC WAGON 2 WHEEL DRIVE																			
LT 4DR	-	Up to 2.5	W 2351	2									12	11	10	9	9	7	6
LT 5DR	-	Up to 2.5	W 2352	2									11	10	10	9	9	7	6
PREMIER 4DR	-	Up to 2.5	W 2466	2									11	11	10	10	10	8	7
PREMIER 5DR	-	Up to 2.5	W 2353	2									12	11	11	10	10	8	7
SPARK WAGON 2 WHEEL DRIVE																			
LS 5DR	-	Up to 2.5	W 1943	2				13	12	12	11	11	10	10	9	8	7		
SS WAGON 2 WHEEL DRIVE																			
V8 4DR	-	Up to 2.5	W 2467	2									15	15	14	14			
SUBURBAN MPV 2 WHEEL DRIVE																			
LT 4DR 2WD	-	2.5 - 3.5	M 1947	3	24	24	22	21	20	20	18	17	15	15	14	14	13	11	
LT 4DR 2WD DIESEL	-	2.5 - 3.5	M 2683	3			24												
SUBURBAN MPV 4 WHEEL DRIVE																			
2500 LT 4WD	K26	3.5 - 4.5	M 575	4														15	12
3500 HD LT 4WD	-	2.5 - 3.5	M 2203	3						26									
HIGH COUNTRY 4DR 4WD	-	2.5 - 3.5	M 1946	3	29	29	26	25	24										
HIGH COUNTRY 4DR 4WD DIESEL	-	2.5 - 3.5	M 1831	3	29	29	27	26	25										
LT 4DR 4WD DIESEL	-	2.5 - 3.5	M 1549	3	27	27	24	23	22										
SUBURBAN WAGON 4 WHEEL DRIVE																			
1500 LT 4WD	K16	2.5 - 3.5	W 570	3	27	27	24	23	22	22	20	20	18	18	17	17	16	13	
TAHOE MPV 2 WHEEL DRIVE																			
LS 4DR 2WD	-	2.5 - 3.5	M 520	3	23	23	20	20	19	19	18	17	15	14	13	13	12	11	
LS 4DR 2WD DIESEL	-	2.5 - 3.5	M 2437	3			22	20											
TAHOE MPV 4 WHEEL DRIVE																			
LT 4DR 4WD	K13, 18, 12	2.5 - 3.5	M 518	3	25	25	22	21	20	20	19	19	18	18	17	17	15	11	
LT 4DR 4WD DIESEL	-	2.5 - 3.5	M 1551	3	26	26	22	22	21										
LTX 4DR 4WD	KC	2.5 - 3.5	M 521	3	28	28	25	24	23	22	21	21	20	20	19	19	17	14	
PREMIER 4DR 4WD DIESEL	-	2.5 - 3.5	M 1550	3	28	28	25	25	24										

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes	Weight	Rating Group																					
					25	24	23	22	21	20	19	18	17	16	15	14	13	12								
CHRYSLER																										
200 WAGON 2 WHEEL DRIVE																										
LX 4DR	-	Up to 2.5	W	2471	2															12	11	10	10	9	9	
S 4DR	-	Up to 2.5	W	2468	2															13	12	11	11	10	10	
S V6 4DR	-	Up to 2.5	W	2469	2															13	13	12	12	11	10	
200 WAGON ALL WHEEL DRIVE																										
S V6 4DR AWD	-	Up to 2.5	W	2470	2															14	13	12				
300 MPV ALL WHEEL DRIVE																										
TOURING 4DR	-	Up to 2.5	M	230	2				19	18	16	16	15	15	14	14	13	13	13	11	11				10	
300 WAGON ALL WHEEL DRIVE																										
LIMITED 4DR	-	2.5 - 3.5	W	1036	3				20	19	17	16	15	15	14	14	13	13	12	12					10	
LIMITED 4DR AWD	-	2.5 - 3.5	W	1039	3				20	19	17	17	16	16	15	15	14	14	12	11					11	
S V8 4DR	-	Up to 2.5	W	1553	2				20	19	17	17	16	16	15	15	14	14	13	12					11	
300C MPV ALL WHEEL DRIVE																										
4DR	-	Up to 2.5	M	231	2				23			17	16	15	14	14	13	13	12	11					11	
300C WAGON ALL WHEEL DRIVE																										
4DR AWD	-	Up to 2.5	W	2472	2															15	15	14	14	13	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	20	20	19	18	16																
PACIFICA MPV 2 WHEEL DRIVE																										
TOURING-L	-	2.5 - 3.5	M	300	3	21	21	21	20	18	17	16	16	15												
PACIFICA MPV ALL WHEEL DRIVE																										
4DR AWD	-	2.5 - 3.5	M	780	3																					

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes	Weight	Rating Group																		
					25	24	23	22	21	20	19	18	17	16	15	14	13	12					
FORD																							
BRONCO MPV 4 WHEEL DRIVE																							
2DR 4WD	-	Up to 2.5	M	1563	2	19	19	18	18	17													
4DR 4WD	-	Up to 2.5	M	1564	2	20	20	19	19	17													
RAPTOR 4DR 4WD	-	2.5 - 3.5	M	2586	3	32	32	29	27														
WILDTRAK 2DR 4WD	-	Up to 2.5	M	1565	2	22	22	20	19	18													
WILDTRAK 4DR 4WD	-	Up to 2.5	M	1566	2	23	23	21	20	18													
BRONCO MPV ALL WHEEL DRIVE																							
SPORT BADLANDS 4DR AWD	-	Up to 2.5	M	1963	2	19	19	19	18	16													
SPORT OUTER BANKS 4DR AWD	-	Up to 2.5	M	1962	2	18	18	18	17	15													
C-MAX WAGON 2 WHEEL DRIVE																							
SE HYBRID 5DR	-	Up to 2.5	W	2366	2							13	12	12	11	11	10						
TITANIUM ENERGI 5DR	-	Up to 2.5	W	2475	2								13	13	12	12	11						
ECONOLINE VAN 2 WHEEL DRIVE																							
E150 CARGO VAN	E14-6	2.5 - 3.5	1	324	3															12	11	9	
E250 CARGO VAN	E24-6	2.5 - 3.5	1	326	3															12	11	10	
E250 CARGO VAN EXT	S24	2.5 - 3.5	1	325	3															13	11	9	
E350 SD CARGO VAN	E37, 34	2.5 - 3.5	1	328	3															13	11	9	
E350 SD CARGO VAN DIESEL	-	3.5 - 4.5	1	320	4																		
E350 SD CARGO VAN EXT	S24	3.5 - 4.5	1	327	4															12	11	9	
E350 SD CARGO VAN EXT DIESEL	S34	3.5 - 4.5	1	329	4																		
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															14	13	12	
E350 SD XL WAGON	S31	3.5 - 4.5	W	338	4															14	13	11	
E350 SD XL WAGON EXT	S34	3.5 - 4.5	W	329	4															15	14	11	
ECOSPORT MPV 2 WHEEL DRIVE																							
SE 4DR 2WD	-	Up to 2.5	M	1964	2						12	12	11	11									
TITANIUM 4DR 2WD	-	Up to 2.5	M	2373	2										12								
ECOSPORT MPV 4 WHEEL DRIVE																							
S 4DR 4WD	-	Up to 2.5	M	301	2							15	13	13	12	12							
TITANIUM 4DR 4WD	-	Up to 2.5	M	1965	2								15	14	14	13	13						
EDGE MPV 2 WHEEL DRIVE																							
SE 4DR 2WD	K39	Up to 2.5	M	365	2							15	15	14	13	12	12	11	11	9	9		
TITANIUM 4DR 2WD	-	Up to 2.5	M	2374	2											14	13	13	12				

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes	Weight	Rating Group														
					25	24	23	22	21	20	19	18	17	16	15	14	13	12	
FORD																			
EXPLORER MPV 2 WHEEL DRIVE																			
LIMITED 4DR 2WD	-	2.5 - 3.5	M	2478	3						17		15	14	13	13	12	12	
XLT 4DR 2WD	-	Up to 2.5	M	2213	2					16		15	15	14	14	13	13	12	11
EXPLORER MPV 4 WHEEL DRIVE																			
LIMITED 4DR 4WD	U74, 75	2.5 - 3.5	M	386	3	20	20	20	20	18	18	17	17	16	16	15	15	13	12
SPORT ECOBOOST 4DR 4WD	-	Up to 2.5	M	387	2	23	23	23	22	20	20	18	18	17	17	16	16	14	
SPORT TRAC XLT 4DR 4WD	U77	2.5 - 3.5	M	387	3														
XLT 4DR 4WD	U72	Up to 2.5	M	388	2	19	19	19	18	16	16	15	15	14	14	13	13	12	11
EXPLORER MPV ALL WHEEL DRIVE																			
LIMITED HYBRID 4DR AWD	-	Up to 2.5	M	1967	2				22	21	19	19							
ST 4DR AWD	-	Up to 2.5	M	360	2	23	23	22	21	19	19								
EXPLORER PICK UP 2 WHEEL DRIVE																			
SPORT TRAC XLT 4DR 2WD	-	Up to 2.5	0	360	2														
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						17	16	17						
LARIAT SUPERCREW 2WD	W12, 07	2.5 - 3.5	0	303	3	21	21	20	19	18	17	16	16	15	15	14	13	12	10
LARIAT SUPERCREW 2WD DIESEL	-	Up to 2.5	0	1388	2					19	18	17	17						
XL REG CAB 2WD	F, X15	2.5 - 3.5	0	306	3	19	19	18	17	15	15	14	14	13	13	11	11	10	10
XLT HYBRID SUPERCREW 2WD	-	Up to 2.5	0	1572	2				20	20	19								
XLT SUPERCAB 2WD	X17, 12	2.5 - 3.5	0	307	3	20	20	19	18	17	17	16	16	15	15	14	13	12	10
F150 PICK UP 4 WHEEL DRIVE																			
LARIAT SUPERCREW 4WD	W14	Up to 2.5	0	299	2	24	24	23	22	21	21	20	20	19	19	17	16	15	8
LARIAT SUPERCREW 4WD DIESEL	-	2.5 - 3.5	0	302	3					22	22	21	21						
LIGHTNING PLATINUM SUPERCREW 4WD	-	Up to 2.5	0	2588	2	31	31	31	28										
LIGHTNING XLT SUPERCREW 4WD	-	Up to 2.5	0	2587	2	25	25	26	24										
RAPTOR R SUPERCREW 4WD	-	2.5 - 3.5	0	2684	3	37	37	37											
RAPTOR SUPERCAB 4WD	-	2.5 - 3.5	0	1969	3						23	21	20	19			17	15	13
RAPTOR SUPERCREW 4WD	W1R	2.5 - 3.5	0	311	3	30	30	27	26	24	23	21	21	20			18	17	15
XL REG CAB 4WD	F, S14	2.5 - 3.5	0	308	3	20	20	19	18	16	16	15	15	14	14	13	13	12	10
XL SUPERCAB 4WD	W08; X18, 14	2.5 - 3.5	0	305	3	21	21	21	20	18	18	17	17	16	16	15	14	13	11
XLT HYBRID SUPERCREW 4WD	-	Up to 2.5	0	1423	2	27	27	24	23	22									
XLT SUPERCAB 4WD DIESEL	-	Up to 2.5	0	1573	2					19	19	18	18						

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RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes	Weight	Rating Group																			
					25	24	23	22	21	20	19	18	17	16	15	14	13	12						
HONDA																								
ODYSSEY VAN 2 WHEEL DRIVE																								
LX / SE / EX / EX-L	-	2.5 - 3.5	1	1021	3	20	20	19	18	17	17	16	16	14	14	13	12	11	10					
PASSPORT MPV ALL WHEEL DRIVE																								
EX-L 4DR AWD	-	Up to 2.5	M	1606	2	20	20	19	19	17	17	16												
PILOT MPV 2 WHEEL DRIVE																								
4DR 2WD	-	2.5 - 3.5	M	1374	3																			
EX-L 4DR 2WD	-	2.5 - 3.5	M	1049	3				18	17	17	15		14	14	13	13	12	11					
TOURING 4DR 2WD	-	Up to 2.5	M	2224	2							16	16	15	15	14	14	13	11					
PILOT MPV 4 WHEEL DRIVE																								
4DR 4WD	-	2.5 - 3.5	M	1375	3																			
ELITE 4DR 4WD	5FN	2.5 - 3.5	M	801	3	22	22	22	21	19	19	18	18	17	17	16	15	14	13					
EX 4DR 4WD	F18	Up to 2.5	M	801	2	21	21	21	20	18	18	17	17	16	16	15	15	14	13	12				
PROLOGUE MPV ALL WHEEL DRIVE																								
EX 4DR AWD	-	2.5 - 3.5	M	2760	3	22	22																	
RIDGELINE PICK UP 2 WHEEL DRIVE																								
RT 2WD	-	Up to 2.5	0	2484	2								15											
RIDGELINE PICK UP 4 WHEEL DRIVE																								
EX-L 4WD	K16	2.5 - 3.5	0	804	3	22	22	21	20	18	18	17	17	16				15	14	11				
RIDGELINE WAGON 4 WHEEL DRIVE																								
SPORT 4WD	-	2.5 - 3.5	W	1041	3	21	21	20	19	17	17	16	16	15				14	12	10				

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RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group														
				25	24	23	22	21	20	19	18	17	16	15	14	13	12	
HYUNDAI																		
GENESIS WAGON ALL WHEEL DRIVE																		
2.0T 2DR	-	3.5 - 4.5	W 1055	4											12	10	10	
V6 4DR	-	Up to 2.5	W 1050	2											14	14	12	11
IONIQ WAGON 2 WHEEL DRIVE																		
ESSENTIAL HYBRID 4DR HATCHBACK	-	Up to 2.5	W 1611	2				16	14	14	13	13	12					
PREFERRED ELECTRIC 4DR HATCHBACK	-	Up to 2.5	W 1612	2					15	15	14	14	13					
PREFERRED ELECTRIC PLUS 4DR HATCHBACK	-	Up to 2.5	W 2225	2							13	13						
ULTIMATE ELECTRIC 4DR HATCHBACK	-	Up to 2.5	W 1613	2					16	16	15	15	14					
ULTIMATE ELECTRIC PLUS 4DR HATCHBACK	-	Up to 2.5	W 2226	2								15	15					
ULTIMATE HYBRID 4DR HATCHBACK	-	Up to 2.5	W 1614	2					17	15	15	14	14	13				
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	21	21	19	19										
IONIQ 5 MPV ALL WHEEL DRIVE																		
PREFERRED LONG RANGE 4DR AWD	-	Up to 2.5	M 2561	2	21	21	20	20										
IONIQ 5 N MPV ALL WHEEL DRIVE																		
4DR AWD	-	Up to 2.5	M 2761	2	24													
IONIQ 6 WAGON 2 WHEEL DRIVE																		
PREFERRED LONG RANGE 4DR	-	Up to 2.5	W 2687	2	20	20	20											
IONIQ 6 WAGON ALL WHEEL DRIVE																		
ULTIMATE LONG RANGE 4DR AWD	-	Up to 2.5	W 2688	2	21	21	21											
KONA MPV 2 WHEEL DRIVE																		
ESSENTIAL 4DR 2WD	-	Up to 2.5	M 1412	2	15	15	14	14	13	13	12	12						
ESSENTIAL ELECTRIC 4DR 2WD	-	Up to 2.5	M 1415	2	19	19	18	18	17	17	16							
N 4DR 2WD	-	Up to 2.5	M 2595	2				17	17									
ULTIMATE 1.6T 4DR 2WD	-	Up to 2.5	M 2562	2				16	15		13							
KONA MPV ALL WHEEL DRIVE																		
ESSENTIAL 4DR AWD	-	Up to 2.5	M 1413	2	16	16	15	15	14	14	13	13						
TREND 1.6T 4DR AWD	-	Up to 2.5	M 1414	2	17	17	16	15	14	14	13	13						
NEXO MPV 2 WHEEL DRIVE																		
ULTIMATE FCEV 4DR 2WD	-	Up to 2.5	M 2003	2	23	23	23		22	22	21							

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes	Weight	Rating Group																		
					25	24	23	22	21	20	19	18	17	16	15	14	13	12					
INFINITI																							
EX35 MPV ALL WHEEL DRIVE																							
4DR AWD	R09	2.5 - 3.5	M	745	3																		12
FX35 PICK UP ALL WHEEL DRIVE																							
4DR AWD	-	2.5 - 3.5	0	1030	3																		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																		14
Q50 WAGON 2 WHEEL DRIVE																							
RED SPORT 400 4DR	-	Up to 2.5	W	2488	2																	17	
Q50 WAGON ALL WHEEL DRIVE																							
2.0T 4DR	-	Up to 2.5	W	1620	2																	13	13
3.0T 4DR	-	Up to 2.5	W	1621	2																	15	
HYBRID 4DR AWD	-	Up to 2.5	W	2376	2																	20	19
LUXE 2.0T 4DR AWD	-	Up to 2.5	W	2377	2																	15	14
PURE 3.0T 4DR AWD	-	3.5 - 4.5	W	1066	4	21	21	20	19	18	18	17	17	16	16	15	15						
RED SPORT 400 3.0T 4DR AWD	-	Up to 2.5	W	2230	2								19	19	18	18							
RED SPORT I-LINE PRO 3.0T 4DR AWD	-	Up to 2.5	W	1622	2	23	23	22	21	20	20												
SPORT TECH 3.0T 4DR AWD	-	Up to 2.5	W	1623	2							21	19	19									
Q60 WAGON ALL WHEEL DRIVE																							
LUXE 2.0T 2DR AWD	-	Up to 2.5	W	2378	2																	19	18
LUXE 3.0T 2DR AWD	-	Up to 2.5	W	1624	2																	21	20
RED SPORT I-LINE 3.0T 2DR AWD	-	Up to 2.5	W	1625	2																	20	19
Q70 WAGON ALL WHEEL DRIVE																							
SPORT 3.7 4DR AWD	-	Up to 2.5	W	2231	2																	20	20

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes	Weight	Rating Group																		
					25	24	23	22	21	20	19	18	17	16	15	14	13	12					
INFINITI																							
Q70L WAGON ALL WHEEL DRIVE																							
LUXE 3.7 4DR AWD	-	Up to 2.5	W	2232	2										20	20	19	19					
LUXE 5.6 4DR AWD	-	Up to 2.5	W	2233	2										21	21	20	20	19				
QX30 MPV 2 WHEEL DRIVE																							
4DR 2WD	-	Up to 2.5	M	2379	2											14	13						
SPORT 4DR 2WD	-	Up to 2.5	M	2381	2											16	15						
QX30 MPV ALL WHEEL DRIVE																							
4DR AWD	-	Up to 2.5	M	2380	2											15	14						
QX50 MPV 2 WHEEL DRIVE																							
4DR 2WD	-	Up to 2.5	M	2489	2													13				12	
ESSENTIAL 2.0T 4DR 2WD	-	Up to 2.5	M	2721	2											18	16						
QX50 MPV ALL WHEEL DRIVE																							
4DR AWD	-	2.5 - 3.5	M	1082	3													14	14	13	13		
ESSENTIAL 2.0T 4DR AWD	-	Up to 2.5	M	1626	2	20	20	19	19	17	17	16											
SENSORY 2.0T 4DR AWD	-	Up to 2.5	M	1627	2	22	22	21	21	19	18	17											
QX55 MPV ALL WHEEL DRIVE																							
ESSENTIAL PROASSIST 4DR AWD	-	Up to 2.5	M	1628	2	21	21	20	19														
SENSORY 4DR AWD	-	Up to 2.5	M	1629	2	22	22	22	21														
QX56 MPV 4 WHEEL DRIVE																							
4DR 4WD	R09	2.5 - 3.5	M	741	3																	18	16
QX60 MPV 2 WHEEL DRIVE																							
PURE 4DR 2WD	-	Up to 2.5	M	1630	2											17	16	16	15	15	14	14	
QX60 MPV ALL WHEEL DRIVE																							
HYBRID 4DR AWD	-	3.5 - 4.5	M	1071	4													17	17	16	16		
PROACTIVE 4DR AWD	-	Up to 2.5	M	2008	2	24	24	23	22			20											
PURE 4DR AWD	-	Up to 2.5	M	747	2	22	22	22	21			19	18	18	17	17	17	15	15				

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes	Weight	Rating Group																			
					25	24	23	22	21	20	19	18	17	16	15	14	13	12						
INFINITI																								
QX70 VAN ALL WHEEL DRIVE																								
3.7 4DR AWD	-	3.5 - 4.5	1	1067	4																18	18	17	17
QX80 MPV 2 WHEEL DRIVE																								
4DR 2WD	-	2.5 - 3.5	M	1631	3																20	20		19
QX80 MPV ALL WHEEL DRIVE																								
LIMITED 4DR AWD	-	2.5 - 3.5	M	2009	3																			
PROACTIVE 4DR AWD	-	2.5 - 3.5	M	200	3	27	27	27	26	24	24	22	21	20	20	19	19							
JAGUAR																								
E-PACE MPV ALL WHEEL DRIVE																								
300 SPORT P300 4DR AWD	-	Up to 2.5	M	1633	2																			
FIRST P250 4DR AWD	-	Up to 2.5	M	2394	2																			
SE P250 4DR AWD	-	Up to 2.5	M	1634	2	21	21	20	19	18	18	17	17											
F-PACE MPV ALL WHEEL DRIVE																								
PRESTIGE 20d 4DR AWD	-	Up to 2.5	M	2243	2																17	17	16	
PRESTIGE 30t 4DR AWD	-	Up to 2.5	M	2026	2																20	19	19	
R-SPORT 20d 4DR AWD	-	Up to 2.5	M	2244	2																	18	18	17
R-SPORT 25t 4DR AWD	-	Up to 2.5	M	2027	2																	20	18	18
R-SPORT 30t 4DR AWD	-	Up to 2.5	M	2028	2																	20	19	19
R-SPORT 35t 4DR AWD	-	Up to 2.5	M	2395	2																		20	19
S P250 4DR AWD	-	Up to 2.5	M	1635	2	23	23	22	21	19	18	17	17	16										
S P340 4DR AWD	-	Up to 2.5	M	1636	2																		23	21
S R-DYN P400 4DR AWD	-	Up to 2.5	M	1637	2	25	25	25	24	22	22	21	21	20										
SVR 4DR AWD	-	Up to 2.5	M	1638	2	31	31	29	28	26	26	24												
F-TYPE WAGON 2 WHEEL DRIVE																								
2DR COUPE	-	Up to 2.5	W	2012	2																	23	22	22
CONVERTIBLE	-	Up to 2.5	W	2015	2																	20	20	19
P300 2DR COUPE	-	Up to 2.5	W	2010	2																	24	23	23
P300 CONVERTIBLE	-	Up to 2.5	W	2011	2																	21	21	20
P450 2DR COUPE	-	Up to 2.5	W	2382	2																			
P450 CONVERTIBLE	-	Up to 2.5	W	2597	2																		27	27
R V8 CONVERTIBLE AWD	-	Up to 2.5	W	2017	2	32	32	31	31	31	29	28	28	27	27									
R-DYNAMIC 2DR COUPE	-	Up to 2.5	W	2018	2																	24	23	23
R-DYNAMIC CONVERTIBLE	-	Up to 2.5	W	2019	2																	25	24	24

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes	Weight	Rating Group																				
					25	24	23	22	21	20	19	18	17	16	15	14	13	12							
JAGUAR																									
XJ-R WAGON 2 WHEEL DRIVE																									
4DR	-	Up to 2.5	W	2490	2																28	28	27	26	
XJL WAGON ALL WHEEL DRIVE																									
50 S/C 4DR AWD	-	Up to 2.5	W	2241	2																				
XJL-R WAGON 2 WHEEL DRIVE																									
575 4DR	-	Up to 2.5	W	2242	2																				
JEEP																									
CHEROKEE MPV 2 WHEEL DRIVE																									
LIMITED 4DR 2WD	-	Up to 2.5	M	2029	2																				
OVERLAND 4DR 2WD	-	Up to 2.5	M	2030	2																				
SPORT 4DR 2WD	-	2.5 - 3.5	M	1079	3																				
CHEROKEE MPV 4 WHEEL DRIVE																									
SPORT 4DR 4WD	-	2.5 - 3.5	M	779	3																				
CHEROKEE VAN 4 WHEEL DRIVE																									
OVERLAND 4DR 4WD	-	2.5 - 3.5	1	1304	3																				
CHEROKEE WAGON 4 WHEEL DRIVE																									
LIMITED 4DR 4WD	J27, 28; N78	Up to 2.5	W	730	2																				
COMMANDER PICK UP 4 WHEEL DRIVE																									
LIMITED 4DR 4WD	G58	2.5 - 3.5	0	735	3																				
COMPASS MPV 2 WHEEL DRIVE																									
LIMITED 4DR 2WD	-	Up to 2.5	M	2246	2																				
SPORT 4DR 2WD	T47	Up to 2.5	M	710	2																				

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes	Weight	Rating Group																			
					25	24	23	22	21	20	19	18	17	16	15	14	13	12						
LEXUS																								
NX MPV ALL WHEEL DRIVE																								
300 4DR AWD	-	Up to 2.5	M	2069	2						18	18	17	17										
300h 4DR AWD	-	Up to 2.5	M	2070	2						18	18	18	18	17	17	16							
NX WAGON ALL WHEEL DRIVE																								
200t 4DR AWD	-	Up to 2.5	W	1315	2											16	16	15						
NX200t MPV 2 WHEEL DRIVE																								
4DR 2WD	-	Up to 2.5	M	2497	2											16	16	15						
NX250 MPV ALL WHEEL DRIVE																								
4DR AWD	-	Up to 2.5	M	2567	2	19	19	18	18															
NX300 MPV 2 WHEEL DRIVE																								
4DR 2WD	-	Up to 2.5	M	2452	2						18	16	16											
NX350 MPV ALL WHEEL DRIVE																								
4DR AWD	-	Up to 2.5	M	2568	2	20	20	19	19															
NX350h MPV ALL WHEEL DRIVE																								
4DR AWD	-	Up to 2.5	M	2569	2	20	20	19	18															
NX450h+ MPV ALL WHEEL DRIVE																								
4DR AWD	-	Up to 2.5	M	2570	2	22	22	21	21															
RC WAGON 2 WHEEL DRIVE																								
F 2DR	-	Up to 2.5	W	1672	2			28	27	26	25	23	22	21	21	20								
RC WAGON ALL WHEEL DRIVE																								
300 2DR AWD	-	Up to 2.5	W	1670	2	22	22	21	21	20	20	19	19	17	17									
350 2DR AWD	-	Up to 2.5	W	1671	2	24	24	23	23	21	21	20	20	19	19	18								

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes	Weight	Rating Group																			
					25	24	23	22	21	20	19	18	17	16	15	14	13	12						
MAZDA																								
MX-30 MPV 2 WHEEL DRIVE																								
GS 4DR 2WD	-	Up to 2.5	M	2447	2	18	18	18	18															
MX5 WAGON 2 WHEEL DRIVE																								
MX5 GT CONVERTIBLE	-	Up to 2.5	W	1686	2	16	16	16	16	15	14	13	13	11	11	10	10	9	9					
RF GT CONVERTIBLE	-	Up to 2.5	W	1687	2	17	17	17	17	16	15	14	14	12										
TRIBUTE MPV ALL WHEEL DRIVE																								
GS V6 4DR AWD	-	Up to 2.5	M	879	2																			
MERCEDES-BENZ																								
A220 WAGON 2 WHEEL DRIVE																								
4DR	-	Up to 2.5	W	2257	2							13												
A220 WAGON ALL WHEEL DRIVE																								
4MATIC 4DR	-	Up to 2.5	W	1691	2				17	15	15	14												
A250 WAGON 2 WHEEL DRIVE																								
4DR HATCHBACK	-	Up to 2.5	W	2258	2							14												
A250 WAGON ALL WHEEL DRIVE																								
4MATIC 4DR HATCHBACK	-	Up to 2.5	W	2087	2				18	16	16	15												
A35 WAGON ALL WHEEL DRIVE																								
4MATIC 4DR	-	Up to 2.5	W	1692	2				19	17	17													
4MATIC 4DR HATCHBACK	-	Up to 2.5	W	2088	2				19	17	17													
B200 WAGON ALL WHEEL DRIVE																								
TURBO 5DR	-	2.5 - 3.5	W	1350	3																			
B250 WAGON 2 WHEEL DRIVE																								
TURBO 5DR	-	Up to 2.5	W	2260	2							14	14	13	13	12	12	11						
B250 WAGON ALL WHEEL DRIVE																								
TURBO 4MATIC 5DR	-	Up to 2.5	W	2259	2							15	15	14	14	13								

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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	Weight	Rating Group																		
					25	24	23	22	21	20	19	18	17	16	15	14	13	12					
MERCEDES-BENZ																							
EQB350 MPV ALL WHEEL DRIVE																							
4DR AWD	-	Up to 2.5	M	2654	2			24	24														
EQE WAGON 2 WHEEL DRIVE																							
4MATIC+ 4DR	-	Up to 2.5	W	2744	2			34															
EQE350 MPV ALL WHEEL DRIVE																							
4DR AWD	-	2.5 - 3.5	M	2725	3	28	28	28															
EQE350 WAGON ALL WHEEL DRIVE																							
4MATIC 4DR	-	2.5 - 3.5	W	2726	3	26	26	26															
EQE500 MPV ALL WHEEL DRIVE																							
4DR AWD	-	2.5 - 3.5	M	2727	3	31	31	30															
EQE500 WAGON ALL WHEEL DRIVE																							
4MATIC 4DR	-	2.5 - 3.5	W	2694	3	28	28	28															
EQS WAGON ALL WHEEL DRIVE																							
4MATIC 4DR	-	2.5 - 3.5	W	2695	3	44	44	44															
EQS450 WAGON 2 WHEEL DRIVE																							
4MATIC 4DR	-	2.5 - 3.5	W	2656	3	37	37	37															
EQS450 WAGON ALL WHEEL DRIVE																							
4DR AWD	-	2.5 - 3.5	W	2655	3			37															
EQS450+ WAGON 2 WHEEL DRIVE																							
4DR	-	2.5 - 3.5	W	2728	3			37															
EQS580 WAGON ALL WHEEL DRIVE																							
4DR AWD	-	2.5 - 3.5	W	2657	3			39															
4MATIC 4DR	-	2.5 - 3.5	W	2609	3	41	41	38	37														
G550 MPV ALL WHEEL DRIVE																							
5DR AWD	-	2.5 - 3.5	M	1723	3	42	42	42	40	35	34	32	31	30	30	29	29	28	28	26			

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MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes	Weight	Rating Group																		
					25	24	23	22	21	20	19	18	17	16	15	14	13	12					
MERCEDES-BENZ																							
G63 MPV ALL WHEEL DRIVE																							
4DR AWD	-	Up to 2.5	M	753	2	46	46	46	44	40	40	37	36	35	35	34	34	32					
GL350 MPV ALL WHEEL DRIVE																							
BLUETEC 4DR AWD	-	2.5 - 3.5	M	1356	3											19	18	17	16	16			
GL450 MPV 4 WHEEL DRIVE																							
4DR 4WD	BA	2.5 - 3.5	M	425	3											20	18	18	17	17			
GL550 MPV 4 WHEEL DRIVE																							
4DR 4WD	-	2.5 - 3.5	M	2429	3											24	23	22	20	19			
GL63 WAGON ALL WHEEL DRIVE																							
4DR AWD	-	Up to 2.5	W	1361	2											31	30	29	28				
GLA250 MPV 2 WHEEL DRIVE																							
4DR 2WD	-	Up to 2.5	M	2413	2							16	15	14	14	12							
GLA250 WAGON ALL WHEEL DRIVE																							
4DR AWD	-	2.5 - 3.5	W	1320	3	19	19	18	18	16	16	15	15	14	14	13							
GLA35 MPV ALL WHEEL DRIVE																							
4DR AWD	-	Up to 2.5	M	2101	2	21	21	20	20	18													
GLA45 MPV ALL WHEEL DRIVE																							
4DR AWD	-	Up to 2.5	M	1411	2			22	21	19		17	17	16	16	15							
GLB250 MPV 2 WHEEL DRIVE																							
4DR 2WD	-	Up to 2.5	M	2773	2			17															
GLB250 MPV ALL WHEEL DRIVE																							
4DR AWD	-	Up to 2.5	M	1724	2	20	20	18	18	16	16												
GLB35 MPV ALL WHEEL DRIVE																							
4DR AWD	-	Up to 2.5	M	1725	2	22	22	21	20	19													

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RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes	Weight	Rating Group																			
					25	24	23	22	21	20	19	18	17	16	15	14	13	12						
MERCEDES-BENZ																								
GLE43 MPV ALL WHEEL DRIVE																								
4DR AWD	-	2.5 - 3.5	M	1368	3												22	22	21					
4DR COUPE AWD	-	Up to 2.5	M	2264	2												23	23	22					
GLE450 MPV ALL WHEEL DRIVE																								
4DR AWD	-	2.5 - 3.5	M	2108	3	27	27	26	25	23	22										17			
4DR COUPE AWD	-	2.5 - 3.5	M	2572	3	29	29	27	26												22			
GLE450E MPV ALL WHEEL DRIVE																								
4DR AWD	-	2.5 - 3.5	M	2749	3	28	28																	
GLE53 MPV ALL WHEEL DRIVE																								
4DR AWD	-	2.5 - 3.5	M	2109	3	31	31	29	28	26	25													
4DR COUPE AWD	-	2.5 - 3.5	M	2110	3	31	31	29	28	26														
GLE550 MPV ALL WHEEL DRIVE																								
4DR AWD	-	2.5 - 3.5	M	2265	3												24	24	23	23				
GLE550E MPV ALL WHEEL DRIVE																								
4DR AWD	-	2.5 - 3.5	M	2415	3													24	23					
GLE580 MPV ALL WHEEL DRIVE																								
4DR AWD	-	2.5 - 3.5	M	2750	3																27			
GLE63 MPV ALL WHEEL DRIVE																								
S 4DR AWD	-	2.5 - 3.5	M	1365	3	39	39	36	34	33							28	27	26	26				
S 4DR COUPE AWD	-	2.5 - 3.5	M	1727	3	39	39	37	35	34							29	28	27	26				
GLK250 MPV ALL WHEEL DRIVE																								
BLUETEC 4DR AWD	-	2.5 - 3.5	M	1362	3																14	13	12	
GLK350 WAGON ALL WHEEL DRIVE																								
4DR AWD	-	Up to 2.5	W	1355	2																14	13	12	

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COMMERCIAL SECTION
RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes	Weight	Rating Group																		
					25	24	23	22	21	20	19	18	17	16	15	14	13	12					
MERCEDES-BENZ																							
GLS300d MPV ALL WHEEL DRIVE																							
4DR AWD	-	2.5 - 3.5	M	2515	3																21		
GLS450 MPV ALL WHEEL DRIVE																							
4DR AWD	-	2.5 - 3.5	M	2111	3	31	31	29	28	26	25	23	22	21									
GLS550 MPV ALL WHEEL DRIVE																							
4DR AWD	-	2.5 - 3.5	M	2266	3							27	26	25									
GLS580 MPV ALL WHEEL DRIVE																							
4DR AWD	-	2.5 - 3.5	M	2112	3	37	37	36		31	30												
GLS600 MPV ALL WHEEL DRIVE																							
MAYBACH 4DR AWD	-	2.5 - 3.5	M	1728	3	44	44	43	42	41													
GLS63 WAGON ALL WHEEL DRIVE																							
4DR AWD	-	2.5 - 3.5	W	1316	3	42	42	42	40	38		34	34	32									
GT53 WAGON ALL WHEEL DRIVE																							
4MATIC+ 4DR COUPE	-	Up to 2.5	W	1716	2	37	37	36	34	32	32	31											
GT63 WAGON ALL WHEEL DRIVE																							
4MATIC+ 4DR COUPE	-	Up to 2.5	W	1717	2	43	43	43		40	39	38											
METRIS VAN 2 WHEEL DRIVE																							
WB 126	-	Up to 2.5	1	1456	2			19	18	17	16	15	15	14	14								
WB 126 CARGO VAN	WD3	2.5 - 3.5	1	426	3			18	17	15	15	14	14	13	13								
WB 135 CARGO VAN	-	2.5 - 3.5	1	420	3			18	17	15	15	14	14										
ML320 MPV 4 WHEEL DRIVE																							
BLUETEC 4DR 4WD	B57	2.5 - 3.5	M	419	3																		

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RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes	Weight	Rating Group																				
					25	24	23	22	21	20	19	18	17	16	15	14	13	12							
NISSAN																									
XTERRA MPV 4 WHEEL DRIVE																									
PRO-4X 4DR 4WD	D28	Up to 2.5	M	909	2																12	12	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																				
POLESTAR																									
POLESTAR 1 WAGON ALL WHEEL DRIVE																									
HYBRID 2DR COUPE AWD	-	2.5 - 3.5	W	2418	3							41	41												
POLESTAR 2 WAGON 2 WHEEL DRIVE																									
LONG RANGE 5DR 2WD	-	Up to 2.5	W	2629	2	21	21	21	21																
POLESTAR 2 WAGON ALL WHEEL DRIVE																									
LAUNCH EDITION 5DR AWD	-	2.5 - 3.5	W	2419	3	22	22	22	22	21															
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																				

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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	Weight	Rating Group																			
					25	24	23	22	21	20	19	18	17	16	15	14	13	12						
RIVIAN																								
R1S MPV ALL WHEEL DRIVE																								
ADVENTURE 4DR AWD	-	2.5 - 3.5	M	2610	3	31	31	30	29															
R1T PICK UP ALL WHEEL DRIVE																								
ADVENTURE CREW CAB AWD	-	2.5 - 3.5	0	2315	3	30	30	31	28															
SAAB																								
9-3 MPV 2 WHEEL DRIVE																								
SPORT 4DR	-	Up to 2.5	M	1430	2																			
SATURN																								
VUE MPV 2 WHEEL DRIVE																								
XE 4DR 2WD	Z33	Up to 2.5	M	395	2																			
VUE MPV ALL WHEEL DRIVE																								
XE V6 4DR AWD	Z63	Up to 2.5	M	396	2																			
SCION																								
xB WAGON 2 WHEEL DRIVE																								
WAGON	-	Up to 2.5	W	811	2															10	10	9	8	
xD WAGON ALL WHEEL DRIVE																								
4DR HATCHBACK	-	Up to 2.5	W	1310	2																9	8	8	
SMART																								
EQ WAGON 2 WHEEL DRIVE																								
FORTWO 2DR COUPE	-	Up to 2.5	W	2277	2							13	13	12	12	11	10	9						
FORTWO CABRIOLET	-	Up to 2.5	W	2278	2							12	12	11	11	10	10	9						
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										11	10	10	9	9					

*For years prior to 2012, please use the rate group from Model Year 2012.
 If the rate group for Model Year 2012 is not listed, please refer to Table II.
 *For model years greater than 2025, use the rate group from the most recent model year.

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes	Weight	Rating Group																			
					25	24	23	22	21	20	19	18	17	16	15	14	13	12						
TOYOTA																								
AVALON WAGON 2 WHEEL DRIVE																								
LIMITED HYBRID 4DR	-	Up to 2.5	W	2284	2										17					15	14	14	13	
TOURING 4DR	-	Up to 2.5	W	2421	2											17	16	16	16	14	13	11	10	
XLE HYBRID 4DR	-	Up to 2.5	W	2285	2											16				15	14	14	12	
XSE 4DR	-	Up to 2.5	W	1419	2						18	18	17	17	16	16	16	14	13	12				
AVALON WAGON ALL WHEEL DRIVE																								
LIMITED 4DR AWD	-	Up to 2.5	W	2139	2						18													
BZ4X MPV 2 WHEEL DRIVE																								
LE 4DR 2WD	-	Up to 2.5	M	2632	2	20	20	19																
BZ4X MPV ALL WHEEL DRIVE																								
XLE 4DR AWD	-	Up to 2.5	M	2633	2	21	21	20																
CAMRY MPV 2 WHEEL DRIVE																								
LE HYBRID 4DR	-	Up to 2.5	M	948	2	18	18	17	17	15	15	14	14	13	13	13	12	11	10	9				
CAMRY WAGON 2 WHEEL DRIVE																								
XLE V6 4DR	-	Up to 2.5	W	1815	2	18	18	17	17	15	15	14	14	13	13	12	11	10	9					
CAMRY WAGON ALL WHEEL DRIVE																								
L 4DR	-	Up to 2.5	W	1011	2	17	17	16	16	14	14	13	13	12	12	11	11	9	8					
LE 4DR AWD	-	Up to 2.5	W	1814	2	18	18	17	16	14	14													
C-HR MPV 2 WHEEL DRIVE																								
LE 4DR 2WD	-	Up to 2.5	M	1435	2					15	13	13	12	12										
COROLLA MPV 2 WHEEL DRIVE																								
CROSS LE 4DR 2WD	-	Up to 2.5	M	2576	2	16	16	15	15															
COROLLA MPV ALL WHEEL DRIVE																								
CROSS LE 4DR AWD	-	Up to 2.5	M	2577	2	16	16	16	16															
CROSS SE HYBRID 4DR AWD	-	Up to 2.5	M	2730	2	17	17	17																

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 *For model years greater than 2025, use the rate group from the most recent model year.

RATING GROUP TABLE I

MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes	Weight	Rating Group																			
					25	24	23	22	21	20	19	18	17	16	15	14	13	12						
VOLKSWAGEN																								
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	14	13	12	11	11					
ID.4 MPV 2 WHEEL DRIVE																								
PRO 4DR 2WD	-	Up to 2.5	M	1837	2	20	20	19	18	17														
ID.4 MPV ALL WHEEL DRIVE																								
PRO 4DR AWD	-	Up to 2.5	M	1838	2	21	21	20	19	18														
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									12	12	11	10							
2.0 4DR	-	3.5 - 4.5	W	1324	4											9	9	8	8					
2.0 TDI 4DR	-	2.5 - 3.5	W	1332	3										13	12	12	11	11					
2.5 4DR	-	Up to 2.5	W	1341	2														10	10				
GLI 4DR	-	Up to 2.5	W	1366	2	17	17	17	17	16	16	15		14	13	12	12	10	9					
GLS TDI WAGON	-	2.5 - 3.5	W	1344	3																			
HIGHLINE 1.4 TSI 4DR	-	2.5 - 3.5	W	1319	3	15	15	15	15	13	13	12	12	11	11									
HYBRID 4DR	-	Up to 2.5	W	1365	2										14	13	11	9						
NEW BEETLE MPV 2 WHEEL DRIVE																								
GLS TDI 2DR	-	Up to 2.5	M	983	2																			
PASSAT WAGON 2 WHEEL DRIVE																								
1.8 TSI 4DR	-	Up to 2.5	W	2545	2									12	12	11	10							
2.0 TDI 4DR	-	Up to 2.5	W	984	2											12	11	10	9					
2.5 4DR	-	Up to 2.5	W	983	2													11	10	9				
PASSAT WAGON ALL WHEEL DRIVE																								
3.6 4DR	-	Up to 2.5	W	1328	2							15	14	14	13	13	11	10						
EXECLINE 2.0 TSI 4DR	-	Up to 2.5	W	1327	2				16	15	15	14	14											

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 *For model years greater than 2025, 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	Weight	Rating Group																				
					25	24	23	22	21	20	19	18	17	16	15	14	13	12							
VOLKSWAGEN																									
RABBIT WAGON 2 WHEEL DRIVE																									
2.5 2DR HATCHBACK	-	Up to 2.5	W	980	2																				
GL 2DR HATCHBACK	-	Up to 2.5	W	982	2																				
RABBIT WAGON ALL WHEEL DRIVE																									
2.5 4DR HATCHBACK	-	2.5 - 3.5	W	1340	3																				
ROUTAN VAN 2 WHEEL DRIVE																									
SE	X9	2.5 - 3.5	1	985	3																			10	
SEL	X9	Up to 2.5	1	985	2																			12	
TAOS MPV 2 WHEEL DRIVE																									
COMFORTLINE 1.5 TSI 4DR 2WD	-	Up to 2.5	M	2316	2	16	16	15	15																
TAOS MPV ALL WHEEL DRIVE																									
COMFORTLINE 1.5 TSI 4DR AWD	-	Up to 2.5	M	2317	2	16	16	16	16																
TIGUAN MPV 2 WHEEL DRIVE																									
TRENDLINE 2.0 TSI 4DR 2WD	-	Up to 2.5	M	1354	2					16	16	15	15	13	13	12	11	11	11						
TIGUAN MPV ALL WHEEL DRIVE																									
HIGHLINE 2.0 TSI 4DR AWD	AX	Up to 2.5	M	984	2	17	17	17	17	16	16	15	15	14	14	13	13	12	12						
TOUAREG MPV ALL WHEEL DRIVE																									
V6 4DR AWD	E67	2.5 - 3.5	M	981	3									16	16	15	15	14	13						
V6 TDI 4DR AWD	-	Up to 2.5	M	991	2										18	17	17	16	15						
TOUAREG WAGON ALL WHEEL DRIVE																									
V8 4DR AWD	-	2.5 - 3.5	W	1348	3																				

*For years prior to 2012, please use the rate group from Model Year 2012.
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 *For model years greater than 2025, 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	Weight	Rating Group																		
					25	24	23	22	21	20	19	18	17	16	15	14	13	12					
VOLVO																							
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														
INSCRIPTION T8 HYBRID 4DR AWD	-	Up to 2.5	M	1827	2	27	27	26	26	24	23	21	21	19	18								
MOMENTUM T5 4DR AWD	-	Up to 2.5	M	2159	2				21	19	18	17	16	15	15								
T6 4DR AWD	-	2.5 - 3.5	M	992	3	24	24	24	23	21	20	18	17	16	16								
XC90 PICK UP ALL WHEEL DRIVE																							
R 3.2 4DR AWD	-	3.5 - 4.5	0	1051	4															15	14	14	
ZENN																							
ZENN WAGON 2 WHEEL DRIVE																							
2DR	-	Up to 2.5	W	2665	2																		

*For years prior to 2012, please use the rate group from Model Year 2012.
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 *For model years greater than 2025, 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

COMMERCIAL SECTION

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													
	25	24	23	22	21	20	19	18	17	16	15	14	13	12
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 2025, use the rate group from the 2025 model year.
 * For model years prior to 2012, use the rate group from the 2012 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													
	25	24	23	22	21	20	19	18	17	16	15	14	13	12
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 2025, use the rate group from the 2025 model year.

* For model years prior to 2012, use the rate group from the 2012 model year.

Farmer's Discount

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.

The farmer's discount applies to the following classes:

For rating notes, refer to 'Class Definitions - Type and Use Rating Notes from Class Tables' in this manual.

Class 33 and Class 34	Percentage Discount
Third Party Liability	No Discount
Collision	25%
Comprehensive	35%
Specified Perils	35%
Class 55	Percentage Discount
Physical damage	50%

Farm Truck Liability Class Determination

Yukon – Territory 1

Northwest Territories – Territory 1

Nunavut – Territory 1

- For Light (L) vehicles with G.V.W. not in excess of 4,500 kgs. (10,000 lbs.) – rate under Class 33.
- For Heavy (H) vehicles with G.V.W. 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.

NY NU YT Commercial Automobile Rate Tables

Territory 1 & 2 – Yukon, Northwest Territories & Nunavut

CLS	Liability Limit in '000'S				Collision									
	200	300	500	1000	Group 1		Group 2		Group 3		Group 4		Group 5	
					250	500	250	500	250	500	250	500	250	500
336	102	105	108	119	48	42	57	50	67	59	83	74	105	94
335	110	114	117	129	52	46	61	54	72	64	90	80	114	102
334	116	120	124	136	55	49	65	58	77	68	95	85	121	107
333	122	126	130	143	58	51	68	61	80	71	100	89	127	113
332	154	159	164	180	72	64	86	76	100	89	125	111	158	141
331	177	183	188	207	84	74	98	87	115	102	144	128	183	162
330	217	224	231	254	103	91	121	107	142	126	178	158	225	200
346	61	63	65	71	48	42	57	50	67	59	83	74	105	94
345	67	69	71	78	52	46	61	54	72	64	90	80	114	102
344	70	73	75	82	55	49	65	58	77	68	95	85	121	107
343	74	76	79	87	58	51	68	61	80	71	100	89	127	113
342	92	95	98	108	72	64	86	76	100	89	125	111	158	141
341	105	109	112	124	84	74	98	87	115	102	144	128	183	162
340	131	135	139	153	103	91	121	107	142	126	178	158	225	200
356	175	181	187	206	48	42	57	50	67	59	83	74	105	94
355	190	196	203	223	52	46	61	54	72	64	90	80	114	102
354	200	206	213	234	55	49	65	58	77	68	95	85	121	107
353	211	218	224	247	58	51	68	61	80	71	100	89	127	113
352	264	273	281	310	72	64	86	76	100	89	125	111	158	141
351	304	314	324	356	84	74	98	87	115	102	144	128	183	162
350	373	385	397	437	103	91	121	107	142	126	178	158	225	200
366	203	210	217	239	48	42	57	50	67	59	83	74	105	94
365	220	228	235	258	52	46	61	54	72	64	90	80	114	102
364	232	240	248	273	55	49	65	58	77	68	95	85	121	107
363	246	254	262	288	58	51	68	61	80	71	100	89	127	113
362	306	316	326	359	72	64	86	76	100	89	125	111	158	141
361	353	365	377	415	84	74	98	87	115	102	144	128	183	162
360	433	448	462	508	103	91	121	107	142	126	178	158	225	200
416	496	513	529	582	48	42	57	50	67	59	83	74	105	94
415	538	556	574	632	52	46	61	54	72	64	90	80	114	102
414	567	586	605	666	55	49	65	58	77	68	95	85	121	107
413	598	618	637	701	58	51	68	61	80	71	100	89	127	113
412	748	773	797	878	72	64	86	76	100	89	125	111	158	141
411	862	890	918	1011	84	74	98	87	115	102	144	128	183	162
410	1059	1094	1129	1243	103	91	121	107	142	126	178	158	225	200
426	496	513	529	582	48	42	57	50	67	59	83	74	105	94
425	538	556	574	632	52	46	61	54	72	64	90	80	114	102
424	567	586	605	666	55	49	65	58	77	68	95	85	121	107
423	598	618	637	701	58	51	68	61	80	71	100	89	127	113
422	748	773	797	878	72	64	86	76	100	89	125	111	158	141
421	862	890	918	1011	84	74	98	87	115	102	144	128	183	162
420	1059	1094	1129	1243	103	91	121	107	142	126	178	158	225	200
A.B.					100	250	100	250	100	250	100	250	100	250
20			Comp.		31	28	36	33	44	39	54	49	69	62
			S.P.		22	20	27	24	31	28	39	35	50	45

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Territory 1 & 2 - Yukon, Northwest Territories & Nunavut

CLS	Group 6		Group 7		Group 8		Collision Group 9		Group 10		Group 11		Group 12	
	250	500	250	500	250	500	250	500	250	500	250	500	250	500
336	132	118	162	144	204	182	247	219	286	254	323	287	356	317
335	143	127	176	157	221	197	267	238	311	276	350	311	387	344
334	151	134	185	165	233	207	283	251	328	291	370	329	409	363
333	159	142	195	174	246	218	297	264	345	306	389	346	429	382
332	199	177	244	217	307	273	371	330	430	382	485	431	536	477
331	229	203	282	250	354	314	428	380	497	442	560	498	618	550
330	282	250	347	308	436	387	527	469	612	544	689	613	761	677
346	132	118	162	144	204	182	247	219	286	254	323	287	356	317
345	143	127	176	157	221	197	267	238	311	276	350	311	387	344
344	151	134	185	165	233	207	283	251	328	291	370	329	409	363
343	159	142	195	174	246	218	297	264	345	306	389	346	429	382
342	199	177	244	217	307	273	371	330	430	382	485	431	536	477
341	229	203	282	250	354	314	428	380	497	442	560	498	618	550
340	282	250	347	308	436	387	527	469	612	544	689	613	761	677
356	132	118	162	144	204	182	247	219	286	254	323	287	356	317
355	143	127	176	157	221	197	267	238	311	276	350	311	387	344
354	151	134	185	165	233	207	283	251	328	291	370	329	409	363
353	159	142	195	174	246	218	297	264	345	306	389	346	429	382
352	199	177	244	217	307	273	371	330	430	382	485	431	536	477
351	229	203	282	250	354	314	428	380	497	442	560	498	618	550
350	282	250	347	308	436	387	527	469	612	544	689	613	761	677
366	132	118	162	144	204	182	247	219	286	254	323	287	356	317
365	143	127	176	157	221	197	267	238	311	276	350	311	387	344
364	151	134	185	165	233	207	283	251	328	291	370	329	409	363
363	159	142	195	174	246	218	297	264	345	306	389	346	429	382
362	199	177	244	217	307	273	371	330	430	382	485	431	536	477
361	229	203	282	250	354	314	428	380	497	442	560	498	618	550
360	282	250	347	308	436	387	527	469	612	544	689	613	761	677
416	132	118	162	144	204	182	247	219	286	254	323	287	356	317
415	143	127	176	157	221	197	267	238	311	276	350	311	387	344
414	151	134	185	165	233	207	283	251	328	291	370	329	409	363
413	159	142	195	174	246	218	297	264	345	306	389	346	429	382
412	199	177	244	217	307	273	371	330	430	382	485	431	536	477
411	229	203	282	250	354	314	428	380	497	442	560	498	618	550
410	282	250	347	308	436	387	527	469	612	544	689	613	761	677
426	132	118	162	144	204	182	247	219	286	254	323	287	356	317
425	143	127	176	157	221	197	267	238	311	276	350	311	387	344
424	151	134	185	165	233	207	283	251	328	291	370	329	409	363
423	159	142	195	174	246	218	297	264	345	306	389	346	429	382
422	199	177	244	217	307	273	371	330	430	382	485	431	536	477
421	229	203	282	250	354	314	428	380	497	442	560	498	618	550
420	282	250	347	308	436	387	527	469	612	544	689	613	761	677
	100	250	100	250	100	250	100	250	100	250	100	250	100	250
Comp.	86	78	106	95	133	119	160	144	186	167	210	189	232	209
S.P.	62	56	77	69	96	86	117	105	135	122	152	137	168	151

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Territory 1 & 2 – Yukon, Northwest Territories & Nunavut

CLS	Collision													
	Group 13		Group 14		Group 15		Group 16		Group 17		Group 18		Group 19	
	250	500	250	500	250	500	250	500	250	500	250	500	250	500
336	403	358	446	396	486	432	525	466	562	499	595	529	626	556
335	437	389	484	430	527	469	570	506	609	542	645	574	679	603
334	462	410	510	454	556	494	601	534	643	571	681	606	716	637
333	485	431	537	478	586	521	633	562	677	602	716	637	753	670
332	606	538	671	596	731	650	790	702	844	750	895	795	941	836
331	699	622	774	688	843	750	911	810	974	866	1032	918	1085	965
330	861	766	953	847	1039	923	1122	998	1200	1066	1271	1130	1337	1188
346	403	358	446	396	486	432	525	466	562	499	595	529	626	556
345	437	389	484	430	527	469	570	506	609	542	645	574	679	603
344	462	410	510	454	556	494	601	534	643	571	681	606	716	637
343	485	431	537	478	586	521	633	562	677	602	716	637	753	670
342	606	538	671	596	731	650	790	702	844	750	895	795	941	836
341	699	622	774	688	843	750	911	810	974	866	1032	918	1085	965
340	861	766	953	847	1039	923	1122	998	1200	1066	1271	1130	1337	1188
356	403	358	446	396	486	432	525	466	562	499	595	529	626	556
355	437	389	484	430	527	469	570	506	609	542	645	574	679	603
354	462	410	510	454	556	494	601	534	643	571	681	606	716	637
353	485	431	537	478	586	521	633	562	677	602	716	637	753	670
352	606	538	671	596	731	650	790	702	844	750	895	795	941	836
351	699	622	774	688	843	750	911	810	974	866	1032	918	1085	965
350	861	766	953	847	1039	923	1122	998	1200	1066	1271	1130	1337	1188
366	403	358	446	396	486	432	525	466	562	499	595	529	626	556
365	437	389	484	430	527	469	570	506	609	542	645	574	679	603
364	462	410	510	454	556	494	601	534	643	571	681	606	716	637
363	485	431	537	478	586	521	633	562	677	602	716	637	753	670
362	606	538	671	596	731	650	790	702	844	750	895	795	941	836
361	699	622	774	688	843	750	911	810	974	866	1032	918	1085	965
360	861	766	953	847	1039	923	1122	998	1200	1066	1271	1130	1337	1188
416	403	358	446	396	486	432	525	466	562	499	595	529	626	556
415	437	389	484	430	527	469	570	506	609	542	645	574	679	603
414	462	410	510	454	556	494	601	534	643	571	681	606	716	637
413	485	431	537	478	586	521	633	562	677	602	716	637	753	670
412	606	538	671	596	731	650	790	702	844	750	895	795	941	836
411	699	622	774	688	843	750	911	810	974	866	1032	918	1085	965
410	861	766	953	847	1039	923	1122	998	1200	1066	1271	1130	1337	1188
426	403	358	446	396	486	432	525	466	562	499	595	529	626	556
425	437	389	484	430	527	469	570	506	609	542	645	574	679	603
424	462	410	510	454	556	494	601	534	643	571	681	606	716	637
423	485	431	537	478	586	521	633	562	677	602	716	637	753	670
422	606	538	671	596	731	650	790	702	844	750	895	795	941	836
421	699	622	774	688	843	750	911	810	974	866	1032	918	1085	965
420	861	766	953	847	1039	923	1122	998	1200	1066	1271	1130	1337	1188
	100	250	100	250	100	250	100	250	100	250	100	250	100	250
Comp.	263	236	290	261	317	285	342	307	366	329	387	348	408	366
S.P.	190	171	211	190	230	206	248	223	265	238	281	253	295	266

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Territory 1 & 2 – Yukon, Northwest Territories & Nunavut

CLS	Collision											
	Group 20		Group 21		Group 22		Group 23		Group 24		Group 25	
	250	500	250	500	250	500	250	500	250	500	250	500
336	653	581	679	603	705	626	730	649	756	672	781	694
335	709	630	737	655	765	680	793	705	820	729	848	754
334	748	665	778	691	807	718	836	743	866	770	895	795
333	788	700	818	727	849	754	880	782	911	810	941	837
332	983	874	1022	908	1060	942	1098	976	1137	1010	1175	1045
331	1134	1008	1178	1047	1222	1086	1267	1126	1311	1166	1355	1205
330	1396	1241	1451	1290	1506	1338	1561	1387	1615	1435	1670	1484
346	653	581	679	603	705	626	730	649	756	672	781	694
345	709	630	737	655	765	680	793	705	820	729	848	754
344	748	665	778	691	807	718	836	743	866	770	895	795
343	788	700	818	727	849	754	880	782	911	810	941	837
342	983	874	1022	908	1060	942	1098	976	1137	1010	1175	1045
341	1134	1008	1178	1047	1222	1086	1267	1126	1311	1166	1355	1205
340	1396	1241	1451	1290	1506	1338	1561	1387	1615	1435	1670	1484
356	653	581	679	603	705	626	730	649	756	672	781	694
355	709	630	737	655	765	680	793	705	820	729	848	754
354	748	665	778	691	807	718	836	743	866	770	895	795
353	788	700	818	727	849	754	880	782	911	810	941	837
352	983	874	1022	908	1060	942	1098	976	1137	1010	1175	1045
351	1134	1008	1178	1047	1222	1086	1267	1126	1311	1166	1355	1205
350	1396	1241	1451	1290	1506	1338	1561	1387	1615	1435	1670	1484
366	653	581	679	603	705	626	730	649	756	672	781	694
365	709	630	737	655	765	680	793	705	820	729	848	754
364	748	665	778	691	807	718	836	743	866	770	895	795
363	788	700	818	727	849	754	880	782	911	810	941	837
362	983	874	1022	908	1060	942	1098	976	1137	1010	1175	1045
361	1134	1008	1178	1047	1222	1086	1267	1126	1311	1166	1355	1205
360	1396	1241	1451	1290	1506	1338	1561	1387	1615	1435	1670	1484
416	653	581	679	603	705	626	730	649	756	672	781	694
415	709	630	737	655	765	680	793	705	820	729	848	754
414	748	665	778	691	807	718	836	743	866	770	895	795
413	788	700	818	727	849	754	880	782	911	810	941	837
412	983	874	1022	908	1060	942	1098	976	1137	1010	1175	1045
411	1134	1008	1178	1047	1222	1086	1267	1126	1311	1166	1355	1205
410	1396	1241	1451	1290	1506	1338	1561	1387	1615	1435	1670	1484
426	653	581	679	603	705	626	730	649	756	672	781	694
425	709	630	737	655	765	680	793	705	820	729	848	754
424	748	665	778	691	807	718	836	743	866	770	895	795
423	788	700	818	727	849	754	880	782	911	810	941	837
422	983	874	1022	908	1060	942	1098	976	1137	1010	1175	1045
421	1134	1008	1178	1047	1222	1086	1267	1126	1311	1166	1355	1205
420	1396	1241	1451	1290	1506	1338	1561	1387	1615	1435	1670	1484
	100	250	100	250	100	250	100	250	100	250	100	250
Comp.	425	382	442	398	459	413	475	427	492	442	509	458
S.P.	309	278	321	289	333	299	345	310	357	321	369	332

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Territory 1 & 2 – Yukon, Northwest Territories & Nunavut

CLS	Liability				Collision									
	Limit in '000'S				Group 1		Group 2		Group 3		Group 4		Group 5	
	200	300	500	1000	250	500	250	500	250	500	250	500	250	500
436	398	411	424	467	48	42	57	50	67	59	83	74	105	94
435	432	446	461	507	52	46	61	54	72	64	90	80	114	102
434	456	471	486	535	55	49	65	58	77	68	95	85	121	107
433	480	496	512	564	58	51	68	61	80	71	100	89	127	113
432	600	620	640	704	72	64	86	76	100	89	125	111	158	141
431	692	715	738	812	84	74	98	87	115	102	144	128	183	162
430	851	879	907	998	103	91	121	107	142	126	178	158	225	200
446	266	275	284	312	48	42	57	50	67	59	83	74	105	94
445	289	299	308	339	52	46	61	54	72	64	90	80	114	102
444	305	315	325	358	55	49	65	58	77	68	95	85	121	107
443	321	331	342	376	58	51	68	61	80	71	100	89	127	113
442	402	415	428	471	72	64	86	76	100	89	125	111	158	141
441	462	478	493	542	84	74	98	87	115	102	144	128	183	162
440	569	588	606	667	103	91	121	107	142	126	178	158	225	200
456	373	385	397	437	48	42	57	50	67	59	83	74	105	94
455	404	418	431	474	52	46	61	54	72	64	90	80	114	102
454	426	440	454	500	55	49	65	58	77	68	95	85	121	107
453	449	464	479	527	58	51	68	61	80	71	100	89	127	113
452	560	579	597	657	72	64	86	76	100	89	125	111	158	141
451	646	668	689	758	84	74	98	87	115	102	144	128	183	162
450	794	820	846	932	103	91	121	107	142	126	178	158	225	200
466	431	445	459	506	48	42	57	50	67	59	83	74	105	94
465	467	483	498	548	52	46	61	54	72	64	90	80	114	102
464	494	510	526	579	55	49	65	58	77	68	95	85	121	107
463	519	536	553	609	58	51	68	61	80	71	100	89	127	113
462	650	671	693	763	72	64	86	76	100	89	125	111	158	141
461	748	773	797	878	84	74	98	87	115	102	144	128	183	162
460	920	950	980	1079	103	91	121	107	142	126	178	158	225	200
486	439	464	488	569	48	42	57	50	67	59	83	74	105	94
485	476	503	529	616	52	46	61	54	72	64	90	80	114	102
484	503	531	559	651	55	49	65	58	77	68	95	85	121	107
483	530	560	589	686	58	51	68	61	80	71	100	89	127	113
482	662	699	736	857	72	64	86	76	100	89	125	111	158	141
481	763	806	848	988	84	74	98	87	115	102	144	128	183	162
480	937	990	1043	1214	103	91	121	107	142	126	178	158	225	200
496	496	513	529	582	48	42	57	50	67	59	83	74	105	94
495	538	556	574	632	52	46	61	54	72	64	90	80	114	102
494	567	586	605	666	55	49	65	58	77	68	95	85	121	107
493	598	618	637	701	58	51	68	61	80	71	100	89	127	113
492	748	773	797	878	72	64	86	76	100	89	125	111	158	141
491	862	890	918	1011	84	74	98	87	115	102	144	128	183	162
490	1059	1094	1129	1243	103	91	121	107	142	126	178	158	225	200
A.B.					100	250	100	250	100	250	100	250	100	250
			Comp.		31	28	36	33	44	39	54	49	69	62
20			S.P.		22	20	27	24	31	28	39	35	50	45

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Territory 1 & 2 – Yukon, Northwest Territories & Nunavut

CLS	Collision													
	Group 6		Group 7		Group 8		Group 9		Group 10		Group 11		Group 12	
	250	500	250	500	250	500	250	500	250	500	250	500	250	500
436	132	118	162	144	204	182	247	219	286	254	323	287	356	317
435	143	127	176	157	221	197	267	238	311	276	350	311	387	344
434	151	134	185	165	233	207	283	251	328	291	370	329	409	363
433	159	142	195	174	246	218	297	264	345	306	389	346	429	382
432	199	177	244	217	307	273	371	330	430	382	485	431	536	477
431	229	203	282	250	354	314	428	380	497	442	560	498	618	550
430	282	250	347	308	436	387	527	469	612	544	689	613	761	677
446	132	118	162	144	204	182	247	219	286	254	323	287	356	317
445	143	127	176	157	221	197	267	238	311	276	350	311	387	344
444	151	134	185	165	233	207	283	251	328	291	370	329	409	363
443	159	142	195	174	246	218	297	264	345	306	389	346	429	382
442	199	177	244	217	307	273	371	330	430	382	485	431	536	477
441	229	203	282	250	354	314	428	380	497	442	560	498	618	550
440	282	250	347	308	436	387	527	469	612	544	689	613	761	677
456	132	118	162	144	204	182	247	219	286	254	323	287	356	317
455	143	127	176	157	221	197	267	238	311	276	350	311	387	344
454	151	134	185	165	233	207	283	251	328	291	370	329	409	363
453	159	142	195	174	246	218	297	264	345	306	389	346	429	382
452	199	177	244	217	307	273	371	330	430	382	485	431	536	477
451	229	203	282	250	354	314	428	380	497	442	560	498	618	550
450	282	250	347	308	436	387	527	469	612	544	689	613	761	677
466	132	118	162	144	204	182	247	219	286	254	323	287	356	317
465	143	127	176	157	221	197	267	238	311	276	350	311	387	344
464	151	134	185	165	233	207	283	251	328	291	370	329	409	363
463	159	142	195	174	246	218	297	264	345	306	389	346	429	382
462	199	177	244	217	307	273	371	330	430	382	485	431	536	477
461	229	203	282	250	354	314	428	380	497	442	560	498	618	550
460	282	250	347	308	436	387	527	469	612	544	689	613	761	677
486	132	118	162	144	204	182	247	219	286	254	323	287	356	317
485	143	127	176	157	221	197	267	238	311	276	350	311	387	344
484	151	134	185	165	233	207	283	251	328	291	370	329	409	363
483	159	142	195	174	246	218	297	264	345	306	389	346	429	382
482	199	177	244	217	307	273	371	330	430	382	485	431	536	477
481	229	203	282	250	354	314	428	380	497	442	560	498	618	550
480	282	250	347	308	436	387	527	469	612	544	689	613	761	677
496	132	118	162	144	204	182	247	219	286	254	323	287	356	317
495	143	127	176	157	221	197	267	238	311	276	350	311	387	344
494	151	134	185	165	233	207	283	251	328	291	370	329	409	363
493	159	142	195	174	246	218	297	264	345	306	389	346	429	382
492	199	177	244	217	307	273	371	330	430	382	485	431	536	477
491	229	203	282	250	354	314	428	380	497	442	560	498	618	550
490	282	250	347	308	436	387	527	469	612	544	689	613	761	677
	100	250	100	250	100	250	100	250	100	250	100	250	100	250
Comp.	86	78	106	95	133	119	160	144	186	167	210	189	232	209
S.P.	62	56	77	69	96	86	117	105	135	122	152	137	168	151

COMMERCIAL INSURANCE AUTO MANUAL

Territory 1 & 2 – Yukon, Northwest Territories & Nunavut

CLS	Collision													
	Group 13		Group 14		Group 15		Group 16		Group 17		Group 18		Group 19	
	250	500	250	500	250	500	250	500	250	500	250	500	250	500
436	403	358	446	396	486	432	525	466	562	499	595	529	626	556
435	437	389	484	430	527	469	570	506	609	542	645	574	679	603
434	462	410	510	454	556	494	601	534	643	571	681	606	716	637
433	485	431	537	478	586	521	633	562	677	602	716	637	753	670
432	606	538	671	596	731	650	790	702	844	750	895	795	941	836
431	699	622	774	688	843	750	911	810	974	866	1032	918	1085	965
430	861	766	953	847	1039	923	1122	998	1200	1066	1271	1130	1337	1188
446	403	358	446	396	486	432	525	466	562	499	595	529	626	556
445	437	389	484	430	527	469	570	506	609	542	645	574	679	603
444	462	410	510	454	556	494	601	534	643	571	681	606	716	637
443	485	431	537	478	586	521	633	562	677	602	716	637	753	670
442	606	538	671	596	731	650	790	702	844	750	895	795	941	836
441	699	622	774	688	843	750	911	810	974	866	1032	918	1085	965
440	861	766	953	847	1039	923	1122	998	1200	1066	1271	1130	1337	1188
456	403	358	446	396	486	432	525	466	562	499	595	529	626	556
455	437	389	484	430	527	469	570	506	609	542	645	574	679	603
454	462	410	510	454	556	494	601	534	643	571	681	606	716	637
453	485	431	537	478	586	521	633	562	677	602	716	637	753	670
452	606	538	671	596	731	650	790	702	844	750	895	795	941	836
451	699	622	774	688	843	750	911	810	974	866	1032	918	1085	965
450	861	766	953	847	1039	923	1122	998	1200	1066	1271	1130	1337	1188
466	403	358	446	396	486	432	525	466	562	499	595	529	626	556
465	437	389	484	430	527	469	570	506	609	542	645	574	679	603
464	462	410	510	454	556	494	601	534	643	571	681	606	716	637
463	485	431	537	478	586	521	633	562	677	602	716	637	753	670
462	606	538	671	596	731	650	790	702	844	750	895	795	941	836
461	699	622	774	688	843	750	911	810	974	866	1032	918	1085	965
460	861	766	953	847	1039	923	1122	998	1200	1066	1271	1130	1337	1188
486	403	358	446	396	486	432	525	466	562	499	595	529	626	556
485	437	389	484	430	527	469	570	506	609	542	645	574	679	603
484	462	410	510	454	556	494	601	534	643	571	681	606	716	637
483	485	431	537	478	586	521	633	562	677	602	716	637	753	670
482	606	538	671	596	731	650	790	702	844	750	895	795	941	836
481	699	622	774	688	843	750	911	810	974	866	1032	918	1085	965
480	861	766	953	847	1039	923	1122	998	1200	1066	1271	1130	1337	1188
496	403	358	446	396	486	432	525	466	562	499	595	529	626	556
495	437	389	484	430	527	469	570	506	609	542	645	574	679	603
494	462	410	510	454	556	494	601	534	643	571	681	606	716	637
493	485	431	537	478	586	521	633	562	677	602	716	637	753	670
492	606	538	671	596	731	650	790	702	844	750	895	795	941	836
491	699	622	774	688	843	750	911	810	974	866	1032	918	1085	965
490	861	766	953	847	1039	923	1122	998	1200	1066	1271	1130	1337	1188
	100	250	100	250	100	250	100	250	100	250	100	250	100	250
Comp.	263	236	290	261	317	285	342	307	366	329	387	348	408	366
S.P.	190	171	211	190	230	206	248	223	265	238	281	253	295	266

COMMERCIAL INSURANCE AUTO MANUAL

Territory 1 & 2 – Yukon, Northwest Territories & Nunavut

CLS	Collision											
	Group 20		Group 21		Group 22		Group 23		Group 24		Group 25	
	250	500	250	500	250	500	250	500	250	500	250	500
436	653	581	679	603	705	626	730	649	756	672	781	694
435	709	630	737	655	765	680	793	705	820	729	848	754
434	748	665	778	691	807	718	836	743	866	770	895	795
433	788	700	818	727	849	754	880	782	911	810	941	837
432	983	874	1022	908	1060	942	1098	976	1137	1010	1175	1045
431	1134	1008	1178	1047	1222	1086	1267	1126	1311	1166	1355	1205
430	1396	1241	1451	1290	1506	1338	1561	1387	1615	1435	1670	1484
446	653	581	679	603	705	626	730	649	756	672	781	694
445	709	630	737	655	765	680	793	705	820	729	848	754
444	748	665	778	691	807	718	836	743	866	770	895	795
443	788	700	818	727	849	754	880	782	911	810	941	837
442	983	874	1022	908	1060	942	1098	976	1137	1010	1175	1045
441	1134	1008	1178	1047	1222	1086	1267	1126	1311	1166	1355	1205
440	1396	1241	1451	1290	1506	1338	1561	1387	1615	1435	1670	1484
456	653	581	679	603	705	626	730	649	756	672	781	694
455	709	630	737	655	765	680	793	705	820	729	848	754
454	748	665	778	691	807	718	836	743	866	770	895	795
453	788	700	818	727	849	754	880	782	911	810	941	837
452	983	874	1022	908	1060	942	1098	976	1137	1010	1175	1045
451	1134	1008	1178	1047	1222	1086	1267	1126	1311	1166	1355	1205
450	1396	1241	1451	1290	1506	1338	1561	1387	1615	1435	1670	1484
466	653	581	679	603	705	626	730	649	756	672	781	694
465	709	630	737	655	765	680	793	705	820	729	848	754
464	748	665	778	691	807	718	836	743	866	770	895	795
463	788	700	818	727	849	754	880	782	911	810	941	837
462	983	874	1022	908	1060	942	1098	976	1137	1010	1175	1045
461	1134	1008	1178	1047	1222	1086	1267	1126	1311	1166	1355	1205
460	1396	1241	1451	1290	1506	1338	1561	1387	1615	1435	1670	1484
486	653	581	679	603	705	626	730	649	756	672	781	694
485	709	630	737	655	765	680	793	705	820	729	848	754
484	748	665	778	691	807	718	836	743	866	770	895	795
483	788	700	818	727	849	754	880	782	911	810	941	837
482	983	874	1022	908	1060	942	1098	976	1137	1010	1175	1045
481	1134	1008	1178	1047	1222	1086	1267	1126	1311	1166	1355	1205
480	1396	1241	1451	1290	1506	1338	1561	1387	1615	1435	1670	1484
496	653	581	679	603	705	626	730	649	756	672	781	694
495	709	630	737	655	765	680	793	705	820	729	848	754
494	748	665	778	691	807	718	836	743	866	770	895	795
493	788	700	818	727	849	754	880	782	911	810	941	837
492	983	874	1022	908	1060	942	1098	976	1137	1010	1175	1045
491	1134	1008	1178	1047	1222	1086	1267	1126	1311	1166	1355	1205
490	1396	1241	1451	1290	1506	1338	1561	1387	1615	1435	1670	1484
	100	250	100	250	100	250	100	250	100	250	100	250
Comp.	425	382	442	398	459	413	475	427	492	442	509	458
S.P.	309	278	321	289	333	299	345	310	357	321	369	332

COMMERCIAL INSURANCE AUTO MANUAL

Territory 1 & 2 – Yukon, Northwest Territories & Nunavut

CLS	Liability Limit in '000'S				Collision									
	200	300	500	1000	Group 1		Group 2		Group 3		Group 4		Group 5	
					250	500	250	500	250	500	250	500	250	500
546	165	170	175	193	48	42	57	50	67	59	83	74	105	94
545	179	185	191	210	52	46	61	54	72	64	90	80	114	102
544	189	195	201	222	55	49	65	58	77	68	95	85	121	107
543	198	205	212	233	58	51	68	61	80	71	100	89	127	113
542	248	256	264	291	72	64	86	76	100	89	125	111	158	141
541	286	295	304	335	84	74	98	87	115	102	144	128	183	162
540	351	363	374	412	103	91	121	107	142	126	178	158	225	200
556	36	38	39	43	48	42	57	50	67	59	83	74	105	94
555	40	41	43	47	52	46	61	54	72	64	90	80	114	102
554	42	44	45	50	55	49	65	58	77	68	95	85	121	107
553	44	45	46	51	58	51	68	61	80	71	100	89	127	113
552	56	58	59	65	72	64	86	76	100	89	125	111	158	141
551	64	66	68	75	84	74	98	87	115	102	144	128	183	162
550	79	81	84	92	103	91	121	107	142	126	178	158	225	200
A.B.					100	250	100	250	100	250	100	250	100	250
20				Comp. S.P.	31	28	36	33	44	39	54	49	69	62
					22	20	27	24	31	28	39	35	50	45

CLS	Collision													
	Group 6		Group 7		Group 8		Group 9		Group 10		Group 11		Group 12	
	250	500	250	500	250	500	250	500	250	500	250	500	250	500
546	132	118	162	144	204	182	247	219	286	254	323	287	356	317
545	143	127	176	157	221	197	267	238	311	276	350	311	387	344
544	151	134	185	165	233	207	283	251	328	291	370	329	409	363
543	159	142	195	174	246	218	297	264	345	306	389	346	429	382
542	199	177	244	217	307	273	371	330	430	382	485	431	536	477
541	229	203	282	250	354	314	428	380	497	442	560	498	618	550
540	282	250	347	308	436	387	527	469	612	544	689	613	761	677
556	132	118	162	144	204	182	247	219	286	254	323	287	356	317
555	143	127	176	157	221	197	267	238	311	276	350	311	387	344
554	151	134	185	165	233	207	283	251	328	291	370	329	409	363
553	159	142	195	174	246	218	297	264	345	306	389	346	429	382
552	199	177	244	217	307	273	371	330	430	382	485	431	536	477
551	229	203	282	250	354	314	428	380	497	442	560	498	618	550
550	282	250	347	308	436	387	527	469	612	544	689	613	761	677
	100	250	100	250	100	250	100	250	100	250	100	250	100	250
Comp.	86	78	106	95	133	119	160	144	186	167	210	189	232	209
S.P.	62	56	77	69	96	86	117	105	135	122	152	137	168	151

COMMERCIAL INSURANCE AUTO MANUAL

Territory 1 & 2 – Yukon, Northwest Territories & Nunavut

CLS	Collision													
	Group 13		Group 14		Group 15		Group 16		Group 17		Group 18		Group 19	
	250	500	250	500	250	500	250	500	250	500	250	500	250	500
546	403	358	446	396	486	432	525	466	562	499	595	529	626	556
545	437	389	484	430	527	469	570	506	609	542	645	574	679	603
544	462	410	510	454	556	494	601	534	643	571	681	606	716	637
543	485	431	537	478	586	521	633	562	677	602	716	637	753	670
542	606	538	671	596	731	650	790	702	844	750	895	795	941	836
541	699	622	774	688	843	750	911	810	974	866	1032	918	1085	965
540	861	766	953	847	1039	923	1122	998	1200	1066	1271	1130	1337	1188
556	403	358	446	396	486	432	525	466	562	499	595	529	626	556
555	437	389	484	430	527	469	570	506	609	542	645	574	679	603
554	462	410	510	454	556	494	601	534	643	571	681	606	716	637
543	485	431	537	478	586	521	633	562	677	602	716	637	753	670
542	606	538	671	596	731	650	790	702	844	750	895	795	941	836
541	699	622	774	688	843	750	911	810	974	866	1032	918	1085	965
540	861	766	953	847	1039	923	1122	998	1200	1066	1271	1130	1337	1188
	100	250	100	250	100	250	100	250	100	250	100	250	100	250
Comp.	263	236	290	261	317	285	342	307	366	329	387	348	408	366
S.P.	190	171	211	190	230	206	248	223	265	238	281	253	295	266

CLS	Collision											
	Group 20		Group 21		Group 22		Group 23		Group 24		Group 25	
	250	500	250	500	250	500	250	500	250	500	250	500
546	653	581	679	603	705	626	730	649	756	672	781	694
545	709	630	737	655	765	680	793	705	820	729	848	754
544	748	665	778	691	807	718	836	743	866	770	895	795
543	788	700	818	727	849	754	880	782	911	810	941	837
542	983	874	1022	908	1060	942	1098	976	1137	1010	1175	1045
541	1134	1008	1178	1047	1222	1086	1267	1126	1311	1166	1355	1205
540	1396	1241	1451	1290	1506	1338	1561	1387	1615	1435	1670	1484
556	653	581	679	603	705	626	730	649	756	672	781	694
555	709	630	737	655	765	680	793	705	820	729	848	754
554	748	665	778	691	807	718	836	743	866	770	895	795
553	788	700	818	727	849	754	880	782	911	810	941	837
552	983	874	1022	908	1060	942	1098	976	1137	1010	1175	1045
551	1134	1008	1178	1047	1222	1086	1267	1126	1311	1166	1355	1205
550	1396	1241	1451	1290	1506	1338	1561	1387	1615	1435	1670	1484
	100	250	100	250	100	250	100	250	100	250	100	250
Comp.	425	382	442	398	459	413	475	427	492	442	509	458
S.P.	309	278	321	289	333	299	345	310	357	321	369	332

Automobile – Endorsements

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

S.E.F. 4a 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**.

S.E.F. 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**.

S.E.F. 5 Permission to Rent or Lease 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.

S.E.F. 5C Permission to Rent or Lease Endorsement (Unspecified Lessees – Short Term Leases Only)

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.

S.E.F. 6a Permission to Carry Passengers for Compensation

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 S.E.F. 22. For rates for this endorsement, apply to company.

S.E.F. 6b School Bus 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.

S.E.F. 6c Public Passenger Vehicles Endorsement (Revised)

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 S.E.F. 22.

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

S.E.F. 6d Driver Training School 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 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.

S.E.F. 8 Property Damage Reimbursement Endorsement (Section A Only)

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.

S.E.F. 8a Property Damage Reimbursement for Operation by Named Person Endorsement (Section A Only)

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.

S.E.F. 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.

S.E.F. 13d Comprehensive Cover – Limited Glass

This endorsement reduces glass coverage under the Comprehensive section of the policy to a Named Perils basis. The wording effectively eliminates coverage for glass for falling or flying objects. The insurer shall be liable for loss or damage caused by vandalism to windows other than the front window of the insured vehicle.

Note: This endorsement is not available for use:

- Where the Comprehensive Deductible on the vehicle(s) is \$1,000 or greater.
- Under All Perils coverage.
- Where the vehicle insured is a trailer. See “Rating Notes” in Section E Class Definitions for details of Comprehensive discount applicable to Trailers.

Premium calculation for Comprehensive with SEF 13d:

Province / Territory	Rating Territories	% age of Comprehensive Premium
Yellowknife	YE	60%
Remainder of Northwest Territories	NT	60%
Yukon	YK	60%
Nunavut	NU	60%

S.E.F. 16 Agreement for Suspension of Coverage Endorsement

This endorsement is available for Private Passenger and Light Commercial Auto vehicles. It suspends the coverage under Section A Third Party Liability, 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. It is only available on a policy written for a 12-month period. The return premium is calculated in accordance with the table in the endorsement.

This endorsement must be signed by the Insured.

S.E.F. 17 Reinstatement of Coverage Endorsement

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

S.E.F. 19 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.

COMMERCIAL INSURANCE AUTO MANUAL

S.E.F. 19a Valued Automobile(s) 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.

S.E.F 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.

Per Occurrence Limit	Vehicle Class	Annual Premium
\$1,000	Class 33, 34 & 55 only	\$30
	All other classes	\$45
\$2,500	Class 33, 34 & 55 only	\$50
	All other classes	\$60
\$5,000	Class 33, 34 & 55 only	\$70
	All other classes	\$100

The SEF 20 endorsement is also available are part of a Commercial Auto Plus Pac. See Commercial Auto Plus Pac for details.

S.E.F. 21a 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.

S.E.F. 21b 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.

S.E.F. 21d 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.

S.E.F. 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.

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.

S.E.F. 23a Mortgage Endorsement

The endorsement agrees to provide the lienholder, mortgagee or assignee 15 days written notice of cancellation of any physical damage coverage (Section C) of the policy.

S.E.F. 24 Fire Apparatus 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.

S.E.F. 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 physical damage cover is provided. Refer to Private Passenger Rate Manual or to the Farm Manual for details of rates and coverage.

This endorsement is also available on commercial vehicles & trailers. The rating is on an annual basis and allows for multiple trips. Coverage, rates and deductibles are subject to underwriting approval based on the commercial vehicle type and limits requested.

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

For regular or frequent use of rented or leased vehicles, please refer to Company with pertinent details.

The SEF 27 is also available are part of a Commercial Auto Plus Pac. See The Commercial Auto Plus Pac for details. (Not applicable for heavy commercial vehicles or trailers).

S.E.F. 28 Reduction of Coverage as Respects Operation by Named Person(s) 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.

S.E.F. 28a Reduction of Coverage as Respects to Operation on Airport Property

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

S.E.F. 28b Reimbursement of Claim Paid on Airport Property

Under this endorsement, the Insured agrees, upon demand, to reimburse the insurer for the actual amount the insurer has paid for loss or damage arising out of an accident for which indemnity is provided under Section A of the policy.

This endorsement applies only when the automobile is operated or used in or on any airport landing strip, hangar or other area where aircraft are taxied, parked, serviced, repaired, maintained, loaded or unloaded.

S.E.F. 30 Excluding Operation of Attached Machinery Endorsement

This endorsement is used to exclude the liability under Section A 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.

This endorsement must be signed by the Insured.

S.E.F. 30a Excluding Attached Machinery Endorsement

This endorsement is used to exclude coverage under 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.

When the SEF 30a – Excluding Attached Machinery Endorsement is applied, the rate group of the vehicle must be increased to reflect the list price new of the vehicle plus any attached equipment.

The signature of the Insured is required.

S.E.F. 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.

S.E.F. 32 Recreational Vehicle Endorsement

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

S.E.F. 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.

Rate: \$15 per vehicle

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

S.E.F. 36 Commercial Automobiles Used Exclusively for Pleasure Endorsement

The definition of "automobile" in the S.P.F. 1 policy extends coverage under Sections A and B for the operation of non-owned automobiles of the private passenger or station wagon type provided the described automobile is also of the private passenger or station wagon type. If the policy insures commercial vehicles that are used exclusively for pleasure use, this endorsement deems them to be of the private passenger or station wagon type in order to trigger this coverage for non-owned automobiles.

S.E.F. 37 Limitation to Automobile Sound and Electronic Communication Equipment

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

S.E.F. 38 Increased Limit, Automobile Sound and Electronic Communication Equipment

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.

S.E.F. 39 Accident Rating 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 S.E.F. 39:

1. S.E.F. 39 is available to all Class 33 – 49, 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 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.
2. Fleet-rated vehicles are not eligible for the S.E.F. 39. 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-

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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 S.E.F. 39 has been enacted, the insured may only apply to have the S.E.F. 39 added again when they have been six (6) years without an at-fault accident, have no more than two (2) 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. S.E.F. 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 S.E.F. 39 endorsement coverage.
7. When an at-fault loss activates the S.E.F. 39 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.

The premiums for eligible vehicles are:

\$70 per commercial vehicle rated Classes 41, 42, 48 or 49.

\$50 per commercial vehicle rated Classes 33, 34, 35, 36, 43, 44, 45, & 46.

Automatic Limited Accident Rating Waiver (Yukon, NWT and NU only)

Commercially rated automobiles rated Driving Record 5 or Driving Record 6 are automatically eligible for our limited accident rating waiver. There is no premium charge for the Limited Accident Rating Waiver.

Driving Record 5 means that the principal operator:

- Has not had an at-fault loss within the past five (5) years.
- Does not have more than three (3) Minor Moving Traffic Violations within the past three (3) years;
- Does not have any Major Moving Violations, Serious Convictions or Criminal Code Convictions within the past three (3) years; and
- If the vehicle is heavy (GVW exceeds 4,536 kg or 10,000 lbs), the insured or applicant has owned or leased the vehicle, or one it replaced which was used for substantially the same purpose, for at least five (5) years.

Driving Record 6 means that the principal operator:

- Has not had an at-fault loss within the past six (6) years;
- Does not have more than two (2) Minor Moving Traffic Violations within the past three (3) years;
- Does not have any Major Moving Traffic Violations, Serious Convictions or Criminal Code Convictions within the past three (3) years; and
- If the vehicle is heavy (GVW exceeds 4,536 kg or 10,000 lbs), the insured or applicant has owned or leased the vehicle, or one it replaced which was used for substantially the same purpose, for at least six (6) years.

On the next renewal following the first at-fault accident in five years or six years, respectively, the automobile will be rated at Driving Record 3 and remain at Driving Record 3 until a full 4 years claims free status has been attained and the risk qualifies to be advanced to Driving Record 4. Please refer to the Renewal Business Driving Record Criteria in this manual.

S.E.F. 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.

S.E.F. 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 S.E.F. 43R and S.E.F. 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 10% of the Collision premium or of the Collision portion of the All Perils premium, subject to a minimum premium per vehicle of \$45.

S.E.F. 43R (L) Limited Waiver of Depreciation Endorsement (Specified Lessee)

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 S.E.F. 43R and S.E.F. 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;

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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 10% of the Collision premium or of the Collision portion of the All Perils premium, subject to a minimum premium per vehicle of \$45.

S.E.F. 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.

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	Charge Per Automobile All Other Commercial Classes
\$200,000	\$5
\$500,000	\$5
\$1,000,000	\$10
\$2,000,000	\$15
Inclusive Policy Limit	Charge per Automobile Classes 61-64
\$200,000	\$10
\$500,000	\$15
\$1,000,000	\$25
\$2,000,000	\$35

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

The Option A package is available on light commercial vehicles eligible for the SEF 20, SEF 27 and SEF 43R / 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:

- SEF 20 Loss of Use Endorsement
- SEF 27 Legal Liability for Damage to Non-Owned Automobile Endorsement
- SEF 43R / 43R(L) Limited Waiver of Depreciation Endorsement. Note: SEF 43R / 43R(L) is subject to an after discount minimum premium of \$45 per vehicle.

The Option B package is available on light commercial vehicles eligible for the SEF 20 and SEF 27. Option B includes the following extension endorsements at a 20% discount off the cost of purchasing each endorsement separately:

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

The following standard package limits are offered, however, the SEF 27 coverage may be customized to meet the insured’s needs, subject to standard SEF 27 pricing with the 20% Plus Pac package discount:

LIMITS		PREMIUMS	
SEF 20	SEF 27	Option A	Option B
\$1,000 per occurrence	\$50,000	\$76 <i>plus</i> SEF 43R / 43R(L) premium of 8% of Collision premium *	\$76
\$1,000 per occurrence	\$70,000	\$92 <i>plus</i> 8% of Collision premium *	\$92
\$2,500 per occurrence	\$50,000	\$88 <i>plus</i> 8% of Collision premium *	\$88
\$2,500 per occurrence	\$70,000	\$104 <i>plus</i> 8% of Collision premium *	\$104
\$5,000 per occurrence	\$50,000	\$120 <i>plus</i> 8% of Collision premium *	\$120
\$5,000 per occurrence	\$70,000	\$136 <i>plus</i> 8% of Collision premium *	\$136

* Collision premium also means the Collision portion of the All Perils premium.

Personal Lines “Plus Pac”

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

- all vehicles rated in the Private Passenger Rate Manual
- Farm Commercial Class 33 vehicles with Personal Lines “Plus Pac” extension Option A or Option B may be renewed with these extensions and those with Option A may be renewed with Option B when they no longer qualify for coverage under the SEF 43R / 43R(L).

Conditionally Approved (CAE) 6 One Deductible for Multiple Policies and Coverages Combined in a Single Occurrence

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.

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.

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;
- 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.
-

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.

Automobile – Endorsements

For Use with The S.P.F. No. 4 Standard Garage Automobile Policy

S.E.F. 70 Named Chauffeur Endorsement

This endorsement amends the policy so that coverage is provided under Section C 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%.

S.E.F. 71 Excluding Owned Automobiles 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.

S.E.F. 72 Alteration Endorsement

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

S.E.F. 73 Excluding Financed Automobiles 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.

S.E.F. 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.

S.E.F. 75 Open Lot Pilferage Endorsement – Customer's 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.

S.E.F. 76 Additional Insured Endorsement

This endorsement is used to extend coverage to named persons who have been provided with automobiles that are excluded under Item 12(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.

S.E.F. 77 Legal Liability for Comprehensive Damage to Customers' Automobiles

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.

S.E.F. 78 Reduction of Coverage as Respects Operation by Named Persons

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

S.E.F. 79 Fire and Theft Deductible Endorsement

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

S.E.F. 80 Specified Owned Automobile Physical Damage Coverage

This endorsement is only offered on Automobile Dealer risks.

S.E.F. 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.

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 an S.E.F. 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.

S.E.F. 82 Deductible Amount Endorsement

This endorsement applies Dollar Amount or Percentage deductibles to Collision or Upset coverage under Sections C or E. This Standard Endorsement Form (SEF) is available in Yukon Territory only.

For Alberta risks, this endorsement has been conditionally approved for Intact as C.A.E. 82 with the same text.

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.

- 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

Automobile – Endorsements

For Use with The S.P.F. No. 6 Non-Owned Automobile Policy

S.E.F. 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.

S.E.F. 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.

S.E.F. 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.

S.E.F. 93 Limitation to Automobiles Owned by Named Persons 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.

S.E.F. 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.

S.E.F. 95 Limitation to Business Conducted at Specified Locations

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

S.E.F. 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.

S.E.F. 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.

S.E.F. 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.

S.E.F. 99 Excluding Long Term Leased 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.

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.

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 and rates applicable to vehicles that are used as Public Taxis:

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 and rates applicable to vehicles that are used as Public Taxis:

GENERAL RULES AND DEFINITIONS

CLAIMS

Refer to 'Premium Surcharge Tables' in this manual.

COMMISSION

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

CONVICTIONS

Refer to 'Premium Surcharge Tables' in this manual.

Discounts and Driving Records

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

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 and rates applicable to vehicles that are used as Public Taxis:

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.

Payment Method, Rating Classes and Surcharges

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

GENERAL RULES AND DEFINITIONS

PAYMENT METHOD

Refer to 'Premium Surcharge Tables' in this manual.

RATING CLASSES

Please refer to the Rate Table section.

SURCHARGES

Refer to 'Premium Surcharge Tables' in this manual.

Risks That We Do Not Write

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

GENERAL RULES AND DEFINITIONS

RISKS THAT WE DO NOT WRITE

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

- Driver licensed less than 9 years except, a driver older than 25 years of age and licensed less than 5 years.
- Driver with less than 3 years relevant driving experience. Relevant driving experience means experience driving comparable taxi vehicles.
- Driver with more than 4 minor violations in the past 3 years.
- Driver with more than 2 at fault losses in the past 5 years.

Forms Required for a Quotation

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

OTHER REQUIREMENTS

FORMS REQUIRED FOR A QUOTATION

- Completed, unsigned Standard Automobile application (both sides).
- Complete list of all vehicles (include: year, make, model and car code).
- 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).
- Claims experience information – print out for the past 3 years from previous insurer or a letter from previous employer for previous thirty-six (36) months.
- Prior insurer or employer information for all drivers (include company name and policy number).
- Number of years driving taxi type vehicles (must have a minimum three (3) years).

QUOTE SUBMISSIONS THAT DO NOT CONTAIN THE ABOVE INFORMATION WILL BE REJECTED.

Forms Required for Issuance

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

OTHER REQUIREMENTS

FORMS REQUIRED FOR ISSUANCE

- Signed Standard Automobile application from the quotation.
- Vehicle registrations for all vehicles; a photocopy of the "Taxi Plate License" from the local Police, Municipality or Taxi Commission Authority.
- Completed and signed Taxi Driver Questionnaire for all drivers. Not required for fleet rated risks (five (5) self-propelled units).
- A photocopy of the "Taxi Driver's License" showing information and picture.
- Signed Taxi Driver Agreement limited the drivers to those named in the agreement and attached to the application. This must be completed prior to binding and on driver changes and renewals.
- Licensing commission/authority information for certificate filing must be supplied for "Commission Certificate Filings" (include contact person and fax number). This includes Taxi Plate numbers, complete serial numbers and complete License Commission information.

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

Definitions

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

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.

Rates

For Rates apply to company.

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, 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: <http://www.transportation.alberta.ca/667.htm>
- British Columbia: https://www.cvse.ca/national_safety_code/carrier_profile.htm
- Manitoba: <http://www.manitoba.ca/mit/med/mcs/core.html>

Dangerous Goods

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

Hotshot

Time-sensitive delivery services.

COMMERCIAL INSURANCE AUTO MANUAL**Incidental**

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 originate in Canada and do not exceed 1,200 kms (750 miles) one way from point of origin to destination;
- Trips up to 1,200 kms (750 miles) do not exceed 2 days per month (single vehicle basis); and
- Trips up to 1,200 kms (750 miles) 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 section in this manual.
 - U.S.A. Exposure surcharge – Refer to Exposure Surcharges section 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;
- 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.

Interurban Risks Written in Specialty Solutions Commercial Automobile

The following interurban classes are underwritten by the Specialty Solutions Commercial Automobile department. 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 moves, subject to the following:
 - Class 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:

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

INTERURBAN VEHICLE RATES

CLS	LIABILITY Limit in '000'S				COLLISION											
	200	500	1000	2000	Group 3		Group 4		Group 5		Group 6		Group 7		Group 8	
					500	1000	500	1000	500	1000	500	1000	500	1000	500	1000
616	749	831	921	989	827	707	827	707	949	812	1082	925	1222	1044	1398	1195
615	771	856	949	1018	853	729	853	729	979	837	1116	954	1260	1077	1442	1232
614	991	1101	1219	1309	936	800	936	800	1074	918	1225	1047	1382	1182	1582	1353
613	1056	1172	1299	1394	1011	864	1011	864	1160	991	1322	1130	1492	1275	1708	1460
612	1106	1228	1361	1460	1301	1112	1301	1112	1493	1276	1702	1454	1921	1642	2198	1879
611	1278	1419	1572	1687	1480	1265	1480	1265	1699	1452	1937	1655	2186	1868	2502	2138
610	1493	1657	1836	1970	1656	1416	1656	1416	1901	1624	2167	1852	2445	2090	2799	2392
626	1319	1464	1622	1741	827	707	827	707	949	812	1082	925	1222	1044	1398	1195
625	1358	1508	1671	1793	853	729	853	729	979	837	1116	954	1260	1077	1442	1232
624	1746	1938	2147	2304	936	800	936	800	1074	918	1225	1047	1382	1182	1582	1353
623	1859	2064	2287	2454	1011	864	1011	864	1160	991	1322	1130	1492	1275	1708	1460
622	1948	2162	2396	2571	1301	1112	1301	1112	1493	1276	1702	1454	1921	1642	2198	1879
621	2250	2497	2767	2970	1480	1265	1480	1265	1699	1452	1937	1655	2186	1868	2502	2138
620	2628	2917	3232	3469	1656	1416	1656	1416	1901	1624	2167	1852	2445	2090	2799	2392
636	1319	1464	1622	1741	827	707	827	707	949	812	1082	925	1222	1044	1398	1195
635	1358	1508	1671	1793	853	729	853	729	979	837	1116	954	1260	1077	1442	1232
634	1746	1938	2147	2304	936	800	936	800	1074	918	1225	1047	1382	1182	1582	1353
633	1859	2064	2287	2454	1011	864	1011	864	1160	991	1322	1130	1492	1275	1708	1460
632	1948	2162	2396	2571	1301	1112	1301	1112	1493	1276	1702	1454	1921	1642	2198	1879
631	2250	2497	2767	2970	1480	1265	1480	1265	1699	1452	1937	1655	2186	1868	2502	2138
630	2628	2917	3232	3469	1656	1416	1656	1416	1901	1624	2167	1852	2445	2090	2799	2392
646	1319	1464	1622	1741	827	707	827	707	949	812	1082	925	1222	1044	1398	1195
645	1358	1508	1671	1793	853	729	853	729	979	837	1116	954	1260	1077	1442	1232
644	1746	1938	2147	2304	936	800	936	800	1074	918	1225	1047	1382	1182	1582	1353
643	1859	2064	2287	2454	1011	864	1011	864	1160	991	1322	1130	1492	1275	1708	1460
642	1948	2162	2396	2571	1301	1112	1301	1112	1493	1276	1702	1454	1921	1642	2198	1879
641	2250	2497	2767	2970	1480	1265	1480	1265	1699	1452	1937	1655	2186	1868	2502	2138
640	2628	2917	3232	3469	1656	1416	1656	1416	1901	1624	2167	1852	2445	2090	2799	2392
A.B.	Comp.				500	1000	500	1000	500	1000	500	1000	500	1000	500	1000
					195	177	195	177	247	225	309	282	381	346	478	435
25	S.P.				250	500	250	500	250	500	250	500	250	500	250	500
					96	87	96	87	124	113	157	143	196	178	250	227

INTERURBAN VEHICLE RATES

CLS	COLLISION															
	Group 9		Group 10		Group 11		Group 12		Group 13		Group 14		Group 15		Group 16	
	500	1000	500	1000	500	1000	500	1000	500	1000	500	1000	500	1000	500	1000
616	1564	1337	1816	1552	2048	1750	2260	1932	2556	2185	2828	2417	3082	2634	3330	2846
615	1613	1378	1872	1600	2111	1804	2330	1992	2635	2252	2916	2492	3177	2716	3434	2935
614	1770	1513	2055	1756	2317	1980	2558	2186	2892	2472	3200	2735	3487	2980	3768	3221
613	1911	1633	2218	1896	2501	2138	2761	2360	3122	2668	3455	2953	3764	3217	4068	3477
612	2459	2102	2855	2440	3219	2751	3553	3037	4018	3434	4446	3800	4845	4141	5236	4475
611	2799	2392	3249	2777	3663	3131	4044	3456	4573	3909	5060	4325	5513	4712	5958	5093
610	3131	2676	3635	3107	4098	3503	4524	3867	5116	4373	5661	4838	6168	5272	6666	5697
626	1564	1337	1816	1552	2048	1750	2260	1932	2556	2185	2828	2417	3082	2634	3330	2846
625	1613	1378	1872	1600	2111	1804	2330	1992	2635	2252	2916	2492	3177	2716	3434	2935
624	1770	1513	2055	1756	2317	1980	2558	2186	2892	2472	3200	2735	3487	2980	3768	3221
623	1911	1633	2218	1896	2501	2138	2761	2360	3122	2668	3455	2953	3764	3217	4068	3477
622	2459	2102	2855	2440	3219	2751	3553	3037	4018	3434	4446	3800	4845	4141	5236	4475
621	2799	2392	3249	2777	3663	3131	4044	3456	4573	3909	5060	4325	5513	4712	5958	5093
620	3131	2676	3635	3107	4098	3503	4524	3867	5116	4373	5661	4838	6168	5272	6666	5697
636	1564	1337	1816	1552	2048	1750	2260	1932	2556	2185	2828	2417	3082	2634	3330	2846
635	1613	1378	1872	1600	2111	1804	2330	1992	2635	2252	2916	2492	3177	2716	3434	2935
634	1770	1513	2055	1756	2317	1980	2558	2186	2892	2472	3200	2735	3487	2980	3768	3221
633	1911	1633	2218	1896	2501	2138	2761	2360	3122	2668	3455	2953	3764	3217	4068	3477
632	2459	2102	2855	2440	3219	2751	3553	3037	4018	3434	4446	3800	4845	4141	5236	4475
631	2799	2392	3249	2777	3663	3131	4044	3456	4573	3909	5060	4325	5513	4712	5958	5093
630	3131	2676	3635	3107	4098	3503	4524	3867	5116	4373	5661	4838	6168	5272	6666	5697
646	1564	1337	1816	1552	2048	1750	2260	1932	2556	2185	2828	2417	3082	2634	3330	2846
645	1613	1378	1872	1600	2111	1804	2330	1992	2635	2252	2916	2492	3177	2716	3434	2935
644	1770	1513	2055	1756	2317	1980	2558	2186	2892	2472	3200	2735	3487	2980	3768	3221
643	1911	1633	2218	1896	2501	2138	2761	2360	3122	2668	3455	2953	3764	3217	4068	3477
642	2459	2102	2855	2440	3219	2751	3553	3037	4018	3434	4446	3800	4845	4141	5236	4475
641	2799	2392	3249	2777	3663	3131	4044	3456	4573	3909	5060	4325	5513	4712	5958	5093
640	3131	2676	3635	3107	4098	3503	4524	3867	5116	4373	5661	4838	6168	5272	6666	5697
Comp.	500	1000	500	1000	500	1000	500	1000	500	1000	500	1000	500	1000	500	1000
	578	526	671	611	757	689	836	760	945	860	1046	951	1139	1037	1231	1120
S.P.	250	500	250	500	250	500	250	500	250	500	250	500	250	500	250	500
	307	279	361	328	412	375	460	418	528	480	593	539	654	595	717	652

INTERURBAN VEHICLE RATES

CLS	COLLISION															
	Group 17		Group 18		Group 19		Group 20		Group 21		Group 22		Group 23		Group 24	
	500	1000	500	1000	500	1000	500	1000	500	1000	500	1000	500	1000	500	1000
616	3560	3043	3773	3225	3967	3390	4144	3542	4306	3681	4478	3828	4658	3981	4833	4131
615	3671	3137	3890	3325	4090	3496	4272	3651	4440	3795	4617	3946	4803	4105	4983	4259
614	4029	3443	4269	3649	4489	3837	4689	4008	4873	4165	5068	4331	5271	4505	5470	4675
613	4349	3717	4609	3939	4846	4142	5062	4326	5260	4496	5470	4676	5690	4863	5904	5046
612	5597	4784	5932	5070	6236	5330	6514	5568	6770	5786	7041	6018	7323	6259	7599	6495
611	6370	5444	6750	5769	7097	6066	7414	6336	7705	6585	8012	6848	8334	7123	8648	7391
610	7126	6091	7552	6455	7940	6786	8294	7089	8620	7367	8964	7662	9324	7969	9675	8269
626	3560	3043	3773	3225	3967	3390	4144	3542	4306	3681	4478	3828	4658	3981	4833	4131
625	3671	3137	3890	3325	4090	3496	4272	3651	4440	3795	4617	3946	4803	4105	4983	4259
624	4029	3443	4269	3649	4489	3837	4689	4008	4873	4165	5068	4331	5271	4505	5470	4675
623	4349	3717	4609	3939	4846	4142	5062	4326	5260	4496	5470	4676	5690	4863	5904	5046
622	5597	4784	5932	5070	6236	5330	6514	5568	6770	5786	7041	6018	7323	6259	7599	6495
621	6370	5444	6750	5769	7097	6066	7414	6336	7705	6585	8012	6848	8334	7123	8648	7391
620	7126	6091	7552	6455	7940	6786	8294	7089	8620	7367	8964	7662	9324	7969	9675	8269
636	3560	3043	3773	3225	3967	3390	4144	3542	4306	3681	4478	3828	4658	3981	4833	4131
635	3671	3137	3890	3325	4090	3496	4272	3651	4440	3795	4617	3946	4803	4105	4983	4259
634	4029	3443	4269	3649	4489	3837	4689	4008	4873	4165	5068	4331	5271	4505	5470	4675
633	4349	3717	4609	3939	4846	4142	5062	4326	5260	4496	5470	4676	5690	4863	5904	5046
632	5597	4784	5932	5070	6236	5330	6514	5568	6770	5786	7041	6018	7323	6259	7599	6495
631	6370	5444	6750	5769	7097	6066	7414	6336	7705	6585	8012	6848	8334	7123	8648	7391
630	7126	6091	7552	6455	7940	6786	8294	7089	8620	7367	8964	7662	9324	7969	9675	8269
646	3560	3043	3773	3225	3967	3390	4144	3542	4306	3681	4478	3828	4658	3981	4833	4131
645	3671	3137	3890	3325	4090	3496	4272	3651	4440	3795	4617	3946	4803	4105	4983	4259
644	4029	3443	4269	3649	4489	3837	4689	4008	4873	4165	5068	4331	5271	4505	5470	4675
643	4349	3717	4609	3939	4846	4142	5062	4326	5260	4496	5470	4676	5690	4863	5904	5046
642	5597	4784	5932	5070	6236	5330	6514	5568	6770	5786	7041	6018	7323	6259	7599	6495
641	6370	5444	6750	5769	7097	6066	7414	6336	7705	6585	8012	6848	8334	7123	8648	7391
640	7126	6091	7552	6455	7940	6786	8294	7089	8620	7367	8964	7662	9324	7969	9675	8269
Comp.	500	1000	500	1000	500	1000	500	1000	500	1000	500	1000	500	1000	500	1000
	1316	1198	1395	1269	1467	1335	1532	1394	1592	1449	1654	1506	1719	1565	1787	1626
S.P.	250	500	250	500	250	500	250	500	250	500	250	500	250	500	250	500
	776	706	833	757	886	806	936	851	984	894	1034	940	1086	987	1140	1037

INTERURBAN VEHICLE RATES

CLS	COLLISION															
	Group 25		Group 26		Group 27		Group 28		Group 29		Group 30		Group 31		Group 32	
	500	1000	500	1000	500	1000	500	1000	500	1000	500	1000	500	1000	500	1000
616	5023	4293	5221	4463	5431	4642	5648	4828	5874	5020	6108	5221	6352	5429	6607	5647
615	5179	4426	5383	4601	5600	4786	5824	4978	6056	5176	6298	5383	6549	5598	6812	5823
614	5684	4858	5909	5050	6146	5253	6392	5463	6647	5681	6912	5908	7188	6144	7477	6390
613	6135	5244	6378	5451	6634	5670	6900	5897	7175	6132	7461	6377	7760	6632	8071	6898
612	7896	6749	8209	7016	8538	7298	8880	7590	9234	7892	9603	8208	9987	8536	10388	8878
611	8986	7681	9342	7984	9717	8305	10106	8638	10509	8982	10929	9341	11365	9714	11821	10104
610	10054	8593	10451	8933	10871	9291	11306	9663	11757	10049	12227	10450	12715	10867	13225	11304
626	5023	4293	5221	4463	5431	4642	5648	4828	5874	5020	6108	5221	6352	5429	6607	5647
625	5179	4426	5383	4601	5600	4786	5824	4978	6056	5176	6298	5383	6549	5598	6812	5823
624	5684	4858	5909	5050	6146	5253	6392	5463	6647	5681	6912	5908	7188	6144	7477	6390
623	6135	5244	6378	5451	6634	5670	6900	5897	7175	6132	7461	6377	7760	6632	8071	6898
622	7896	6749	8209	7016	8538	7298	8880	7590	9234	7892	9603	8208	9987	8536	10388	8878
621	8986	7681	9342	7984	9717	8305	10106	8638	10509	8982	10929	9341	11365	9714	11821	10104
620	10054	8593	10451	8933	10871	9291	11306	9663	11757	10049	12227	10450	12715	10867	13225	11304
636	5023	4293	5221	4463	5431	4642	5648	4828	5874	5020	6108	5221	6352	5429	6607	5647
635	5179	4426	5383	4601	5600	4786	5824	4978	6056	5176	6298	5383	6549	5598	6812	5823
634	5684	4858	5909	5050	6146	5253	6392	5463	6647	5681	6912	5908	7188	6144	7477	6390
633	6135	5244	6378	5451	6634	5670	6900	5897	7175	6132	7461	6377	7760	6632	8071	6898
632	7896	6749	8209	7016	8538	7298	8880	7590	9234	7892	9603	8208	9987	8536	10388	8878
631	8986	7681	9342	7984	9717	8305	10106	8638	10509	8982	10929	9341	11365	9714	11821	10104
630	10054	8593	10451	8933	10871	9291	11306	9663	11757	10049	12227	10450	12715	10867	13225	11304
646	5023	4293	5221	4463	5431	4642	5648	4828	5874	5020	6108	5221	6352	5429	6607	5647
645	5179	4426	5383	4601	5600	4786	5824	4978	6056	5176	6298	5383	6549	5598	6812	5823
644	5684	4858	5909	5050	6146	5253	6392	5463	6647	5681	6912	5908	7188	6144	7477	6390
643	6135	5244	6378	5451	6634	5670	6900	5897	7175	6132	7461	6377	7760	6632	8071	6898
642	7896	6749	8209	7016	8538	7298	8880	7590	9234	7892	9603	8208	9987	8536	10388	8878
641	8986	7681	9342	7984	9717	8305	10106	8638	10509	8982	10929	9341	11365	9714	11821	10104
640	10054	8593	10451	8933	10871	9291	11306	9663	11757	10049	12227	10450	12715	10867	13225	11304
Comp.	500	1000	500	1000	500	1000	500	1000	500	1000	500	1000	500	1000	500	1000
	1857	1690	1930	1757	2008	1827	2088	1900	2171	1976	2258	2055	2348	2137	2443	2223
S.P.	250	500	250	500	250	500	250	500	250	500	250	500	250	500	250	500
	1198	1089	1259	1144	1322	1202	1388	1262	1457	1325	1530	1391	1607	1460	1687	1533

INTERURBAN VEHICLE RATES

CLS	COLLISION													
	Group 33		Group 34		Group 35		Group 36		Group 37		Group 38		Group 39	
	500	1000	500	1000	500	1000	500	1000	500	1000	500	1000	500	1000
616	6872	5873	7145	6107	7432	6352	7729	6606	8039	6871	8359	7145	8694	7431
615	7085	6055	7367	6297	7662	6549	7969	6811	8288	7084	8619	7366	8964	7661
614	7776	6646	8086	6911	8410	7188	8746	7475	9096	7775	9459	8085	9838	8409
613	8394	7174	8728	7460	9078	7759	9441	8069	9819	8393	10211	8727	10620	9077
612	10803	9233	11233	9601	11684	9986	12151	10385	12638	10801	13142	11232	13668	11682
611	12294	10508	12784	10927	13296	11364	13828	11819	14382	12292	14956	12783	15555	13295
610	13754	11756	14302	12224	14875	12714	15470	13222	16090	13752	16732	14301	17402	14874
626	6872	5873	7145	6107	7432	6352	7729	6606	8039	6871	8359	7145	8694	7431
625	7085	6055	7367	6297	7662	6549	7969	6811	8288	7084	8619	7366	8964	7661
624	7776	6646	8086	6911	8410	7188	8746	7475	9096	7775	9459	8085	9838	8409
623	8394	7174	8728	7460	9078	7759	9441	8069	9819	8393	10211	8727	10620	9077
622	10803	9233	11233	9601	11684	9986	12151	10385	12638	10801	13142	11232	13668	11682
621	12294	10508	12784	10927	13296	11364	13828	11819	14382	12292	14956	12783	15555	13295
620	13754	11756	14302	12224	14875	12714	15470	13222	16090	13752	16732	14301	17402	14874
636	6872	5873	7145	6107	7432	6352	7729	6606	8039	6871	8359	7145	8694	7431
635	7085	6055	7367	6297	7662	6549	7969	6811	8288	7084	8619	7366	8964	7661
634	7776	6646	8086	6911	8410	7188	8746	7475	9096	7775	9459	8085	9838	8409
633	8394	7174	8728	7460	9078	7759	9441	8069	9819	8393	10211	8727	10620	9077
632	10803	9233	11233	9601	11684	9986	12151	10385	12638	10801	13142	11232	13668	11682
631	12294	10508	12784	10927	13296	11364	13828	11819	14382	12292	14956	12783	15555	13295
630	13754	11756	14302	12224	14875	12714	15470	13222	16090	13752	16732	14301	17402	14874
646	6872	5873	7145	6107	7432	6352	7729	6606	8039	6871	8359	7145	8694	7431
645	7085	6055	7367	6297	7662	6549	7969	6811	8288	7084	8619	7366	8964	7661
644	7776	6646	8086	6911	8410	7188	8746	7475	9096	7775	9459	8085	9838	8409
643	8394	7174	8728	7460	9078	7759	9441	8069	9819	8393	10211	8727	10620	9077
642	10803	9233	11233	9601	11684	9986	12151	10385	12638	10801	13142	11232	13668	11682
641	12294	10508	12784	10927	13296	11364	13828	11819	14382	12292	14956	12783	15555	13295
640	13754	11756	14302	12224	14875	12714	15470	13222	16090	13752	16732	14301	17402	14874
Comp.	500	1000	500	1000	500	1000	500	1000	500	1000	500	1000	500	1000
	2540	2312	2642	2404	2747	2500	2857	2600	2972	2704	3090	2812	3214	2925
S.P.	250	500	250	500	250	500	250	500	250	500	250	500	250	500
	1771	1610	1860	1691	1953	1775	2050	1864	2153	1957	2261	2055	2374	2158

INTERURBAN VEHICLE RATES

CLS	ALL PERILS - \$500 DEDUCTIBLE															
	RG 3	RG 4	RG 5	RG 6	RG 7	RG 8	RG 9	RG 10	RG 11	RG 12	RG 13	RG 14	RG 15	RG 16	RG 17	RG 18
616	1012	1012	1184	1376	1584	1852	2113	2453	2767	3054	3454	3822	4164	4499	4810	5098
615	1038	1038	1214	1410	1622	1896	2162	2509	2830	3124	3533	3910	4259	4603	4921	5215
614	1121	1121	1309	1519	1744	2036	2319	2692	3036	3352	3790	4194	4569	4937	5279	5594
613	1196	1196	1395	1616	1854	2162	2460	2855	3220	3555	4020	4449	4846	5237	5599	5934
612	1486	1486	1728	1996	2283	2652	3008	3492	3938	4347	4916	5440	5927	6405	6847	7257
611	1665	1665	1934	2231	2548	2956	3348	3886	4382	4838	5471	6054	6595	7127	7620	8075
610	1841	1841	2136	2461	2807	3253	3680	4272	4817	5318	6014	6655	7250	7835	8376	8877
626	1012	1012	1184	1376	1584	1852	2113	2453	2767	3054	3454	3822	4164	4499	4810	5098
625	1038	1038	1214	1410	1622	1896	2162	2509	2830	3124	3533	3910	4259	4603	4921	5215
624	1121	1121	1309	1519	1744	2036	2319	2692	3036	3352	3790	4194	4569	4937	5279	5594
623	1196	1196	1395	1616	1854	2162	2460	2855	3220	3555	4020	4449	4846	5237	5599	5934
622	1486	1486	1728	1996	2283	2652	3008	3492	3938	4347	4916	5440	5927	6405	6847	7257
621	1665	1665	1934	2231	2548	2956	3348	3886	4382	4838	5471	6054	6595	7127	7620	8075
620	1841	1841	2136	2461	2807	3253	3680	4272	4817	5318	6014	6655	7250	7835	8376	8877
636	1012	1012	1184	1376	1584	1852	2113	2453	2767	3054	3454	3822	4164	4499	4810	5098
635	1038	1038	1214	1410	1622	1896	2162	2509	2830	3124	3533	3910	4259	4603	4921	5215
634	1121	1121	1309	1519	1744	2036	2319	2692	3036	3352	3790	4194	4569	4937	5279	5594
633	1196	1196	1395	1616	1854	2162	2460	2855	3220	3555	4020	4449	4846	5237	5599	5934
632	1486	1486	1728	1996	2283	2652	3008	3492	3938	4347	4916	5440	5927	6405	6847	7257
631	1665	1665	1934	2231	2548	2956	3348	3886	4382	4838	5471	6054	6595	7127	7620	8075
630	1841	1841	2136	2461	2807	3253	3680	4272	4817	5318	6014	6655	7250	7835	8376	8877
646	1012	1012	1184	1376	1584	1852	2113	2453	2767	3054	3454	3822	4164	4499	4810	5098
645	1038	1038	1214	1410	1622	1896	2162	2509	2830	3124	3533	3910	4259	4603	4921	5215
644	1121	1121	1309	1519	1744	2036	2319	2692	3036	3352	3790	4194	4569	4937	5279	5594
643	1196	1196	1395	1616	1854	2162	2460	2855	3220	3555	4020	4449	4846	5237	5599	5934
642	1486	1486	1728	1996	2283	2652	3008	3492	3938	4347	4916	5440	5927	6405	6847	7257
641	1665	1665	1934	2231	2548	2956	3348	3886	4382	4838	5471	6054	6595	7127	7620	8075
640	1841	1841	2136	2461	2807	3253	3680	4272	4817	5318	6014	6655	7250	7835	8376	8877

INTERURBAN VEHICLE RATES

CLS	ALL PERILS - \$500 DEDUCTIBLE															
	RG 19	RG 20	RG 21	RG 22	RG 23	RG 24	RG 25	RG 26	RG 27	RG 28	RG 29	RG 30	RG 31	RG 32	RG 33	RG 34
616	5361	5599	5818	6049	6291	6531	6787	7055	7339	7632	7936	8253	8583	8928	9285	9655
615	5484	5727	5952	6188	6436	6681	6943	7217	7508	7808	8118	8443	8780	9133	9498	9877
614	5883	6144	6385	6639	6904	7168	7448	7743	8054	8376	8709	9057	9419	9798	10189	10596
613	6240	6517	6772	7041	7323	7602	7899	8212	8542	8884	9237	9606	9991	10392	10807	11238
612	7630	7969	8282	8612	8956	9297	9660	10043	10446	10864	11296	11748	12218	12709	13216	13743
611	8491	8869	9217	9583	9967	10346	10750	11176	11625	12090	12571	13074	13596	14142	14707	15294
610	9334	9749	10132	10535	10957	11373	11818	12285	12779	13290	13819	14372	14946	15546	16167	16812
626	5361	5599	5818	6049	6291	6531	6787	7055	7339	7632	7936	8253	8583	8928	9285	9655
625	5484	5727	5952	6188	6436	6681	6943	7217	7508	7808	8118	8443	8780	9133	9498	9877
624	5883	6144	6385	6639	6904	7168	7448	7743	8054	8376	8709	9057	9419	9798	10189	10596
623	6240	6517	6772	7041	7323	7602	7899	8212	8542	8884	9237	9606	9991	10392	10807	11238
622	7630	7969	8282	8612	8956	9297	9660	10043	10446	10864	11296	11748	12218	12709	13216	13743
621	8491	8869	9217	9583	9967	10346	10750	11176	11625	12090	12571	13074	13596	14142	14707	15294
620	9334	9749	10132	10535	10957	11373	11818	12285	12779	13290	13819	14372	14946	15546	16167	16812
636	5361	5599	5818	6049	6291	6531	6787	7055	7339	7632	7936	8253	8583	8928	9285	9655
635	5484	5727	5952	6188	6436	6681	6943	7217	7508	7808	8118	8443	8780	9133	9498	9877
634	5883	6144	6385	6639	6904	7168	7448	7743	8054	8376	8709	9057	9419	9798	10189	10596
633	6240	6517	6772	7041	7323	7602	7899	8212	8542	8884	9237	9606	9991	10392	10807	11238
632	7630	7969	8282	8612	8956	9297	9660	10043	10446	10864	11296	11748	12218	12709	13216	13743
631	8491	8869	9217	9583	9967	10346	10750	11176	11625	12090	12571	13074	13596	14142	14707	15294
630	9334	9749	10132	10535	10957	11373	11818	12285	12779	13290	13819	14372	14946	15546	16167	16812
646	5361	5599	5818	6049	6291	6531	6787	7055	7339	7632	7936	8253	8583	8928	9285	9655
645	5484	5727	5952	6188	6436	6681	6943	7217	7508	7808	8118	8443	8780	9133	9498	9877
644	5883	6144	6385	6639	6904	7168	7448	7743	8054	8376	8709	9057	9419	9798	10189	10596
643	6240	6517	6772	7041	7323	7602	7899	8212	8542	8884	9237	9606	9991	10392	10807	11238
642	7630	7969	8282	8612	8956	9297	9660	10043	10446	10864	11296	11748	12218	12709	13216	13743
641	8491	8869	9217	9583	9967	10346	10750	11176	11625	12090	12571	13074	13596	14142	14707	15294
640	9334	9749	10132	10535	10957	11373	11818	12285	12779	13290	13819	14372	14946	15546	16167	16812

INTERURBAN VEHICLE RATES

CLS	ALL PERILS - \$500 DEDUCTIBLE				
	RG 35	RG 36	RG 37	RG 38	RG 39
616	10042	10443	10862	11295	11747
615	10272	10683	11111	11555	12017
614	11020	11460	11919	12395	12891
613	11688	12155	12642	13147	13673
612	14294	14865	15461	16078	16721
611	15906	16542	17205	17892	18608
610	17485	18184	18913	19668	20455
626	10042	10443	10862	11295	11747
625	10272	10683	11111	11555	12017
624	11020	11460	11919	12395	12891
623	11688	12155	12642	13147	13673
622	14294	14865	15461	16078	16721
621	15906	16542	17205	17892	18608
620	17485	18184	18913	19668	20455
636	10042	10443	10862	11295	11747
635	10272	10683	11111	11555	12017
634	11020	11460	11919	12395	12891
633	11688	12155	12642	13147	13673
632	14294	14865	15461	16078	16721
631	15906	16542	17205	17892	18608
630	17485	18184	18913	19668	20455
646	10042	10443	10862	11295	11747
645	10272	10683	11111	11555	12017
644	11020	11460	11919	12395	12891
643	11688	12155	12642	13147	13673
642	14294	14865	15461	16078	16721
641	15906	16542	17205	17892	18608
640	17485	18184	18913	19668	20455