



Insurance Corporation  
of British Columbia

**INSURANCE CORPORATION OF BRITISH COLUMBIA**

**BASIC INSURANCE TARIFF**

**EFFECTIVE JUNE 1, 2007**

Legend:

A = Increase  
D = Decrease  
C = Change  
N = New  
O = Omission

**NOTE TO READERS:** This Basic Insurance Tariff is intended only to set out the rates charged by ICBC for Basic automobile insurance. Any information about insurance coverage is included for ease of reference only and is not intended to create any binding legal obligations. For detailed information about coverages, please contact your Autoplan broker or visit icbc.com.

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Effective: **APR 1 2008**

Order No.: **6-3-08**

SECRETARY

B.C. UTILITIES COMMISSION

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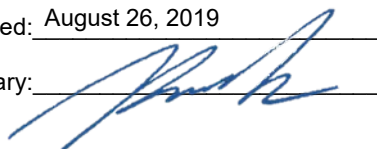
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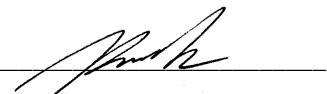
## 1. DEFINITIONS

**Note:** Unless otherwise noted in this Basic Insurance Tariff, terms defined in the *Insurance (Vehicle) Act* and regulations made under the Act have the same meaning when used in this Basic Insurance Tariff.

<b>base rate</b>	means \$903.55.
<b>base rate premium</b>	means the premium for a vehicle determined by multiplying the base rate by the rate class and territory factor determined in accordance with Schedule C with reference to the rate class and territory declared in the application for an owner's certificate, and the limit of third party liability insurance coverage in accordance with the IVR.
<b>Basic insurance</b>	means universal compulsory vehicle insurance coverage as defined in section 1 of the <i>Insurance (Vehicle) Act</i> .
<b>business code</b>	means the number corresponding to a garage operator's business determined in accordance with Schedule O.
<b>certificate</b>	unless otherwise specified, includes an owner's certificate, a garage policy, coverage under a temporary operation permit and an additional product certificate.
<b>Commission</b>	means the British Columbia Utilities Commission.
<b>driver risk premium</b>	means a premium calculated in accordance with Section 3 of Schedule E.
<b>Fleetplan</b>	means the method of calculation of the premium payable for coverage provided for a fleet.
<b>fleet discount</b>	means the discount described in Section 2.D.3 of this Basic Insurance Tariff.
<b>fleet surcharge</b>	means the surcharge described in Section 2.D.4 of this Basic Insurance Tariff.
<b>garage policy</b>	means a garage vehicle certificate established under section 149(1)(k) of the <i>Insurance (Vehicle) Regulation</i> .

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**high-value vehicle**

means a vehicle registered in British Columbia

a) that is

- i) a private passenger vehicle, or
- ii) registered, but not licensed as a private passenger motor vehicle, and

b) the vehicle either

- i) has a manufacturer's suggested retail price greater than \$150,000, or does not have a manufacturer's suggested retail price but at the time the vehicle was first available for sale, the price was greater than \$150,000 or
- ii) has a manufacturer's suggested retail price greater than \$400,000, or does not have a manufacturer's suggested retail price but at the time the vehicle was first available for sale, the price was greater than \$400,000, and

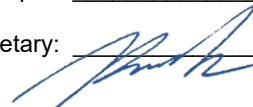
c) the difference between the calendar year at the time of an application for a certificate and the model year of the vehicle assigned by the vehicle's manufacturer is not greater than seven for vehicles described in paragraph b) i) and not greater than fourteen for vehicles described in paragraph b) ii).

**ICA**

means the *Insurance Corporation Act* as amended from time to time.

**ICBC**

means the corporation defined in section 1 of the *Insurance (Vehicle) Act*.



<b>IVA</b>	means the <i>Insurance (Vehicle) Act</i> as amended from time to time.
<b>IVR</b>	means the <i>Insurance (Vehicle) Regulation</i> as amended from time to time.
<b>light commercial vehicle</b>	means a commercial vehicle with a GVW of 5,000kg or less.
<b>limited access island</b>	means an island that is not accessible by scheduled vehicle ferry service or by bridge
<b>listed driver</b>	means a person named in a certificate as a person who drives the vehicle specified in the certificate.
<b>motor vehicle</b>	means a motor vehicle as defined in the <i>Motor Vehicle Act</i> .
<b>peer-to-peer rental vehicle use</b>	means use or operation of a vehicle in connection with an online platform provided by a peer-to-peer service provider holding a P2P blanket certificate.
<b>point penalties</b>	means point penalties that may be recorded against the driving record of a driver under the <i>Motor Vehicle Act</i> and <i>Motor Vehicle Act Regulations</i> .
<b>point penalty premium</b>	means a premium calculated in accordance with Section 2 of Schedule E.
<b>premium payable</b>	means the premium determined in accordance with Section 2.C., 2.D, 2.E, 2.F, 2.G or 2.N of this Basic Insurance Tariff.
<b>principal driver</b>	means the following person (a) if determined at the time of issuing a new or renewal certificate (i) if there is only one listed driver, the listed driver, or (ii) if there is more than one listed driver, the listed driver, if any, who will operate the vehicle specified in the certificate for more time than any other listed driver during the term of the certificate, or  (b) if determined at the time of a change to add or remove listed drivers from a certificate (i) if there is only one listed driver, the listed driver, or (ii) if there is more than one listed driver, the listed driver, if any, who will operate the vehicle specified in the certificate for more time than any other listed driver during the remaining term of the certificate.
<b>private passenger vehicle</b>	means a vehicle that is registered and licensed under the <i>Motor Vehicle Act</i> as a private passenger motor vehicle.

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**rate class** means the rate class for a vehicle determined in accordance with Schedule B.

**shock loss** means a claim payment including reserves for a vehicle in an amount that is

- (a) greater than \$7,500, and
- (b) at least double the amount of the next largest claim payment including reserves within the applicable scan period

**short term certificate** means

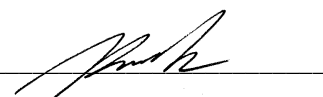
- (a) a certificate, except an additional product certificate that is issued for a term of less than 11 months plus one day but does not include a certificate issued
  - (i) for a vehicle rated in vehicle rate class 800, 900, 901, 902, 903, 904, 905 or 906, or
  - (ii) in conjunction with a quarterly licence under section 5.02 of the *Commercial Transport Regulations* (2005) under the *Commercial Transport Act*
- (b) a certificate in respect of a vehicle in a fleet under Part 12 of the IVR and under 2.D. of this Basic Insurance Tariff, the term of which is determined under section 162(1.1) of the IVR.

**trailer** means a trailer as defined in the *Motor Vehicle Act*.

**transportation network services use** means use or operation of a transportation network services vehicle under a transportation network services authorization for the purposes of picking up, transporting or dropping off passengers by or for whom the vehicle has been hailed through the use of the online platform to which the transportation network services authorization relates.

**transportation network services vehicle** means a TNS vehicle as defined in the IVR.

**vehicle** means a motor vehicle or trailer.



## 2. BASIC INSURANCE PREMIUMS

### 2.A. Scope of This Document

ICBC is required to file a schedule of its rates with the Commission.

Section 44(3) of the ICA defines “rate” as compensation of ICBC, other than any fee or other remuneration to which that ICBC is entitled for any activity it undertakes under section 7(g) or (h) of the ICA (which describe fees that ICBC collects on behalf of the provincial government and does not retain) or section 7(i) of the ICA (which refers to promoting and improving highway safety).

The Commission’s jurisdiction is in connection with ICBC’s “service”, defined in section 44(3)(b) as universal compulsory (or “Basic”) automobile insurance.

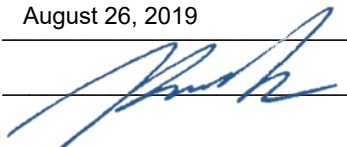
This Basic Insurance Tariff, then, describes the basis for calculation of ICBC’s rates for Basic insurance.

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**2.B. General Terms and Conditions**

ICBC charges premiums and fees for Basic insurance in accordance with this Basic Insurance Tariff. Persons seeking to purchase Basic insurance must apply using ICBC's form of application as it exists from time to time.

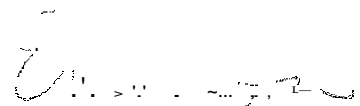
An application for Basic insurance can be made in person at any Autoplan broker in the Province of British Columbia, or through ICBC at 151 West Esplanade Street, North Vancouver, British Columbia.

Applicants may be required to provide information and identification acceptable to ICBC.

Before an owner's certificate will be issued to an applicant the applicant must

- (a) pay the premium payable determined by ICBC in accordance with this Basic Insurance Tariff; or
- (b) enter into a payment plan agreement in accordance with Schedule H (ICBC Payment Plan Agreement).

ICBC may refuse to provide Basic insurance to an applicant in accordance with section 93.1 of the IVA or section 15.7 of the IVR.



**2.C. Premium Payable for an Owner's Certificate for a Vehicle (Other Than Fleetplan)**

Subject to Sections 2.I.1 (Minimum Premiums), and 2.M (Short Term Premium Surcharge) of this Basic Insurance Tariff, the premium payable for each new or renewal owner's certificate for a vehicle will, unless the vehicle is insured under Fleetplan (see Section 2.D), or unless another provision of the Basic Insurance Tariff applies, be calculated in accordance with one of the following formulas:

- a)  $(\text{base rate premium} \times \text{CDF} \times \text{DDF} \times \text{HVVCF} \times \text{ASTF} \times \text{DF} \times \text{TF}) + \text{LP} + \text{UDPP} + \text{UDAP}$
- or
- b)  $(\text{base rate premium} \times \text{HVVCF})$  for trailers and vehicles rated in vehicle rate class 030, 035 or 036

Where

CDF means the combined driver factor determined in accordance with Schedule D,

DDF means the disability discount factor determined in accordance with Schedule G,

HVVCF means the high-value vehicle charge factor determined in accordance with Section 3.C.1,

ASTF means the advanced safety technology factor determined in accordance with Schedule X,

DF means the distance factor determined in accordance with Schedule Y,

TF means the transition factor determined in accordance with Schedule Z,

LP means the learner premium determined in accordance with Section 2.O.,

UDPP means the unlisted driver protection premium determined in accordance with Schedule AA, and

UDAP means the unlisted driver accident premium determined in accordance with Schedule AB.

If the premium payable is financed, Section 3A of this Basic Insurance Tariff applies.

## 2.D. Premium Payable for an Owner's Certificate for a Vehicle Insured Under Fleetplan

In this section:

**"principally operated"** means use or operation of a taxi other than use or operation:

- a) to travel to pick up passengers by or for whom a ride in the taxi has been requested, including, if the request is cancelled, the distance driven until the request to cancel is received; and
- b) to transport the passengers referred to in paragraph (a),

### 2.D.1 Definition of a Fleet

A fleet is defined in section 155(1) of the IVR.

The minimum number of vehicles established by ICBC for the purposes of section 155(1) of the IVR is five (5).

The rate classes designated by ICBC for the purposes of section 155(1)(b) of the IVR are all rate classes except:

- a) rate classes 001, 036, 051, 701, 710, 711, 712, 713, and 714, and
- b) rate classes 510, 511, 512, 513, 514, 550, 551, and 552, unless the fleet also comprises at least 5 vehicles in other eligible rate classes.

Section 156(1) of the IVR requires a person to apply to insure as a fleet "if a fleet comprises more vehicles than the number established by the corporation". For the purposes of section 156(1) of the IVR, the number of vehicles established by ICBC is 19 vehicles that are not rated in rate classes 510, 511, 512, 513, 514, 550, 551, or 552.

### 2.D.2 Calculation of Premium Payable

Subject to Sections 2.D.7 (Special Rating for Fleetplan), 2.I.1 (Minimum Premiums), and 2.M (Short Term Premium Surcharge), the premium payable for each new or renewal owner's certificate for each vehicle in a fleet will be calculated by:

1. determining the premium for the vehicle to which the owner's certificate applies by the following formula:

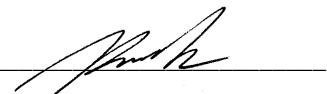
$$(\text{base rate premium} \times \text{HVCF} \times \text{ASTF} \times \text{DF})$$

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where

HVVCF means the high-value vehicle charge factor determined in accordance with Section 3.C.1,

ASTF means the advanced safety technology factor determined in accordance with Schedule X, and

DF means the distance factor determined in accordance with Schedule Y,

then:

2. applying a fleet discount or fleet surcharge determined in accordance with:
  - a) sections 2.D.6.2.5 or 2.D.6.2.6 for taxis insured on a Fleet Reporting Certificate (Taxis); or
  - b) sections 2.D.3 or 2.D.4 for all other vehicles;

of this Basic Insurance Tariff to the premium calculated in subparagraph 1 above.

If the premium payable is financed, Section 3A of this Basic Insurance Tariff applies.

For some fleets a portion of the premium may be adjusted in accordance with a Fleet Premium Adjustment Agreement – see Section 2.D.5.

### **2.D.3 Fleet Discount**

The fleet discount for a new or renewal owner's certificate for each vehicle in a fleet is the applicable percentage, if any, set out in Schedule I (Fleet Discounts and Fleet Surcharges) that is deducted from the premium calculated in subparagraph 1 of section 2.D.2.

### **2.D.4 Fleet Surcharge**

The fleet surcharge for a new or renewal owner's certificate for each vehicle in a fleet is the applicable percentage, if any, set out in Schedule I (Fleet Discounts and Fleet Surcharges) that is added to the premium calculated in subparagraph 1 of section 2.D.2.

### **2.D.5 Fleet Premium Adjustment Agreements**

#### **2.D.5.1. Fleet Premium Adjustment Agreement (Retrospective Rating)**

For a fleet with more than 200 vehicles or an annual paid premium of \$100,000 or more, the fleet operator may elect to enter into a Fleet Premium Adjustment Agreement in the form set out in Schedule K with ICBC. A Fleet Premium Adjustment Agreement allows for a premium adjustment in addition to the applicable fleet discount or fleet surcharge. The premium adjustment is made at specific times outlined in the Agreement after the losses have had time to develop.

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## 2.D.6 Fleet Reporting Certificates

The premium payable under a Fleet Reporting Certificate is in addition to the premium payable for each owner's certificate issued in conjunction with the Fleet Reporting Certificate. This certificate is issued for an annual term only.

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### 2.D.6.1 Fleet Reporting Certificate

A fleet operator applying for renewal of an owner's certificate may, if the fleet operator currently holds a Fleet Reporting Certificate, but not including a Fleet Reporting Certificate – Taxis, elect to insure under a Fleet Reporting Certificate in the form established by the Corporation, if the fleet consists of

- (a) 5 or more motor vehicles licensed under section 10 of the *Commercial Transport Act*, or
- (b) 500 or more vehicles, but excluding any taxis, during the insurance year

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The premium payable for a Fleet Reporting Certificate is calculated in accordance with Section 2.D.2 of this Basic Insurance Tariff using the rate class and territory for each vehicle determined in accordance with the Fleet Reporting Certificate, but without applying the ASTF and DF described in Section 2.D.2 in that calculation, to be paid monthly using one of the following formulas to calculate the monthly payment (which must be selected at the time of application):

(a) Monthly payment = (premium payable ÷ estimated aggregate distance to be driven by all of the revenue generating vehicles in the fleet during the policy term (expressed in thousands of miles or thousands of kilometres)) x actual distance (expressed in miles or kilometres) driven in the month

(b) Monthly payment = (premium payable ÷ estimated gross receipts of the revenue generating vehicles in the fleet during the policy term (expressed in hundreds of dollars)) x actual gross receipts of the revenue generating vehicles in the fleet for the month

(c) For each unique combination of rate class and territory and high-value vehicles that applies to one or more vehicles in the fleet, calculate:

([the annual premium payable for one vehicle in that unique combination calculated in accordance with Section 2.D.2 of this Basic Insurance Tariff] ÷ 12) x [the number of vehicles in the fleet at the end of each month to which that unique combination applies]

and then take the aggregate of the results of each such calculation for the fleet to obtain the amount of the monthly payment.

### 2.D.6.2 Fleet Reporting Certificate – Taxis

In this section:

“**distance driven**” means, with respect to each request for transportation for compensation, the distance driven in kilometres by a taxi, excluding distance driven during transportation network services use, that is insured under the Fleet Reporting Certificate – Taxis:

- a) to travel to pick up passengers by or for whom a ride in the taxi has been requested, including, if the request is cancelled, the distance driven until the request to cancel is received; and
- b) to transport the passengers referred to in paragraph (a), but where more than one request is made to the taxi that results in passengers from those requests being transported at the same time, and where coverage is provided by the same Fleet Reporting Certificate – Taxis for those requests, the distance driven with respect to all such requests will be determined as if they were a single request starting when the first request is received and ending when the last of such passengers are no longer being transported.

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“zone” means any one of zone 1, zone 2 or zone 3 as described Table 2.

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#### **2.D.6.2.1 Option to Insure under a Fleet Reporting Certificate – Taxis**

If a fleet includes any taxis, has a designated expiry month on or after April 2020 and has the technological capability of electronically recording and reporting distance driven as required by the Corporation, the fleet operator may elect to insure all taxis in the fleet under a Fleet Reporting Certificate – Taxis in the form established by the Corporation.

#### **2.D.6.2.2 Annual Premium for a Fleet Reporting Certificate – Taxis**

The annual premium payable for a Fleet Reporting Certificate – Taxis is the sum of 12 consecutive territory-based monthly payments calculated in accordance with section 2.D.6.2.3 and the sum of 12 consecutive monthly distance-based payments calculated in accordance with section 2.D.6.2.4.

#### **2.D.6.2.3 Territory-Based Monthly Payment**

A territory-based monthly payment for the annual premium for a Fleet Reporting Certificate – Taxis is payable in accordance with the terms of a Fleet Reporting Certificate – Taxis and calculated as follows for each month using Table 1:

- (a) for each taxi that was insured on the Fleet Reporting Certificate – Taxis for any period of time during the month, allocate the taxi to the territory where the taxi principally operated; and if the taxi operated equally in more than one territory, allocate the taxi to territory that commands the highest premium;
- (b) apply a fleet discount or fleet surcharge in accordance with sections 2.D.6.2.5 or 2.D.6.2.6 of this Basic Insurance Tariff to the applicable Rate/Vehicle for each territory for the corresponding Date Range shown in Table 1 in which the effective date of the Fleet Reporting Certificate – Taxis falls;
- (c) multiply the number of taxis allocated to each territory determined in step (a) by the corresponding discounted or surcharged Rate/Vehicle determined in step (b); and
- (d) sum the amounts calculated for all territories in step (c).

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 Basic Insurance Premiums Page 6B  
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**Table 1 – Rate/Vehicle by Territory**

Date Range	Territory						
	D	E	F	G	H	L	N
Rate/Vehicle (Dollars/Vehicle)							
Sept. 1, 2020 – Apr. 30, 2021	165.81	167.02	137.31	119.14	154.80	111.22	97.28
May 1, 2021 – Aug. 31, 2021	140.94	141.97	116.71	101.27	131.58	94.54	82.69
Sept. 1, 2021 – Aug. 31, 2022	142.87	141.52	113.92	100.54	131.02	93.12	79.48
Sept. 1, 2022 – Aug. 31, 2023	144.76	141.00	111.12	99.83	130.45	91.68	76.35
Sept. 1, 2023 – Aug. 31, 2024	146.63	140.47	108.29	99.03	129.78	90.24	73.36
Sept. 1, 2024 – Aug. 31, 2025	148.49	139.84	105.58	98.26	129.12	88.76	70.40
Sept. 1, 2025 – Aug. 31, 2026	150.24	139.21	102.82	97.42	128.41	87.32	67.58
Sept. 1, 2026 – Aug. 31, 2027	152.03	138.52	100.19	96.54	127.64	85.83	64.84
Sept. 1, 2027 – Aug. 31, 2028	153.74	137.79	97.52	95.67	126.84	84.33	62.17
Sept. 1, 2028 – Aug. 31, 2029	155.49	137.05	94.92	94.77	126.00	82.89	59.64

Date Range	Territory						
	P	R	S	V	W	X	Y
Rate/Vehicle (Dollars/Vehicle)							
Sept. 1, 2020 – Apr. 30, 2021	111.96	96.16	85.79	93.02	102.83	107.27	116.38
May 1, 2021 – Aug. 31, 2021	95.17	81.74	72.92	79.07	87.41	91.18	98.92
Sept. 1, 2021 – Aug. 31, 2022	90.81	79.24	70.25	75.58	87.88	90.29	95.74
Sept. 1, 2022 – Aug. 31, 2023	86.67	76.81	67.61	72.18	88.34	89.35	92.55
Sept. 1, 2023 – Aug. 31, 2024	82.70	74.39	65.03	68.93	88.74	88.39	89.50
Sept. 1, 2024 – Aug. 31, 2025	78.83	72.05	62.59	65.81	89.15	87.38	86.52
Sept. 1, 2025 – Aug. 31, 2026	75.17	69.79	60.17	62.78	89.49	86.35	83.54
Sept. 1, 2026 – Aug. 31, 2027	71.60	67.53	57.82	59.87	89.81	85.32	80.70
Sept. 1, 2027 – Aug. 31, 2028	68.23	65.29	55.55	57.06	90.07	84.29	77.93
Sept. 1, 2028 – Aug. 31, 2029	64.97	63.17	53.34	54.37	90.34	83.25	75.16

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Commission Secretary:



**2.D.6.2.4 – Distance-Based Monthly Payment**

A distance-based monthly payment for the annual premium for a Fleet Reporting Certificate – Taxis is payable in accordance with the terms of a Fleet Reporting Certificate – Taxis and calculated as follows for each month using Table 2 below:

- a) allocate the distance driven during the month by all taxis, for each request for transportation for compensation, to each zone, as set out in Table 2, based on:
  - i. where the vehicle picked up the passengers; and
  - ii. if a request for transportation was cancelled, where the passengers would have been picked up,

but where more than one request is made to a taxi that results in passengers from those requests being transported at the same time, and where coverage is provided by the same Fleet Reporting Certificate – Taxis, the distance driven with respect to all such requests will be allocated to the zone applicable to the first request.

- b) sum the distance driven for each zone for all requests, as allocated in step (a), rounded for each zone to the nearest kilometre and a distance ending in .5 kilometres shall be raised to the next higher kilometre,
- c) apply a fleet discount or fleet surcharge in accordance with sections 2.D.6.2.5 or 2.D.6.2.6 of this Basic Insurance Tariff to the applicable Rate/km for each zone for the corresponding Date Range shown in Table 2 in which the effective date of the Fleet Reporting Certificate – Taxis falls;
- d) multiply the distances driven for each zone determined in step (b) by the corresponding discounted or surcharged Rate/km as determined in step (c);
- e) sum the amounts calculated in accordance with step (d) for all zones rounded to the nearest dollar and an amount ending in 50 cents shall be raised to the next higher dollar.

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**Table 2 – Rate/km by Zone (in dollars)**

Date Range	Zone 1	Zone 2	Zone 3
September 1, 2020 – April 30, 2021	0.193868	0.111729	0.087807
May 1, 2021 – August 31, 2021	0.164788	0.094970	0.074636
September 1, 2021 – August 31, 2022	0.167590	0.096738	0.074837
September 1, 2022 – August 31, 2023	0.170441	0.098539	0.075038
September 1, 2023 – August 31, 2024	0.173341	0.100373	0.075240
September 1, 2024 – August 31, 2025	0.176288	0.102241	0.075443
September 1, 2025 – August 31, 2026	0.179287	0.104145	0.075645
September 1, 2026 – August 31, 2027	0.182337	0.106083	0.075849
September 1, 2027 – August 31, 2028	0.185439	0.108058	0.076053
September 1, 2028 – August 31, 2029	0.188593	0.110070	0.076257

Zone 1: Territory D

Zone 2: Territories E, G, H, L and those parts of Territory W within the boundaries of Victoria, Saanich, North Saanich, Central Saanich, Esquimalt, Oak Bay and Sidney

Zone 3: Territories F, N, P, R, S, V, X, Y and those parts of Territory W not included in zone

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**2.D.6.2.5 Fleet Discount Applicable on a Fleet Reporting Certificate – Taxis**

The fleet discount for a new or renewal owner’s certificate, or a new or renewal Fleet Reporting Certificate – Taxis, is the applicable percentage, set out in Schedule I (Fleet Discounts and Fleet Surcharges) that is deducted from:

- (a) the premium calculated in subparagraph 1 of section 2.D.2 for each taxi in a fleet;
- (b) the Rate/km calculated in this section 2.D.6.2 for the Fleet Reporting Certificate (Taxis); and
- (c) the Rate/vehicle calculated in this section 2.D.6.2 for the Fleet Reporting Certificate – Taxis.

**2.D.6.2.6 Fleet Surcharge Applicable on a Fleet Reporting Certificate – Taxis**

The fleet surcharge for a new or renewal owner’s certificate, or a new or renewal Fleet Reporting Certificate – Taxis, is the applicable percentage, set out in Schedule I (Fleet Discounts and Fleet Surcharges) that is added to:

- (a) the premium calculated in subparagraph 1 of section 2.D.2 for each taxi in a fleet;
- (b) the Rate/km calculated in this section 2.D.6.2 for the Fleet Reporting Certificate (Taxis);
- (c) the Rate/vehicle calculated in this section 2.D.6.2 for the Fleet Reporting Certificate – Taxis.

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## 2.D.7 Special Rating for Fleetplan

### 2.D.7.1 Shock Loss Rating Consideration

Where a fleet experiences a shock loss which would, but for this Section 2.D.7.1, have the effect of moving the fleet from an actual loss ratio (as defined in Schedule I - Fleet Discounts and Fleet Surcharges) of less than 80% to an actual loss ratio of 80% or more, the amount of the shock loss and any payment including reserves in respect of any other claims taken into account in calculating the loss ratio will be capped at \$7,500 for the purpose of calculating the fleet discount or fleet surcharge pursuant to Section 2.D.3 or 2.D.4 of this Basic Insurance Tariff.

### 2.D.7.2 Credit for Prior Good Loss Experience

If a fleet has an actual loss ratio of 80% or higher in the current scan period, but did not have an actual loss ratio of 80% (as defined in Schedule I - Fleet Discounts and Fleet Surcharges) or higher in the immediately preceding scan period (as defined in Schedule I), the fleet discount or fleet surcharge will be calculated as if the amount in Column 2 of the table in section 2 of Schedule I was the average of the amount found in Column 2 of the table in section 2 of Schedule I based on the actual loss ratio in the current scan period and \$7,500 based on the actual loss ratio for the immediately preceding scan period rounded up to the nearest amount appearing in Column 2 of the table in section 2 of Schedule I.

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### **2.D.8 U-Drive Vehicles Used in Place of Courtesy Cars**

Vehicles that are:

- (a) insured under Fleetplan, and
- (b) rated in Rate Class 008, 018 or 901

may be entitled to a partial rebate or reduction of premium in accordance with Schedule W.

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## 2.D.9 New Fleets and Fleet Transfers

### 2.D.9.1 Transfer of a Fleet to a New Fleetplan Account

Despite Sections 2.D.3 and 2.D.4, if

- (a) a fleet or a portion of a fleet is transferred from one person or entity to another,
- (b) the transferor is insured under Fleetplan prior to the transfer but the transferee is not,
- (c) the transferee insures under Fleetplan upon transfer, and
- (d) the personnel of the transferee responsible for the operation of the fleet or the portion of the fleet being transferred are substantially the same individuals who were responsible for the operation of the fleet or portion of the fleet immediately before the transfer

ICBC will calculate the Fleet Discount or Fleet Surcharge of the Transferee based on the loss experience of the transferor, provided that if only a portion of a fleet is transferred the Fleet Discount or Fleet Surcharge so calculated will only be applied for the first two Fleetplan policy terms following the transfer.

### 2.D.9.2 Transfer of a Fleet to an Existing Fleetplan Account

Despite Sections 2.D.3 and 2.D.4, if

- (a) a fleet is transferred from one person or entity to another,
- (b) both the transferor and the transferee are insured under Fleetplan prior to the transfer,
- (c) the transferee continues to insure under Fleetplan upon transfer, and
- (d) the personnel of the transferee responsible for the operation of the fleet being transferred are substantially the same individuals who were responsible for the operation of the fleet immediately before the transfer

ICBC will calculate the Fleet Discount or Fleet Surcharge of the Transferee based on the combined loss experience of the transferor and the transferee for subsequent fleet renewals.

Despite the foregoing paragraph, if section 4 of Schedule I applies to the Fleet Discount of either the transferor or transferee and the fleet transfer occurred in the first 12 months of the 24 month period described in section 4 of Schedule I, then a Fleet Discount of 44% applies to the subsequent fleet renewal provided that the transferee insures taxis on a Fleet Reporting Certificate – Taxis.

### 2.D.9.3 Parent and Subsidiary

Despite Sections 2.D.3 and 2.D.4, if a parent company and one or more subsidiaries of that company, at least one of which is insured under Fleetplan, elect to insure the vehicles owned or leased by both the parent and the subsidiaries under a single existing Fleetplan account, ICBC will calculate the Fleet Discount or Fleet Surcharge of the Fleetplan Account based on the combined loss experience of the parent and the subsidiaries for subsequent fleet renewals.

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Despite the foregoing paragraph, if section 4 of Schedule I applies to the Fleet Discount of any of the parent or subsidiaries and election to insure under a single Fleetplan account occurred in the first 12 months of the 24 month period described in section 4 of Schedule I, then a Fleet Discount of 44% applies to the subsequent fleet renewal provided that taxis on the Fleetplan Account are insured on a Fleet Reporting Certificate – Taxis.

#### **2.D.9.4 Amalgamations**

Despite Sections 2.D.3 and 2.D.4, if two or more companies amalgamate and at least one of the amalgamating companies is insured under Fleetplan, ICBC will calculate the Fleet Discount or Fleet Surcharge for the amalgamated company based on the combined loss experience of all of the amalgamating companies for subsequent fleet renewals.

Despite the foregoing paragraph, if section 4 of Schedule I applies to the Fleet Discount of any of the amalgamating companies and the amalgamation occurred in the first 12 months of the 24 month period described in section 4 of Schedule I, then a Fleet Discount of 44% applies to the subsequent fleet renewal provided that the amalgamated company insures taxis on a Fleet Reporting Certificate – Taxis.

#### **2.D.10 Legacy Fleets**

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##### **2.D.10.1 Definition**

In this section 2.D.10, a “legacy fleet” means a fleet that was insured as a fleet on December 31, 2010 but does not include a fleet that later ceases to be insured as a fleet, even if it recommences to be insured as a fleet.

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##### **2.D.10.2 Rules for Legacy Fleets**

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The provisions of Section 2.D apply to legacy fleets except as follows:

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- a) in section 2.D.1, the rate classes designated by ICBC for the purposes of section 155(1)(b) of the IVR are all rate classes except: 001, 051, 701, 710, 711, 712, 713 and 714,
- b) in accordance with section 2.D.5.1, a legacy fleet may not extend the term of a Fleet Premium Adjustment Agreement in the form previously described as Plan A,
- c) if a whole legacy fleet is transferred in accordance with section 2.D.9.1, the transferee’s fleet will be a legacy fleet,
- d) if a portion of a legacy fleet is transferred in accordance with section 2.D.9.1, the transferee’s fleet will not be a legacy fleet, and
- e) if a legacy fleet is transferred in accordance with section 2.D.9.2, the transferee’s fleet will only be a legacy fleet if it was a legacy fleet before the transfer.

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## 2.E. Premium Payable for Garage Policies

### 2.E.1 General

Garage policies have three separate types of coverage divided into different sections and subsections:

Section 1) Third party liability, Enhanced Accident Benefits, Basic Vehicle Damage Coverage, Underinsured Motorist Protection for owned and customers' vehicles:

- Subsection 1A – Owned Vehicles (“1A” coverage)
- Subsection 1B – Customers' Vehicles (“1B” coverage)

Section 2) Own damage coverage for owned vehicles, and

Section 3) Legal liability for own damage to customers' vehicles:

- Subsection 3A – Collision to Customers' Vehicles (“3A” coverage)
- Subsection 3B – Comprehensive (“3B” coverage)
- Subsection 3C – Specified Perils (“3C” coverage)

### 2.E.2 Section 1 - Third Party Liability, Enhanced Accident Benefits, Basic Vehicle Damage Coverage, Underinsured Motorist Protection

#### Subsection 1A - Owned Vehicles

Premiums for 1A coverage are based on three factors:

1. the “garage rate” based on the territory in which the garage is located, the limit of liability, and the applicable business code, calculated in accordance with Table 1A-1 or 1A-2 of Schedule L
2. the number of licence plates issued to the garage, and
3. the type of licence plates issued to the garage. Each type of licence plate is assigned a number of plate points in accordance with Schedule M, and the number of plate points for a particular garage is the aggregate of all plate points for the licence plates issued to the garage.

Subject to Section 2.E.5 of this Basic Insurance Tariff, the premium payable for 1A coverage is calculated by the following formula:

$[\text{garage rate}] \times [\# \text{ of plate points} / 100] = \text{premium payable}$

If the vehicle is a high-value vehicle, Section 3.C of this Basic Insurance Tariff applies.

**Subsection 1B – Customers’ Vehicles**

Premiums for 1B coverage are based on

1. the “garage rate” based on the territory in which the garage is located, the limit of liability, and the applicable business code, calculated in accordance with Table 1B-1 or 1B-2 of Schedule L, and

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2. the number and class of employees employed by the garage. Employees are divided into three classes and each class of employee is assigned employee points in accordance with Schedule N.

Subject to Section 2.E.5 of this Basic Insurance Tariff, the premium payable for 1B Coverage is calculated by the following formula:

[garage rate] x [# of employee points /100] = premium payable

### **2.E.3 Section 2 - Own Damage Coverage for Insured's Owned Vehicles**

This section provides own damage coverage for vehicles owned or leased by garage service operators. It is optional coverage and therefore rates are not included in this Basic Insurance Tariff.

### **2.E.4 Section 3 – Legal Liability for Own Damage to Customers' Vehicles**

#### **Subsection 3A – Collision Coverage to Customers' Vehicles**

Premiums for 3A coverage are based on

1. the "garage rate" based on the territory in which the garage is located and the applicable business code, calculated in accordance with Table 3A-1, 3A-2 or 3A-3 of Schedule L, and
2. the number and class of employees employed by the garage. Employees are divided into three classes and each class of employee is assigned employee points in accordance with Schedule N.

Subject to Section 2.E.5 of this Basic Insurance Tariff, the premium payable for 3A coverage is calculated by the following formula:

[ garage rate] x [# of employee points /100] = premium payable

#### **Subsection 3B – Comprehensive**

This section provides comprehensive coverage for customers' vehicles in the care, custody, or control of garage service operators. It is optional coverage and therefore rates are not included in this Basic Insurance Tariff.

#### **Subsection 3C – Specified Perils**

The "garage rate" for 3C coverage is calculated based on the maximum value of customers' vehicles in a garage service operator's care, custody or control at any given time as declared by the garage service operator. Subject to Section 2.E.5 of this Basic Insurance Tariff, the

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Commission Secretary

premium payable for values up to \$1 million are calculated in accordance with Table 3C of Schedule L. For total values above \$1 million, the premium payable for 3C coverage under the garage policy is increased by \$15 for each additional \$100,000 of value.

## 2.E.5 Special Rating for Garage Policies

Some garage policies are special rated to take into account unusual aspects of an exposure or the risk presented. When a policy is special rated, the premium is calculated by ICBC and then passed along to the broker and the customer. Premiums are not eligible for a discount unless the garage service operator is also insured under Fleetplan with 5 or more licence plates.

Despite Sections 2.E.2, 2.E.3 and 2.E.4, the premium payable for garage policies for the following business operations is calculated in the manner set out in this Section based on their unique characteristics:

**2.E.5.1 Lube & Oil Shop With Pit (Business Code 700 – Service Station):** When a lube and oil garage service operation works on customers' vehicles solely by a means of a "drive-over pit", the employee points for 50% of the declared Class "C" employees will be calculated as if they were Class "B" employees, and the premium payable will be calculated as follows:

Section 1B:  $[\text{garage rate from Table 1B-1 of Schedule L}] \times [\# \text{ of employee points}/100] =$   
premium payable

Section 3A:  $[\text{garage rate from Table 3A-1 of Schedule L}] \times [\# \text{ of employee points}/100] =$   
premium payable

Section 3C:  $[\text{garage rate from Table 3C of Schedule L}] =$  premium payable

**2.E.5.2 School Vocational Auto Shop (Business Code 402):** When a garage policy is issued to a School Board which has motor vehicle repair facility(ies), a "School Garage Endorsement" (APV4AB) is required. The premium for this endorsement is calculated as follows: For every 30 students and/or instructors using the facility in a year, 100 employee points are assigned and the premium payable is calculated as follows:

Section 1B:  $[\text{garage rate from Table 1B-1 of Schedule L}] \times [\# \text{ of employee points}/100] =$   
premium payable

Section 3A:  $[\text{garage rate from Table 3A-1 of Schedule L}] \times [\# \text{ of employee points}/100] =$   
premium payable

Section 3C:  $\text{garage rate from Table 3C of Schedule L} =$  premium payable



**2.E.5.3 Private Repair Garage (Business Code 403):**

Only one Class A employee will be charged for each plate issued, and the premium payable for a private repair garage will be calculated as follows:

Section 1A: [garage rate from Table 1A-2 of Schedule L] x [# of plate points/100] + [garage rate from Table 1B-1 of Schedule L] x [# of employee points/100] - \$19 = premium payable

Section 1B: \$7 premium payable

Section 3A (\$1,000 deductible): \$6 premium payable

Section 3C (\$15,000 limit): \$6 premium payable

**2.E.5.4 Self-park Parking lots (Business Code 900 – auto parking):** The number of employees will be deemed to be one (1) Class A Employee regardless of the actual number or class of employees or locations, and the premium payable will be calculated as follows:

Section 1B: garage rate from Table 1B-1 of Schedule L = premium payable

Section 3A: garage rate from Table 3A-1 of Schedule L = premium payable

Section 3C: [garage rate from Table 3C of Schedule L] x 50% = premium payable

**2.E.5.5 Dealers Selling only Trailers (Business Code 801 – boat trailer dealer, or Business Code 810 – trailer dealer):**

The premium payable by dealers selling only trailers will be calculated as follows:

Section 1A: [garage rate from Table 1A-1 of Schedule L] x [# of plate points/100] = premium payable

Section 1B: [garage rate from Table 1B-1 of Schedule L x 10%] x [# of employee points/100] = premium payable

Section 3A: [garage rate from Table 3A-1 of Schedule L] x [# of employee points/100] = premium payable

Section 3C: garage rate from Table 3C of Schedule L = premium payable

**2.E.5.6 Combination Valet & Self-park Parking lots (Business Code 900 – auto parking):** The number of employee points will be calculated with the number of employees deemed to be one (1) Class A employee plus the number of Valet jockeys, and the premium payable will be calculated as follows:



Section 1B: [garage rate from Table 1B-1 of Schedule L] x [# of employee points/100] = premium payable

Section 3A: [garage rate from Table 3A-1 of Schedule L] x [# of employee points/100] = premium payable

Section 3C:

1. The garage rate from Table 3C of Schedule L for the Overall Total value of customers' vehicles = OT (overall total)
2. The garage rate from Table 3C of Schedule L for the total value of customers' vehicles being Valet Parked = VP (valet parked)
3. Subtract VP from OT, multiply the difference by 50% = SP (self parked)
4. VP + SP = premium payable

**2.E.5.7 Implement Dealers (limited to implement dealers who purchase a garage policy with an APV4AC Implement Dealer Endorsement) (Business Code 500):** The premium payable for the first demonstration plate is calculated as follows:

Section 1A: \$215 = premium payable

Section 1B: \$7 = premium payable

Section 3A: (deductible \$1,000): \$6 = premium payable

Section 3C: (limit \$15,000): \$6 = premium payable

For each additional plate purchased, add \$156 to the premium payable for 1A coverage. No additional premium is payable in respect of coverages 1B, 3A or 3C.

## 2.E.5.8 Transporters

### 2.E.5.8.1 Bailiff (vehicles driven with Transporter Plate attached) (Business Code 903)

Despite anything else in this Basic Insurance Tariff, plate points for these policies are calculated at 100 plate points for each transporter plate issued.

Section 1B: ([garage rate from Table 1A-2 of Schedule L] x [# of plate points/100]) + ([garage rate from Table 1B-1 of Schedule L] x [# of employee points/100]) = premium payable

Section 3A: [garage rate from Table 3A-1 of Schedule L] x [# of employee points/100] = premium payable

Section 3C: garage rate from Table 3C of Schedule L = premium payable



**2.E.5.8.2 Bailiff (vehicles towed with Transporter Plate attached) (Business Code 903)**

Despite anything else in this Basic Insurance Tariff, plate points for these policies are calculated at 100 plate points for each transporter plate issued.

Section 1B:  $([\text{garage rate from Table 1A-2 of Schedule L} \times 10\%] \times [\# \text{ of plate points}/100]) + ([\text{garage rate from Table 1B-1 of Schedule L} \times 10\%] \times [\# \text{ of employee points}/100]) = \text{premium payable}$

Section 3A:  $[\text{garage rate from Table 3A-1 of Schedule L}] \times [\# \text{ of employee points}/100] = \text{premium payable}$

Section 3C: garage rate from Table 3C of Schedule L = premium payable

**2.E.5.8.3 Regular Transporter (vehicles driven with Transporter Plate attached) (Business Code 902)**

Section 1B:  $([\text{garage rate from Table 1A-2 of Schedule L}] \times [\# \text{ of plate points}/100]) + ([\text{garage rate from Table 1B-1 of Schedule L}] \times [\# \text{ of employee points}/100]) = \text{premium payable}$

Section 3A:  $([\text{garage rate from Table 3A-1 of Schedule L}] \times [\# \text{ of employee points}/100]) + ([\text{garage rate from Table 3A-3 of Schedule L}] \times [\# \text{ of plate points}/100]) = \text{premium payable}$

Section 3C: garage rate from Table 3C of Schedule L = premium payable

**2.E.5.8.4 Regular Transporter (vehicles towed with Transporter Plate attached) (Business Code 910 – transporting of trailers only):**

Section 1B:  $([\text{garage rate from Table 1A-2 of Schedule L} \times 10\%] \times [\# \text{ of plate points}/100]) + ([\text{garage rate from Table 1B-1 of Schedule L} \times 10\%] \times [\# \text{ of employee points}/100]) = \text{premium payable}$

Section 3A:  $([\text{garage rate from Table 3A-1 of Schedule L}] \times [\# \text{ of employee points}/100]) + ([\text{garage rate from Table 3A-3 of Schedule L}] \times [\# \text{ of plate points}/100]) = \text{premium payable}$

Section 3C: garage rate from Table 3C of Schedule L = premium payable

**2.E.5.8.5 Towing Operation with Transporter Plate (vehicles towed with Transporter Plate attached) (Business Code 200 – auto towing):**

Section 1B:  $([\text{garage rate from Table 1A-2 of Schedule L} \times 10\%] \times [\# \text{ of plate points}/100]) + ([\text{garage rate from Table 1B-2 of Schedule L}] \times [\# \text{ of employee points}/100]) = \text{premium payable}$



Section 3A:  $([\text{garage rate from Table 3A-2 of Schedule L}] \times [\text{\# of employee points/100}]) + ([\text{garage rate from Table 3A-3 of Schedule L}] \times [\text{\# of plate points/100}]) = \text{premium payable}$

Section 3C: garage rate from Table 3C of Schedule L = premium payable

**2.E.5.8.6 Transporter Operation (driving both otherwise licensed vehicles and vehicles with Transporter Plates attached) (Business Code 902 – auto transporter):**

If the number of employees exceeds the number of transporter plates, the insured must declare the number of drivers. The number of transporter plates is deemed to equal the number of drivers. "Adjusted # of plate points" =  $([\text{\# of Transporter plates}] + [\text{\# of drivers exceeding the \# of Transporter plates}]) \times 200$ . The premium payable is calculated as follows:

Section 1B:  $([\text{garage rate from Table 1A-2 of Schedule L}] \times [\text{adjusted \# of plate points/100}]) + ([\text{garage rate from Table 1B-1 of Schedule L}] \times [\text{\# of employee points/100}]) = \text{premium payable}$

Section 3A:  $([\text{garage rate from Table 3A-1 of Schedule L}] \times [\text{\# of employee points/100}]) + ([\text{garage rate from Table 3A-3 of Schedule L}] \times [\text{adjusted \# of plate points/100}]) = \text{premium payable}$

Section 3C: garage rate from Table 3C of Schedule L = premium payable

**2.E.5.8.7 Auto Carrier with Transporter Plate (where use of plate is restricted to loading/unloading vehicles to or from the auto carrier) (Business Code 902 – auto transporter or Business Code 910 – auto carrier):**

Despite anything else in this Basic Insurance Tariff, the number of plate points will be calculated at 100 plate points per Transporter plate, only one Class A employee will be charged for each plate issued, and the premium payable will be calculated as follows:

Section 1B:  $([\text{garage rate from Table 1A-2 of Schedule L}] \times [\text{\# of plate points/100}]) + ([\text{garage rate from Table 1B-1 of Schedule L}] \times [\text{\# of employee points/100}]) = \text{premium payable}$

Section 3A:  $([\text{garage rate from Table 3A-1 of Schedule L}] \times [\text{\# of employee points/100}]) + ([\text{garage rate from Table 3A-3 of Schedule L}] \times [\text{\# of plate points/100}]) = \text{premium payable}$

Section 3C: garage rate from Table 3C of Schedule L = premium payable

**2.E.5.8.8 Transporters (Business Code 902)**

If a transporter operation declares that it transports trucks and trailers, both belonging to the same customer, the transporter must advise ICBC of the number of transporter plates designated to be used only on trailers, and the premium payable for the transporter operation is calculated as follows:

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Section 1B:  $([\text{garage rate from Table 1A-2 of Schedule L} \times 10\%] \times [\text{\# of transporter plates points for designated trailer plates}/100]) + ([\text{garage rate from Table 1A-2 of Schedule L}] \times [\text{\# of transporter plate points for plates not designated for trailers}/100]) + ([\text{garage rate from Table 1B-1 of Schedule L}] \times [\text{\# of employee points}/100]) = \text{premium payable}$

Section 3A:  $([\text{garage rate from Table 3A-1 of Schedule L}] \times [\text{\# of employee points}/100]) + ([\text{garage rate from Table 3A-3 of Schedule L}] \times [\text{total \# of plate points}/100]) = \text{premium payable}$

Section 3C: garage rate from Table 3C of Schedule L = premium payable

### 2.E.5.9 Special Event Policies

From time to time, various organizations may provide a garage service for a short period. The usual request is from an organization providing valet parking for a charitable or other fund-raising event. For repeat events the policy is written on an annual basis using the applicable garage rates, but the premium will be prorated for the actual number of days the event takes place. For one-off events, the policy is written from the first day of the event and the annual premium payable will be prorated for the actual number of days the event takes place.

**2.E.5.10 Garage Operations with more than one business risk:** Rates for coverage are affected by the type of business conducted, (indicated by the business code) and by the territory where the business is located. If an operation has more than one of these risks, the coverage is rated for each risk individually and the premium payable is a weighted average based on the percentage of each type of business carried out.

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Amended effective: January 1, 2022

Accepted: December 22, 2021

Order: G-357-21

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

**2.E.5.12 Unique Businesses**

From time to time a business that does not fit within one of the existing business codes will apply for a garage policy. In such cases the Premium Payable will be calculated based on the business code that most closely matches the type of business operated by the applicant, and calculated in accordance with Sections 2.E.2, 2.E.4 and 2.E.5 of this Basic Insurance Tariff.

Accepted: October 25, 2007  
Effective: June 1, 2007  
Order No. G-57-07



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Commission Secretary

## 2.F. Premium Payable for Additional Product Certificates

ICBC may issue various additional product certificates pursuant to Part 11 of the IVR. This Section 2.F sets out how the premium for the Basic insurance portion of the additional product certificates is calculated.

### 2.F.1 APV16 Temporary Operation Permit and Owner's Certificate of Insurance.

#### 2.F.1.1 Calculation of Premium

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The premium payable for each Temporary Operation Permit and Owner's Certificate of Insurance (TOP), except those referred to in Section 2.F.1.2, will be calculated in accordance with Table 1 of Schedule R with reference to the rate class shown on the face of the TOP for the vehicle that is to be insured and the number of days for which coverage under the TOP is required (subject to a maximum of 15 days coverage).

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If the vehicle is a high-value vehicle, Section 3.C of this Basic Insurance Tariff applies.

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#### 2.F.1.2 System-Wide Outage Temporary Operation Permit and Owner's Certificate of Insurance (APV 16S)

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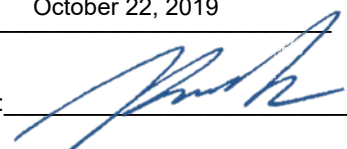
The premium payable for a System-Wide Outage Temporary Operation Permit and Owner's Certificate of Insurance is \$6. Coverage is for a period of three days.

Amended Effective: October 25, 2019

Accepted: October 22, 2019

Order: G-252-19

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



**2.F.2 APV96 Combined Non-Resident Commercial Vehicle Permit and Insurance Certificate.**

These permits can be issued on a quarterly basis (3 months) or for single trips.

**2.F.2.1 Calculation of Premium**

The premium payable (for a \$2 million limit of liability) for a vehicle described in section 1(5)(d) of Schedule 3 of the IVR is:

- a) \$89 for a single trip permit with an effective date not described in paragraph (c)
- b) \$899 for a quarterly permit with an effective date and expiry date not described in paragraph (d)
- c) \$97 for a single trip permit with an effective date on or after April 2, 2021 and on or before April 30, 2021 and
- d) \$912 for a quarterly permit with an effective date on or after April 1, 2021 and an expiry date of June 30, 2021.

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**2.F.2.2**

The premium payable (for a \$1 million limit of liability) for a vehicle described in section 1(5)(a), 1(5)(b) or 1(5)(c) of Schedule 3 of the IVR, but not described in section 2.F.2.1 above is:

- a) \$84 for a single trip permit with an effective date not described in paragraph (c)
- b) \$843 for a quarterly permit with an effective date and expiry date not described in paragraph (d)
- c) \$92 for a single trip permit with an effective date on or after April 2, 2021 and on or before April 30, 2021 and
- d) \$855 for a quarterly with an effective date on or after April 1, 2021 and an expiry date of June 30, 2021.


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Amended Effective: April 1, 2021

Accepted: March 8, 2021

Order: G-64-21

Commission Secretary: 

**2.F.3 APV 97 Combined Certificate of Registration of a Non-Resident Motor Vehicle and Insurance Certificate**

**2.F.3.1 Calculation of Premium**

The premium payable for this certificate is the base rate premium.

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Amended effective: September 1, 2019

Order: G-188-18

Accepted: August 26, 2019

Commission Secretary: 

## **2.F.4 APV 37 Owner's Certificate of Insurance for Highway Crossing Permit**

### **2.F.4.1 Calculation of Premium**

The premium payable under this certificate for a vehicle described in section 1(5)(d) of Schedule 3 of the IVR is \$141 (for a \$2 million limit of liability).

### **2.F.4.2**

The premium payable under this certificate for a vehicle described in section 1(5)(c) of Schedule 3 of the IVR is \$117 (for a \$1 million limit of liability).

### **2.F.4.3**

The premium payable under this certificate for a vehicle that is not described in section 1(5)(c) of Schedule 3 of the IVR is \$98 (for a \$200,000 limit of liability).

### **2.F.4.4 No Prorating**

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Despite any other provision of this Basic Insurance Tariff, coverage for this owner's certificate applies from the date of issuance of the owner's certificate up to the end of the then current calendar year, and the above premiums apply regardless of the applicable number of days that the certificate is in effect.

Amended Effective: June 30, 2025

Accepted: May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

**2.F.5 APV 38 Binder for Owner's Interim Certificate of Insurance**

This binder can be issued for any period of time up to a maximum of 31 days. There is no short term surcharge.

**2.F.5.1**

The premium payable for the Basic TPL limit of \$1 million under this Binder for a vehicle described in sections 1(5)(a), 1(5)(b) or 1(5)(c) of Schedule 3 of the IVR will be calculated in accordance with Schedule U, except where the applicant is insured under Fleetplan, the applicable fleet discount or fleet surcharge pertaining to that fleet shall be applied to the premium payable.

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**2.F.5.2**

The premium payable for the Basic TPL limit of \$2 Million (dangerous goods) under this Binder for a vehicle described in section 1(5)(d) of Schedule 3 of the IVR will be calculated in accordance with Schedule U, except where the applicant is insured under Fleetplan, the applicable fleet discount or fleet surcharge pertaining to that fleet shall be applied to the premium payable.

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Amended effective: January 1, 2022

Accepted: December 22, 2021

Order: G-357-21

Commission Secretary: 

**2.F.5.3**

The premium payable for the Basic TPL limit of \$200,000 under this Binder for vehicles other than those described in sections 1(5)(a), 1(5)(b), 1(5)(c) and 1(5)(d) of Schedule 3 of the IVR will be calculated in accordance with Schedule U, except where the applicant is insured under Fleetplan, the applicable fleet discount or fleet surcharge pertaining to that fleet shall be applied to the premium payable.

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Amended effective: January 1, 2022

Accepted: December 22, 2021

Order: G-357-21

Commission Secretary: 

## **2.F.6 APV 44 Vintage Motor Vehicle Certificate**

This certificate may be issued annually or for a short term period, but the minimum short term period is 3 months. In all cases, the certificate must expire on the last day of the month.

### **2.F.6.1 Calculation of Premium**

Subject to section 2.F.6.2, the premium payable for a vehicle described in section 22.01 of the Motor Vehicle Act Regulations is \$50 (for \$200,000 limit of liability).

### **2.F.6.2 Surcharge**

A certificate issued for a short term period is subject to a surcharge determined in accordance with section 2.M of this Basic Insurance Tariff as if it were a short term certificate.



## **2.F.7 APV 49 Unlicensed Farm Tractor Certificate**

This certificate may be issued annually or for a short term period, but the minimum short term period must be at least 3 months, except that in the case of vehicles that are enrolled in Fleetplan, the expiry date must match the fleet expiry date.

### **2.F.7.1**

The premium payable (for a \$1 million limit of liability) under this certificate for a vehicle described in section 1(5)(c) of Schedule 3 of the IVR is \$46 for the first vehicle and \$17 for each additional vehicle for which coverage is required under this certificate, except that in the case of vehicles that are enrolled in Fleetplan, the applicable fleet discount or fleet surcharge shall be applied to the premium payable.

### **2.F.7.2**

The premium payable under this certificate for a vehicle described in section 1(5)(d) of Schedule 3 of the IVR is \$72 for the first vehicle and \$22 for each additional vehicle for which coverage is required under this certificate, except that in the case of vehicles that are enrolled in Fleetplan, the applicable fleet discount or fleet surcharge shall be applied to the premium payable.

The premium payable (for a \$2 million limit of liability) under this certificate for a vehicle described in section 1(5)(d) of Schedule 3 of the IVR is \$53 for the first vehicle and \$18 for each additional vehicle for which coverage is required under this certificate, except that in the case of vehicles that are enrolled in Fleetplan, the applicable fleet discount or fleet surcharge shall be applied to the premium payable.

### **2.F.7.3**

The premium payable (for a \$200,000 limit of liability) under this certificate for vehicles not described in section 1(5) of Schedule 3 of the IVR, is \$37 for the first vehicle and \$9 for each additional vehicle for which coverage is required under this certificate, except that in the case of vehicles that are enrolled in Fleetplan, the applicable fleet discount or fleet surcharge shall be applied to the premium payable.



## 2.F.8 Licence and Certificate of Insurance (Manufacturer, Trailer Floater)

### 2.F.8.1 Manufacturer's Licence Premiums (APV 31)

The premium payable for a certificate in conjunction with a Manufacturer's Licence is:

- a) for a private passenger vehicle, motorcycle, motor home, or a commercial vehicle 5,000 kg GVW or less, is \$225 (for a \$200,000 limit of liability),
- b) for a commercial motor vehicle with a GVW greater than 5,000 kg is \$1,063 (for a \$1,000,000 limit of liability),
- c) for a trailer with a GVW of 1,400 kg or less, and any sized trailer that is:
  - i. designed, constructed and equipped for human habitation, or
  - ii. designed, constructed and equipped for human occupancy for industrial, professional or commercial purposes,is \$65 (for a \$200,000 limit of liability), and
- d) for a trailer with a GVW greater than 1,400 kg, excluding any sized trailer that is:
  - i. designed, constructed and equipped for human habitation, or
  - ii. designed, constructed and equipped for human occupancy for industrial, professional or commercial purposes,is \$78 (for a \$1,000,000 limit of liability),

except that where the applicant is insured under Fleetplan, the applicable fleet discount or fleet surcharge shall be applied to the above premiums.

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Accepted: May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

**2.F.8.2 Trailer Floater Licence Premiums (APV 33)**

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The premium payable for a certificate in conjunction with a Trailer Floater Licence is:

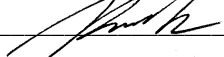
- a) \$258 for a commercial trailer greater than 1,400 kg GVW (for \$1 million limit of liability), and
- b) \$280 for commercial trailer described in section 1(5)(d) of Schedule 3 of the IVR (for \$2 million limit of liability),

except that where the applicant is insured under Fleetplan, the applicable fleet discount or fleet surcharge shall be applied to the above premiums.

Amended effective: January 1, 2024

Accepted: November 27, 2023

Order: G-322-23

Commission Secretary: 

## 2.F.9 APV 317 Collector Multi Vehicle Licence and Certificate of Insurance

### 2.F.9.1 Calculation of Premium

a) All vehicles except motorcycles

The premium payable is 30% of the base rate premium for vehicle rate class 001,  
except that if the applicant does not own, lease or have a company assigned non-collector  
vehicle licensed and insured for third party liability the premium payable will be determined  
in accordance with section 2.C of this Basic Insurance Tariff using vehicle rate class 001 for  
the determination of base rate premium and otherwise using vehicle rate class 701.

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b) Motorcycles

The premium payable will be calculated by:

- i) determining the rate class from Schedule B (Vehicle Rate Classes) which would apply to the motorcycle with the highest engine displacement insured under the certificate if it were not a collector vehicle, and which must be rate class 310, 311, 312, 313 or 314, then
- ii) for the rate class selected in step i) above, determining the base rate premium, then
- iii) calculating 30% of the base rate premium from ii) above,

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except that if the applicant does not own, lease or have a company-assigned non-collector vehicle licensed and insured for third party liability the premium payable for this certificate will be calculated by:

Amended effective: September 1, 2019

Order G-188-18

Accepted: August 26, 2019

Commission Secretary: 

- iv) determining the applicable motorcycle rate class of the motorcycle with the highest engine displacement insured under the certificate, then
- v) determining the premium in accordance with section 2.C of this Basic Insurance Tariff using the vehicle rate class selected in step iv) for the determination of the base rate premium and otherwise using whichever of collector rate classes 710, 711, 712, 713 or 714 would apply if the motorcycle was eligible to be rated in a collector rate class.

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Amended Effective: September 1, 2019

Order G-188-18

Accepted: August 26, 2019

Commission Secretary: 

**2.F.10 APV 116A Special Agreement Vehicle Licence and Certificate of Insurance**

This certificate may be issued annually or for a short term period, but the minimum short term period is 3 months, except that in the case of vehicles that are enrolled in Fleetplan, the expiry must match the fleet expiry date.

**2.F.10.1 Calculation of Premium**

For vehicles insured under Rate Class 114 (Logging Truck Use), the premium payable will be the base rate premium, except that in the case of a vehicle that is enrolled in Fleetplan, the applicable fleet discount or fleet surcharge shall be applied to the base rate premium.

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**2.F.10.2 Surcharge**

A certificate issued for a short term period is subject to a surcharge determined in accordance with section 2.M of this Basic Insurance Tariff as if it were a short term certificate.

Amended Effective: September 1, 2019

Order G-188-18

Accepted: August 26, 2019

Commission Secretary: 

## 2.F.11 Transporter's / Demonstration / Repairer's Licence and Certificate of Insurance

This section applies to each of the following:

- i) Transporter's Licence and Certificate of Insurance (APV 32)
- ii) Demonstration Licence and Certificate of Insurance (APV 50)
- iii) Repairer's Licence and Certificate of Insurance (APV 53)

### 2.F.11.1 Calculation of Premium

The premium payable is:

- i) \$18 for the Transporter's Licence and Certificate of Insurance.
- ii) \$18 for the Demonstration Licence and Certificate of Insurance.
- iii) \$18 for the Repairer's Licence and Certificate of Insurance,

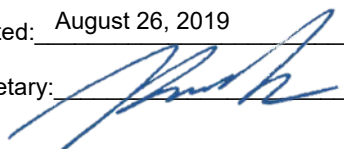
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except that where the Transporter's, Demonstration or Repairer's licence and number plate has coverage issued under Fleetplan, the applicable fleet discount or fleet surcharge pertaining to that fleet shall be applied to the above premium

Amended Effective: April 1, 2019

Accepted: August 26, 2019

Order G-192-19

Commission Secretary: 

## 2.F.12 Limited Access Island Certificate

This certificate is issued on a Manuscript Certificate (APV284). It may be issued annually or for a short term period, but the minimum short term period is 3 months.

### 2.F.12.1 Calculation of Premium

The premium payable will be 30% of the premium calculated by the following formula:

base rate premium using Territory W x ASTF x HVVCF

where

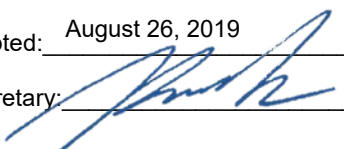
ASTF means the advanced safety technology factor determined in accordance with Schedule X,

HVVCF means the high-value vehicle charge factor determined in accordance with Section 3.C.1. |C

Amended Effective: September 1, 2019

Order G-188-18 and G-109-19

Accepted: August 26, 2019

Commission Secretary: 

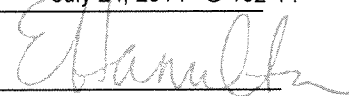
**SECTION 2.F.13 IS NO LONGER IN EFFECT**

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Amended effective: July 31, 2014

Accepted: July 24, 2014 G-102-14

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



## 2.F.14 Special Event Certificates

This coverage is issued on a Manuscript Certificate (APV 284). It provides Basic insurance for vehicles that will be operated for a limited period of time in connection with a short term community event such as a music festival or air show.

### 2.F.14.1 Calculation of Premium

The premium payable is the premium calculated by the following formula, prorated in accordance with Section 2.K.3 of this Basic Insurance Tariff:

base rate premium x HVVCF.

where

HVVCF means the high-value vehicle charge factor determined in accordance with Section 3.C.1. |C

Amended Effective: September 1, 2019

Order G-188-18 and G-109-19

Accepted: August 26, 2019

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

## 2.F.15 Unusual Vehicle Certificates

This coverage is issued on a Manuscript Certificate (APV 284). It provides Basic insurance for vehicles that, due to unique characteristics of size, configuration or use do not come within any of the rate classes or additional product certificates described in this Basic Insurance Tariff.

### 2.F.15.1 Calculation of Premium

The premium payable will be calculated by determining which rate class within Schedule B (Vehicle Rate Classes) most closely resembles the type and use of the vehicle being insured and calculating the premium using that rate class in accordance with the following formula:

$$(\text{base rate premium} \times \text{CDF} \times \text{HVVCF} \times \text{TF}) + \text{LP} + \text{UDPP} + \text{UDAP}$$

where

CDF means the combined driver factor determined in accordance with Schedule D,

HVVCF means the high value vehicle charge factor determined in accordance with Section 3.C.1,

TF means the transition factor determined in accordance with Schedule Z,

LP means the learner premium determined in accordance with Section 2.O.,

UDPP means the unlisted driver protection premium determined in accordance with Schedule AA, and

UDAP means the unlisted driver accident premium determined in accordance with Schedule AB.

If the vehicle is being insured for less than 1 year the premium payable may be prorated in accordance with section 2.K.3 of this Basic Insurance Tariff.

Amended Effective: September 1, 2019

Order G-188-18 and G-109-19

Accepted: August 26, 2019

Commission Secretary: 

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## 2.F.16 APV 40 Temporary Change of Use and/or Territory Endorsement

This endorsement may be issued for terms from 1 day to 3 consecutive months only, and expires at midnight on the expiry date. The term cannot exceed three consecutive months.

### 2.F.16.1

The premium payable under this endorsement will be calculated by:

1. determining the temporary territory and rate class change required,
2. calculating the difference between the annual net premium that would be required for an Owner's Certificate of Insurance if the temporary territory and rate class were applied as a mid-term change and the annual net premium as set out in the Owner's Certificate of Insurance currently in place,
3. determining the number of calendar days or months and part thereof, for which the temporary change is required,
4. (a) if the term of the temporary change is specified as a number of calendar days, applying a daily rate of 1% of the premium difference calculated in 2 above, multiplied by the number of days determined in 3 above, | O  
  
(b) if the term of the temporary change is specified as a number of calendar months, applying a monthly rate of 10% of the premium difference calculated in 2 above, multiplied by the number of months or part thereof determined in 3 above, or | C  
  
(c) if the term of the temporary change is specified as a combination of calendar months and calendar days (e.g. 2 months and 4 days), applying the calculation set out in paragraph 4(b) to determine the premium for the specified number of months, applying the calculation set out in paragraph 4(a) to determine the premium for the specified number of days, and then calculating the sum of the two amounts so determined.

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Accepted: May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

## 2.F.17 APV 383 TNS and P2P Blanket Certificates

### 2.F.17.1 – Calculation of Premium for TNS and P2P Blanket Certificates

#### 2.F.17.1.1 Calculation of Premium for TNS Blanket Certificates

This coverage is issued on a TNS blanket certificate (APV383) provided the applicant has the technological capability of electronically recording and reporting distance driven as required by the Corporation. This certificate is issued for an annual term only.

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In this section:

“**distance driven**” means, with respect to each request for transportation through an online platform, the distance driven in kilometres by a vehicle that is insured under a TNS blanket certificate:

- a) to travel to pick up passengers by or for whom a ride in the vehicle has been requested through the use of the online platform, including, if the request is cancelled, the distance driven until the request to cancel is received; and
- b) to transport the passengers referred to in paragraph (a),

but where more than one request from the same online platform results in passengers from those requests being transported at the same time, the distance driven with respect to all such requests will be determined as if they were a single request starting when the first request is received and ending when the last of such passengers are no longer being transported.

“**zone**” means any one of zone 1, zone 2 or zone 3 as described in Table 1.

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The annual premium payable for a TNS blanket certificate is the sum of 12 consecutive monthly payments payable in accordance with the terms of the TNS blanket certificate and calculated as follows for each month using Table 1 below:

- a) allocate the distance driven during the month by all vehicles, for each request for transportation through an online platform, to each zone, as set out in Table 1, based on:
  - i. where the vehicle picked up the passengers; and
  - ii. if a request for transportation was cancelled, where the passengers would have been picked up,

but where more than one request from the same online platform results in passengers from those requests being transported at the same time, the distance driven with respect to all such requests will be allocated to the zone applicable to the first request.

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Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

- b) sum the distance driven for each zone for all requests, as allocated in step (a), rounded for each zone to the nearest kilometre and a distance ending in .5 kilometres shall be raised to the next higher kilometre,
- c) apply a blanket certificate discount or blanket certificate surcharge in accordance with sections 2.F.17.2 or 2.F.17.3 of this Basic Insurance Tariff to the applicable Rate/km for each zone for the corresponding Date Range shown in Table 1 in which the effective date of the blanket certificate falls;
- d) multiply the distances driven for each zone determined in step (b) by the corresponding discounted or surcharged Rate/km as determined in step (c);
- e) sum the amounts calculated in accordance with step (d) rounded to the nearest dollar and an amount ending in 50 cents shall be raised to the next higher dollar.

**Table 1 – Rate/km by Zone (in dollars)**

Date Range	Zone 1	Zone 2	Zone 3
September 16, 2019 – August 31, 2020	0.190625	0.109688	0.087572
September 1, 2020 – April 30, 2021	0.193868	0.111729	0.087807
May 1, 2021 – August 31, 2021	0.164788	0.094970	0.074636
September 1, 2021 – August 31, 2022	0.167590	0.096738	0.074837
September 1, 2022 – August 31, 2023	0.170441	0.098539	0.075038
September 1, 2023 – August 31, 2024	0.173341	0.100373	0.075240
September 1, 2024 – August 31, 2025	0.176288	0.102241	0.075443
September 1, 2025 – August 31, 2026	0.179287	0.104145	0.075645
September 1, 2026 – August 31, 2027	0.182337	0.106083	0.075849
September 1, 2027 – August 31, 2028	0.185439	0.108058	0.076053
September 1, 2028 – August 31, 2029	0.188593	0.110070	0.076257

Zone 1: Territory D

Zone 2: Territories E, G, H, L and those parts of Territory W within the boundaries of Victoria, Saanich, North Saanich, Central Saanich, Esquimalt, Oak Bay and Sidney

Zone 3: Territories F, N, P, R, S, V, X, Y and those parts of Territory W not included in zone

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For some blanket certificates a portion of the premium may be adjusted in accordance with a Blanket Certificate Premium Adjustment Agreement – see Section 2.F.17.4.

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**2.F.17.1.2 – Calculation of Premium for P2P Blanket Certificates**

This coverage is issued on a P2P blanket certificate (APV383). This certificate is issued for an annual term only.

| C

In this section:

“**days rented**” means the number of days on which a vehicle is rented for all or part of a day, regardless of the number of rental agreements applicable to a given day.

The annual premium payable for a P2P blanket certificate is the sum of 12 consecutive monthly payments payable in accordance with the terms of the P2P blanket certificate and calculated as follows for each month using Table 1 below:

- a) allocate the days rented during the month for all vehicles, for each rental agreement through an online platform, to each vehicle type/territory combination as set out in Column 1 based on:
  - i. the vehicle type of the vehicle rented, and
  - ii. the territory where the renter took possession of the vehicle, but if more than one rental agreement from the same online platform for a vehicle applies to a day, the territory for that day will be determined on the basis of the rental agreement with the longest rental period and if more than one rental agreement has the longest rental period, the territory of the rental agreement with the earliest effective time will apply to that day,
- b) sum the days rented for each vehicle type/territory combination for all vehicles as allocated in step (a);
- c) apply a blanket certificate discount or blanket certificate surcharge in accordance with sections 2.F.17.2 or 2.F.17.3 of this Basic Insurance Tariff to the Rate/Day in each row of Column 2;
- d) multiply the days rented for each vehicle type/territory combination determined in step (b) by the corresponding discounted or surcharged Rate/Day as determined in step (c);
- e) sum the amounts calculated in accordance with step (d), rounded to the nearest dollar and an amount ending in 50 cents shall be raised to the next higher dollar.

**Table 1 – Rate/Day by Vehicle Type/Territory Combination (in dollars)**

Column 1	Column 2
Vehicle Type/Territory Combination	Rate/Day
Vehicle Type 1/Territory D	\$10.74
Vehicle Type 1/Territory E	\$9.26
Vehicle Type 1/Territory F	\$10.56
Vehicle Type 1/Territory G	\$5.42
Vehicle Type 1/Territory H	\$9.19
Vehicle Type 1/Territory L	\$4.85
Vehicle Type 1/Territory N	\$3.13
Vehicle Type 1/Territory P	\$3.57
Vehicle Type 1/Territory R	\$3.44
Vehicle Type 1/Territory S	\$2.43
Vehicle Type 1/Territory V	\$2.66
Vehicle Type 1/Territory W	\$7.25
Vehicle Type 1/Territory X	\$8.07
Vehicle Type 1/Territory Y	\$4.00
Vehicle Type 1/Territory Z	\$11.49
Vehicle Type 2/Territory D	\$6.84

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Amended Effective: May 1, 2021

Accepted: March 16, 2021

Order: G-13-21

Commission Secretary: 

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Vehicle Type 2/Territory E	\$ 5.69
Vehicle Type 2/Territory F	\$ 4.17
Vehicle Type 2/Territory G	\$ 3.43
Vehicle Type 2/Territory H	\$ 4.96
Vehicle Type 2/Territory L	\$ 3.20
Vehicle Type 2/Territory N	\$ 2.17
Vehicle Type 2/Territory P	\$ 2.24
Vehicle Type 2/Territory R	\$ 2.29
Vehicle Type 2/Territory S	\$ 1.84
Vehicle Type 2/Territory V	\$ 1.77
Vehicle Type 2/Territory W	\$ 4.11
Vehicle Type 2/Territory X	\$ 3.32
Vehicle Type 2/Territory Y	\$ 2.98
Vehicle Type 2/Territory Z	\$ 6.22
Vehicle Type 3/Territory D	\$ 8.75
Vehicle Type 3/Territory E	\$ 8.44
Vehicle Type 3/Territory F	\$ 4.71
Vehicle Type 3/Territory G	\$ 6.14
Vehicle Type 3/Territory H	\$ 7.65
Vehicle Type 3/Territory L	\$ 6.28
Vehicle Type 3/Territory N	\$ 4.89
Vehicle Type 3/Territory P	\$ 5.59
Vehicle Type 3/Territory R	\$ 4.87
Vehicle Type 3/Territory S	\$ 4.11
Vehicle Type 3/Territory V	\$ 3.86
Vehicle Type 3/Territory W	\$ 5.60
Vehicle Type 3/Territory X	\$ 5.46
Vehicle Type 3/Territory Y	\$ 5.40
Vehicle Type 3/Territory Z	\$ 9.33
Vehicle Type 4/Territory D	\$ 0.20
Vehicle Type 4/Territory E	\$ 0.20
Vehicle Type 4/Territory F	\$ 0.20
Vehicle Type 4/Territory G	\$ 0.20
Vehicle Type 4/Territory H	\$ 0.20
Vehicle Type 4/Territory L	\$ 0.20
Vehicle Type 4/Territory N	\$ 0.20
Vehicle Type 4/Territory P	\$ 0.20
Vehicle Type 4/Territory R	\$ 0.20
Vehicle Type 4/Territory S	\$ 0.20
Vehicle Type 4/Territory V	\$ 0.20
Vehicle Type 4/Territory W	\$ 0.20
Vehicle Type 4/Territory X	\$ 0.20
Vehicle Type 4/Territory Y	\$ 0.20
Vehicle Type 4/Territory Z	\$ 0.20

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Commission Secretary: 



#### **2.F.17.4 TNS and P2P Blanket Certificate Premium Adjustment Agreement (Retrospective Rating)**

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For a blanket certificate with an estimated annual premium of \$100,000 or more, ICBC may, if satisfied that the estimate is accurate, permit the blanket certificate holder to enter into a Blanket Certificate Premium Adjustment Agreement in the form set out in Schedule AD with ICBC. A Blanket Certificate Premium Adjustment Agreement allows for a premium adjustment in addition to the applicable blanket certificate discount or blanket certificate surcharge. The premium adjustment is made at specific times outlined in the Agreement after the losses have had time to develop.

#### **2.F.17.5 Special Rating for Blanket Certificates**

##### **2.F.17.5.1 Shock Loss Rating Consideration**

Where a shock loss would, but for this section 2.F.17.5.1, have the effect of changing an actual loss ratio (as defined in Schedule AC – TNS and P2P Blanket Certificate Discounts and Blanket Certificate Surcharges) of less than 80% to an actual loss ratio of 80% or more, the amount of the shock loss and any payment including reserves in respect of any other claims taken into account in calculating the loss ratio will be capped at \$7,500 for the purpose of calculating the blanket certificate discount or blanket certificate surcharge pursuant to section 2.F.17.2 or 2.F.17.3 of this Basic Insurance Tariff.

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##### **2.F.17.5.2 Credit for Prior Good Loss Experience**

If there is an actual loss ratio (as defined in Schedule AC – TNS and P2P Blanket Certificate Discounts and Blanket Certificate Surcharges) of 80% or higher in the current scan period and an actual loss ratio less than 80% in the immediately preceding scan period (as defined in Schedule AC), the blanket certificate discount or blanket certificate surcharge will be calculated as if the amount in Column 2 of the table in section 2 of Schedule AC was the average of the amount found in Column 2 of the table in section 2 of Schedule AC based on the actual loss ratio in the current scan period and \$7,500 based on the actual loss ratio for the immediately preceding scan period, rounded up to the nearest amount appearing in Column 2 of the table in section 2 of Schedule AC.

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## 2.F.17.6 Transfers of Business

### 2.F.17.6.1 Transfer of a Blanket Certificate Business to a New Blanket Certificate Holder

Despite sections 2.F.17.2 and 2.F.17.3, if

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- (a) the business or a portion of the business in respect of which a blanket certificate is issued, is transferred from one person or entity to another,
- (b) the transferor is the blanket certificate holder prior to the transfer but the transferee does not hold a blanket certificate in respect of the same type of business,
- (c) the transferee is issued a blanket certificate in respect of the business upon transfer, and
- (d) the personnel of the transferee responsible for the operation of the business or the portion of the business being transferred are substantially the same individuals who were responsible for the operation of the business or portion of the business immediately before the transfer

ICBC will calculate the Blanket Certificate Discount or Blanket Certificate Surcharge of the transferee based on the loss experience of the transferor, provided that if only a portion of the business is transferred the Blanket Certificate Discount or Blanket Certificate Surcharge so calculated will only be applied until 24 months of coverage under blanket certificates, in respect of the same type of business, following the transfer have occurred.

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### 2.F.17.6.2 Transfer of a Blanket Certificate Business to an Existing Blanket Certificate Business

Despite sections 2.F.17.2 and 2.F.17.3, if

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- (a) the business in respect of which a blanket certificate is issued is transferred from one person or entity to another,
- (b) both the transferor and the transferee are blanket certificate holders prior to the transfer in respect of the same type of business,
- (c) the transferee continues to hold the blanket certificate in respect of the business upon transfer, and
- (d) the personnel of the transferee responsible for the operation of the business being transferred are substantially the same individuals who were responsible for the operation of the business immediately before the transfer

ICBC will calculate the Blanket Certificate Discount or Blanket Certificate Surcharge of the transferee based on the combined loss experience of the transferor and the transferee for the subsequent blanket certificate renewals.

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### 2.F.17.6.3 Parent and Subsidiary

Despite sections 2.F.17.2 and 2.F.17.3, if a parent company and one or more subsidiaries of that company, at least one of which holds a blanket certificate, elect to insure under a single blanket certificate, ICBC will calculate the Blanket Certificate Discount or Blanket Certificate Surcharge of the blanket certificate based on the combined loss experience of the parent and the subsidiaries for blanket certificates in respect of the same type of business for subsequent blanket certificate renewals for that type of business.

### 2.F.17.6.4 Amalgamations

Despite sections 2.F.17.2 and 2.F.17.3, if two or more companies amalgamate and at least one of the amalgamating companies holds a blanket certificate, ICBC will calculate the Blanket Certificate Discount or Blanket Certificate Surcharge for the amalgamated company based on the blanket certificate loss experience in respect of the same type of business of all of the amalgamating companies for subsequent blanket certificate renewals for that type of business.

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Commission Secretary: 

## 2.F.18 APV 434 Non-fleet Taxi Certificate

A taxi that is not part of a fleet and has the technological capability of electronically recording and reporting distance driven as required by the Corporation, may be insured on or after May 1, 2020, under a Non-fleet Taxi Certificate (APV 434) in the form established by the Corporation. This certificate is issued for an annual term only.

### 2.F.18.1 Definitions

In this section:

“CDF” means:

- a) the first combined driver factor determined in accordance with Schedule D that was applicable on the date of application for a new Non-fleet Taxi Certificate (APV 434); or
- b) the first combined driver factor determined in accordance with Schedule D that was applicable 45 days before the effective date of a Non-fleet Taxi Certificate (APV 434) that is renewing a previous certificate.

Despite paragraphs (a) and (b), the CDF applicable to a Non-fleet Taxi Certificate (APV 434) is 0.56 for the first 24 months that the certificate holder holds that certificate.

Despite any provision in Schedule D, the CDF will not change for the duration of the term of the Non-fleet Taxi Certificate (APV 434).

“HVVCF” means the high-value vehicle charge factor determined in accordance with Section 3.C.1.

“TF” means the transition factor determined in accordance with Schedule Z. The Non-fleet Taxi Certificate (APV 434) is a renewal certificate for the purposes of Schedule Z.

“LP” means the learner premium determined in accordance with Section 2.O.

“NTUDPP” means the non-fleet taxi unlisted driver protection premium determined in accordance with Schedule AG.

“NTUDAP” means the non-fleet taxi unlisted driver accident premium determined in accordance with Schedule AH.

“**distance driven**” means, with respect to each request for transportation for compensation, the distance driven in kilometres by the taxi, excluding distance driven during transportation network services use, that is insured under a Non-fleet Taxi Certificate (APV 434):

- a) to travel to pick up passengers by or for whom a ride in the taxi has been requested, including, if the request is cancelled, the distance driven until the request to cancel is received; and
- b) to transport the passengers referred to in paragraph (a),

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but where more than one request is made to the taxi that results in passengers from those requests being transported at the same time, and where coverage is provided by the same Non-fleet Taxi Certificate (APV 434) for those requests, the distance driven with respect to all such requests will be determined as if they were a single request starting when the first request is received and ending when the last of such passengers are no longer being transported.

“zone” means any one of zone 1, zone 2 or zone 3 as described in Table 1.

## **2.F.18.2 Calculation of Premium**

In this section:

“**principally operated**” means use or operation of a taxi other than use or operation:

- a) to travel to pick up passengers by or for whom a ride in the taxi has been requested, including, if the request is cancelled, the distance driven until the request to cancel is received; and
- b) to transport the passengers referred to in paragraph (a),

### **2.F.18.2.1**

The annual premium payable for a Non-fleet Taxi Certificate (APV 434) is the sum of 12 consecutive territory-based monthly payments, calculated in accordance with section 2.F.18.2.2, the sum of 12 consecutive distance-based monthly payments calculated in accordance with section 2.F.18.2.3. and adding any LP, NTUDAP and NTUDPP.

### **2.F.18.2.2 Territory-Based Monthly Payment**

A territory-based monthly payment for the annual premium for a Non-fleet Taxi Certificate (APV 434) is payable in accordance with the terms of the Non-fleet Taxi Certificate (APV 434) and calculated as follows for each month using Table 1:

- (a) allocate the taxi to the territory where the taxi principally operated; and if the taxi operated equally in more than one territory, allocate the taxi to the territory that commands the highest premium;
- (b) multiply the applicable Rate/vehicle set out Table 1 for that territory determined in step (a) for the corresponding Date Range shown in Table 1 in which the effective date of the Non-fleet Taxi Certificate (APV434) falls, by the CDF, the HVVCF and the TF to determine the territory-based monthly payment.

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Commission Secretary: 

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**Table 1 –Rate/Vehicle by Territory**

Date Range	Territory						
	D	E	F	G	H	L	N
Rate/Vehicle (Dollars/Vehicle)							
Sept. 1, 2020 – Apr. 30, 2021	165.81	167.02	137.31	119.14	154.80	111.22	97.28
May 1, 2021 – Aug. 31, 2021	140.94	141.97	116.71	101.27	131.58	94.54	82.69
Sept. 1, 2021 – Aug. 31, 2022	142.87	141.52	113.92	100.54	131.02	93.12	79.48
Sept. 1, 2022 – Aug. 31, 2023	144.76	141.00	111.12	99.83	130.45	91.68	76.35
Sept. 1, 2023 – Aug. 31, 2024	146.63	140.47	108.29	99.03	129.78	90.24	73.36
Sept. 1, 2024 – Aug. 31, 2025	148.49	139.84	105.58	98.26	129.12	88.76	70.40
Sept. 1, 2025 – Aug. 31, 2026	150.24	139.21	102.82	97.42	128.41	87.32	67.58
Sept. 1, 2026 – Aug. 31, 2027	152.03	138.52	100.19	96.54	127.64	85.83	64.84
Sept. 1, 2027 – Aug. 31, 2028	153.74	137.79	97.52	95.67	126.84	84.33	62.17
Sept. 1, 2028 – Aug. 31, 2029	155.49	137.05	94.92	94.77	126.00	82.89	59.64

Date Range	Territory						
	P	R	S	V	W	X	Y
Rate/Vehicle (Dollars/Vehicle)							
Sept. 1, 2020 – Apr. 30, 2021	111.96	96.16	85.79	93.02	102.83	107.27	116.38
May 1, 2021 – Aug. 31, 2021	95.17	81.74	72.92	79.07	87.41	91.18	98.92
Sept. 1, 2021 – Aug. 31, 2022	90.81	79.24	70.25	75.58	87.88	90.29	95.74
Sept. 1, 2022 – Aug. 31, 2023	86.67	76.81	67.61	72.18	88.34	89.35	92.55
Sept. 1, 2023 – Aug. 31, 2024	82.70	74.39	65.03	68.93	88.74	88.39	89.50
Sept. 1, 2024 – Aug. 31, 2025	78.83	72.05	62.59	65.81	89.15	87.38	86.52
Sept. 1, 2025 – Aug. 31, 2026	75.17	69.79	60.17	62.78	89.49	86.35	83.54
Sept. 1, 2026 – Aug. 31, 2027	71.60	67.53	57.82	59.87	89.81	85.32	80.70
Sept. 1, 2027 – Aug. 31, 2028	68.23	65.29	55.55	57.06	90.07	84.29	77.93
Sept. 1, 2028 – Aug. 31, 2029	64.97	63.17	53.34	54.37	90.34	83.25	75.16

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Accepted: November 20, 2023

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Commission Secretary:



### 2.F.18.2.3 – Distance-Based Monthly Payment

A distance-based monthly payment for the annual premium for a Non-fleet Taxi Certificate (APV434) is payable in accordance with the terms of a Non-fleet Taxi Certificate (APV434) and calculated as follows for each month using Table 2 below:

- a) allocate the distance driven during the month by the taxi, for each request for transportation for compensation, to each zone, as set out in Table 2, based on:
  - i. where the vehicle picked up the passengers; and
  - ii. if a request for transportation was cancelled, where the passengers would have been picked up,but where more than one request is made to the taxi, that results in passengers from those requests being transported at the same time, and where coverage is provided by the same Non-fleet Taxi Certificate (APV434), the distance driven with respect to all such requests will be allocated to the zone applicable to the first request.
- b) sum the distance driven for each zone for all requests, as allocated in step (a), rounded for each zone to the nearest kilometre and a distance ending in .5 kilometres shall be raised to the next higher kilometre,
- c) multiply the Rate/km each zone for the corresponding Date Range shown in Table 2 in which the effective date of the Non-fleet Taxi Certificate (APV434) falls, by the CDF, the HVVCF and the TF to determine an adjusted Rate/km;
- d) multiply the distances driven for each zone determined in step (b) by the corresponding adjusted Rate/km as determined in step (c);
- e) sum the amounts calculated in accordance with step (d) for every zone rounded to the nearest dollar and an amount ending in 50 cents shall be raised to the next higher dollar.

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Commission Secretary: 

**Table 2 – Rate/km by Zone (in dollars)**

<b>Date Range</b>	<b>Zone 1</b>	<b>Zone 2</b>	<b>Zone 3</b>
September 1, 2020 – April 30, 2021	0.193868	0.111729	0.087807
May 1, 2021 – August 31, 2021	0.164788	0.094970	0.074636
September 1, 2021 – August 31, 2022	0.167590	0.096738	0.074837
September 1, 2022 – August 31, 2023	0.170441	0.098539	0.075038
September 1, 2023 – August 31, 2024	0.173341	0.100373	0.075240
September 1, 2024 – August 31, 2025	0.176288	0.102241	0.075443
September 1, 2025 – August 31, 2026	0.179287	0.104145	0.075645
September 1, 2026 – August 31, 2027	0.182337	0.106083	0.075849
September 1, 2027 – August 31, 2028	0.185439	0.108058	0.076053
September 1, 2028 – August 31, 2029	0.188593	0.110070	0.076257

Zone 1: Territory D

Zone 2: Territories E, G, H, L and those parts of Territory W within the boundaries of Victoria, Saanich, North Saanich, Central Saanich, Esquimalt, Oak Bay and Sidney

Zone 3: Territories F, N, P, R, S, V, X, Y and those parts of Territory W not included in zone 2

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Acting Commission Secretary: Electronically signed by Sara Hardgrave

## 2.F.19 Calculation of Premium for Motion Picture Rental Blanket Certificates

This coverage is issued on a motion picture rental blanket certificate (APV383). This certificate is issued for an annual term only.

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### 2.F.19.1 Definitions

In this section:

“**motion picture rental factor**” means 0.37.

“**vehicle rental day**” means a day or part of that day on which a vehicle is estimated to be rented by the motion picture production entity during the term of the motion picture rental blanket certificate for specified motion picture production(s).

### 2.F.19.2 Calculation of Premium

The annual premium payable for a motion picture rental blanket certificate is calculated as follows:

- a) determine a daily rate for each vehicle category as follows:
  - i. for Vehicle Categories A to D, determine the applicable rate class and territory factor in accordance with Schedule C with reference to Territory D and the corresponding rate class in Table 1 for the applicable vehicle category; and
  - ii. for Vehicle Category E, determine the rate class and territory factor in accordance with Schedule C with reference to Territory D, \$1MM Third Party Coverage and the rate class in Table 1 for Vehicle Category E,
  - iii. multiply each rate class and territory factor determined in steps (a)(i) and (a)(ii) by the base rate; and
  - iv. divide each result determined in step (a)(iii) by 365;
- b) multiply the number of vehicle rental days declared for each vehicle category by the corresponding vehicle category daily rate as determined in step (a);
- c) sum the amounts calculated for each vehicle category as determined in step (b); and
- d) multiply the amount calculated in step (c) by the motion picture rental factor.

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Acting Commission Secretary: Electronically signed by Sara Hardgrave

**Table 1 – Vehicle Categories**

Vehicle Category	Rate class
A. Vehicle Type 1 excluding golfcarts, snowmobiles, and all terrain vehicles, and;  Vehicle Type 2 Commercial Motor Vehicles with a GVW of 5000 kg or less, excluding work utility vehicles, trucksters, riding lawnmowers and snow vehicles.	008
B. Vehicle Type 2 Commercial Motor Vehicles over 5,000 kg GVW excluding snow vehicles	150
C. Vehicle Type 3	314
D. Vehicle Type 5	058
E. Vehicle Type 1 golfcarts, snowmobiles, and all terrain vehicles;  Vehicle Type 2 Commercial Motor Vehicles with a GVW of 5000 kg or less that are work utility vehicles, trucksters, and riding lawnmowers;  Vehicle Type 2 snow vehicles  Vehicle Type 4; and  Vehicle Type 6	552

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**2.G. Premium Payable for Driver's Certificates**

**2.G.1 Premium Payable for Driver's Certificate**

The annual premium payable by a person for a driver's certificate issued pursuant to section 43 of the IVR is the greater of:

- (a) the point penalty premium calculated in accordance with Section 2 of Schedule E, and
- (b) the driver risk premium calculated in accordance with Section 3 of Schedule E.

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**2.G.2. Application of Other Basic Insurance Tariff Provisions and IVR Sections**

Section 2.K of this Basic Insurance Tariff and section 15.7 of the IVR apply in respect of premium payable for driver's certificates.

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Commission Secretary: 

## 2.H Refunds on Cancellations

### 2.H.1 Refunds on Cancellations

Subject to section 15.4 of the IVR and sections 2.H.2, 2.H.3, 2.I, 2.M, and Schedule Q of this Basic Insurance Tariff, and to all the terms and conditions of any owner's certificate or additional product certificate, ICBC shall, on

- a) surrender and cancellation of an owner's certificate or an additional product certificate,
- b) surrender of the corresponding vehicle licence and number plates, if applicable, or execution of a lost plate declaration, and
- c) submission of an application in the appropriate form,

refund to the applicant

- d) where the applicant cancels an owner's certificate, the premium for the number of days in the term of the owner's certificate that are unexpired on the date of surrender and cancellation, but if the cancellation is for a vehicle that is not part of a fleet and is for any reason other than:
  - (i) the applicant is applying to insure the vehicle as part of a fleet,
  - (ii) the vehicle is being transferred to its lessee who has applied for an owner's certificate for the vehicle,
  - (iii) ICBC has declared the vehicle to be a total loss as a result of a collision involving another vehicle in respect of which ICBC has determined that the operator of the applicant's vehicle is not more than 25% responsible for the collision,
  - (iv) the applicant is reporting the acquisition of a substitute vehicle in accordance with section 9 or section 9.1 of the IVR, as the case may be, and as a result the applicant is required to cancel and replace the certificate,

then the corporation shall subtract the lesser of \$30 and the amount of premium that would otherwise be refunded,

- e) where the applicant cancels an additional product certificate, the premium for the number of days in the term of the additional product certificate that are unexpired on the date of surrender and cancellation less the amount, if any, by which the minimum retained premium specified in Schedule V (Minimum Premiums and Minimum Retained Premiums for





## 2.I. Minimum Premiums and Minimum Retained Premiums

### 2.I.1 Minimum Premiums

2.I.1.1) Despite any other provision of this Basic Insurance Tariff, the minimum premium payable for a short term certificate, is the prorated annual premium excluding unlisted driver protection premium as described in section 2.C of this Basic Insurance Tariff, plus \$50 in respect of unlisted driver protection premium if applicable, plus the surcharge set out in Schedule Q (Short Term Certificates).

2.I.1.2.) Despite any other provision of this Basic Insurance Tariff, the minimum premium payable for an additional product certificate is the greater of the following:

- a) the amount specified in Schedule V (Minimum Premiums and Minimum Retained Premiums for Additional Product Certificates), and
- b) the prorated annual premium payable calculated in accordance with Section 2.K.3 of this Basic insurance tariff plus, any surcharge payable with respect to a certificate issued for less than 12 months as set out in this Basic Insurance Tariff.

### 2.I.2 Minimum Retained Premiums

Despite any other provision of this Basic Insurance Tariff ICBC is not required to refund

- a) the retained premium specified in Schedule V (Minimum Premiums and Minimum Retained Premiums for Additional Product Certificates), or which may be shown on a certificate as "minimum retained premium" or "minimum non-refundable premium",
- b) the premium paid with respect to a vehicle rated in vehicle rate class 036, or
- c) the unlisted driver protection premium as described in section 2.C and the non-fleet taxi unlisted driver protection premium as described in section 2.F.18 of this Basic Insurance Tariff when it is removed through a mid-term change and, if the certificate is cancelled, ICBC is not required to refund a minimum retained premium of \$50.

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Accepted: March 20, 2020

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Commission Secretary: 

**2.J. Interest on Refunds, Unpaid Premium and Service Charge for Returned Cheques**

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The rate of interest payable under section 15.2 of the IVR is 1 per cent per month compounded monthly (12.68% per year).

The rate of interest on unpaid premium amounts pursuant to section 15.71 of the IVR is 1.5 per cent per month (19.56% per year).

The service charge referred to in section 15.8 of the IVR is \$18.00.

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Accepted: December 22, 2021

Order: G-357-21

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

## 2.K Changes and Refunds

### 2.K.1 Premiums or Refunds for Changes

2.K.1.1 In respect of an owner's certificate or an additional product certificate, on reporting a change:

- a) described in sections 9(2)(a)(ii), 9(2)(b) or 9(3) of the IVR or sections 9.1(2)(b), 9.1(2)(c), 9.1(2)(d) or 9.1(3) of the IVR, as the case may be,
- b) to listed drivers,
- c) to add an unlisted driver protection premium as described in section 2.C. of this Basic Insurance Tariff, or
- d) to add a non-fleet taxi unlisted driver protection premium as described in section 2.F.18.1 of this Basic Insurance Tariff,

the applicant shall pay to ICBC or, subject to Section 3 of Schedule Q (Short Term Certificates) of this Basic Insurance Tariff, be refunded by ICBC the difference, calculated in accordance with Section 2.K.3 of this Basic Insurance Tariff, between the premium paid for the number of days in the term of the owner's certificate or the additional product certificate that are unexpired on the day the change is reported and the premium payable as a result of the change.

2.K.1.2 Schedules A, B, C, D, G, T, X, Y, Z, AA, AB, AG and AH, Sections 2.D.6.2, 2.F. and 2.O., and the definition of base rate in Section 1 of this Basic Insurance Tariff that are in force on the effective date of an owner's certificate, an additional product certificate or a Fleet Reporting Certificate (APV90) continue to apply to any change made in the owner's certificate or additional product certificate before it expires notwithstanding any intervening amendment to such Schedules and Sections.

### 2.K.2 Other Refunds

2.K.2.1 Notwithstanding section 2.H.1 of this Basic Insurance Tariff and subject to Section 3 of Schedule Q (Short Term Certificates), in respect of a vehicle described in an owner's certificate, where the applicant satisfies ICBC that during the term of the certificate the vehicle described in it has, for a continuous period of 30 days or more, been in a jurisdiction other than Canada or the United States of America, ICBC may refund to the applicant that part of the premium for the owner's certificate that is proportionate to the number of days the vehicle was in the other jurisdiction.



2.K.2.2 Subject to Section 3 of Schedule Q (Short Term Certificates), where an owner's certificate is deemed to have lapsed under section 37(4) of the IVA, ICBC may refund to the applicant the premium for the number of days remaining unexpired in the certificate on the day on which it is deemed to have lapsed. | C

2.K.2.3 Section 2.K.2.1 and 2.K.2.2 does not apply with respect to a vehicle rated in vehicle rate class 036.

### 2.K.3 Prorating

2.K.3.1 A premium payment, refund or adjustment resulting from

(a) ICBC issuing an owner's certificate or an additional product certificate for a term of less than 365 days,

(b) a change described in sections 9(2)(a)(ii), 9(2)(b) or 9(3) of the IVR or sections 9.1(2)(b), 9.1(2)(c), 9.1(2)(d) or 9.1(3) of the IVR, a change to add or remove a listed driver, a change to add an unlisted driver protection premium as described in section 2.C of this Basic Insurance Tariff, or a change to add a non-fleet taxi unlisted driver protection premium as described in section 2.F.18.1 of this Basic Insurance Tariff, or | C

(c) cancellation of an owner's certificate or an additional product certificate, | C

shall be calculated per day in accordance with Schedule T, except that for a change to add an unlisted driver protection premium or a non-fleet taxi unlisted driver protection premium a minimum premium of \$50 applies.

2.K.3.2 Section 15.4 of the IVR applies in respect of a payment, refund or adjustment referred to in subsection 2.K.3.1.

2.K.3.3

(a) Where, after a discount of premium is made, any premium is payable to or refundable by the corporation in respect of an owner's certificate because of a change described in sections 9(2)(a)(ii), 9(2)(b) or 9(3) of the IVR or sections 9.1(2)(b), 9.1(2)(c), 9.1(2)(d) or 9.1(3) of the IVR, the discount shall be prorated and the amount payable to or refundable by the corporation shall be based on the amount of premium paid or payable for the term of the certificate that remains unexpired, less the proportionate discount for that unexpired term. | C

(b) Where, during the term of an owner's certificate, extension insurance or an additional product certificate is issued or changed in respect of the vehicle described in the certificate, the applicable premium shall be prorated for the number of days covered.

2.K.3.4 This section 2.K.3 does not apply to a temporary operation permit and owner's certificate of insurance (APV-16) referred to in Section 2.F.1 or with respect to a vehicle rated in vehicle rate class 036.

Amended Effective: January 6, 2025

Accepted: August 29, 2024

**2.K.4 THIS SECTION IS NO LONGER IN EFFECT**

**2.K.5 Rebates**

**2.K.5.1 2024 Rebate**

In this section:

**“2024 rebate period”** means the time period beginning on February 1, 2024 and ending on February 29, 2024.

Subject to the IVR and sections 2.K.5.1.1 and 2.K.5.1.2, the 2024 rebate of \$110 is payable with respect to owner’s certificates (APV250) that were in effect for any period of time during 2024 rebate period, to the person named on the certificate, or in the case of a vehicle insured under Fleetplan, the fleet operator, for vehicles rated in the following vehicle rate classes:

001, 002, 003, 004, 007, 008, 009, 011, 012, 013, 014, 015, 017, 018, 040, 041, 051, 058, 101, 102, 110, 111, 112, 113, 114, 120, 121, 122, 123, 140, 141, 150, 151, 160, 161, 311, 312, 313, 314, 400, 401, 402, 403, 404, 405, 406, 410, 411, 412, 413, 414, 415, 416, 420, 421, 422, 423, 424, 425, 426, 430, 431, 432, 433, 434, 435, 436, 440, 441, 442, 443, 444, 445, 446, 450, 451, 452, 453, 454, 455, 456, 460, 461, 462, 463, 464, 465, 466, 600, 601, 602, 603, 610, 611, 612, 620, 621, 622, 630, 631, 632, 640, 641, 642, 650, 651, 652, 660, 661, 662, 670, 671, 672, 680, 681, 682, 690, 691, 692, 693, 695, 800, 900, 901, 902, 903, 904, 905 and 906.

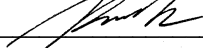
2.K.5.1.1 If an owner’s certificate is renewed within the 2024 rebate period, the owner’s certificate being renewed and the renewal certificate are considered to be a single owner’s certificate for the purposes of determining the 2024 rebate.

2.K.5.1.2 No 2024 rebate is payable with respect to a trailer.

Amended Effective: May 21, 2024

Accepted: May 16, 2024

Order: G-134-24

Commission Secretary: 

N

**2.K.5.2 2025 Rebate**

In this section:

**"2025 rebate period"** means the time period beginning on January 1, 2025 and ending on January 31, 2025.

Subject to the IVR and sections 2.K.5.2.1 and 2.K.5.2.2, the 2025 rebate of \$110 is payable with respect to owner's certificates (APV250) that were in effect for any period of time during the 2025 rebate period, to the applicant for the certificate, or in the case of a vehicle insured under Fleetplan, the fleet operator, for vehicles rated in the following vehicle rate classes:

001, 002, 003, 004, 007, 008, 009, 011, 012, 013, 014, 015, 017, 018, 040, 051, 058, 101, 102, 110, 111, 112, 113, 114, 120, 121, 122, 123, 140, 150, 151, 160, 161, 311, 312, 313, 314, 400, 401, 402, 403, 404, 405, 406, 410, 411, 412, 413, 414, 415, 416, 420, 421, 422, 423, 424, 425, 426, 430, 431, 432, 433, 434, 435, 436, 440, 441, 442, 443, 444, 445, 446, 450, 451, 452, 453, 454, 455, 456, 460, 461, 462, 463, 464, 465, 466, 600, 601, 602, 603, 610, 611, 612, 620, 621, 622, 630, 631, 632, 640, 641, 642, 650, 651, 652, 660, 661, 662, 670, 671, 672, 680, 681, 682, 690, 691, 692, 693, 695, 800, 900, 901, 902, 903, 904, 905 and 906.

N

2.K.5.2.1 If an owner's certificate is renewed within the 2025 rebate period, the owner's certificate being renewed and the renewal certificate are considered to be a single owner's certificate for the purposes of determining the 2025 rebate.

2.K.5.2.2 No 2025 rebate is payable with respect to a trailer.

Effective: March 18, 2025

Accepted: March 12, 2025

Order: G-65-25

Commission Secretary: Electronically signed by Patrick Wruck

**2.L. Recovery of Unpaid Premiums**

If at any time after a certificate has been issued ICBC determines that there has been an error in the premium charged ICBC may, subject to section 15.4 of the IVR, refund any overpayment to the applicant or bill the applicant for any unpaid premium.

| C

Amended Effective: January 6, 2025

Accepted: August 29, 2024

Order: G-223-24

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



## **2.M. Short Term Premium Surcharge**

### **2.M.1 General**

For a short term certificate, the premium payable may be pro rated in accordance with Schedule T of this Basic Insurance Tariff, and in addition to the premium payable, the applicant must pay a short term premium surcharge calculated in accordance with this section. | C

### **2.M.2 Calculation of Surcharge**

In this section 2.M.2, "premium" does not include interest, a service charge or unlisted driver accident premium determined in accordance with Schedule AB.

The surcharge payable by an applicant for the issue or renewal of a short term certificate is as follows:

- (a) for a certificate of not less than 3 months duration and not more than 7 months duration, the surcharge is 2.5% of the annual net premium;
- (b) for a certificate of more than 7 months duration and not more than 11 months duration, the surcharge is 2% of the annual net premium.

The amount of the surcharge will be rounded to the nearest dollar and an amount ending in 50 cents shall be raised to the next higher dollar.

No person is entitled to a refund of a surcharge referred to in this section 2.M.

The maximum short term certificate premium surcharge payable is \$100.



**2.N. Premium for Vehicles Licensed under Section 9 of the Motor Vehicle Act**

The premium payable for coverage in respect of 2 or more vehicles for which one licence has been issued under section 9 of the Motor Vehicle Act equals the premium payable for the motor vehicle covered by the licence having the largest annual licence fee prescribed under that Act in respect of the motor vehicles covered by the licence

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Amended effective: May 1, 2021

Accepted: March 16, 2021

Order: G-13-21

Commission Secretary: 

## 2.O. Learner Premium

The learner premium referred to in Section 2.C. of this Basic Insurance Tariff is:

(a) the result of multiplying \$99.45 and the rate class and territory factor determined in accordance with Schedule C using vehicle rate class 001 and the territory declared in the application for the owner's certificate, if one of the following applies:

(i) the listed drivers include both:

(A) one or more persons who hold only a BC class 5L, 6L, 7L or 8L driver's licence, and

(B) one or more persons who hold any other driver's licence, or

(ii) the owner or, in the case of a leased vehicle, the lessee, is a driver training school or driver training institute, licensed by the Corporation in accordance with Division 27 of the Motor Vehicle Act Regulation, and has elected to pay the learner premium; or

(b) \$0 if paragraph (a) does not apply.

| C



### 3. OTHER RATES

#### 3.A. ICBC Payment Plan

A one time fee for each new owner's certificate (but not a renewal) is payable by each applicant for the ICBC payment plan at the time of application as follows:

- (a) for vehicles insured under Fleetplan (including licensed vehicles and floater plates in a garage fleet), \$6 per licensed vehicle and floater plate insured to a maximum of \$150 per fleet.
- (b) for a garage policy with owned vehicles or floater plates, but not a garage fleet, \$15 per licensed vehicle and floater plate insured to a maximum of \$150.
- (c) for all other vehicles, \$15, and
- (d) for a garage policy without owned vehicles or floater plates, \$15.

A monthly finance fee equal to:

- (a) if the amount originally financed is \$10,000 or less, the greater of:
  - (i) (the current prime rate charged by the Royal Bank of Canada at the time of the issuance of the new or renewal certificate less one per cent) x (the amount originally financed ÷ 12), or
  - (ii) 2.5 per cent per annum x (the amount originally financed ÷ 12)
- (b) if the amount originally financed is more than \$10,000, the greater of:
  - (i) (the current prime rate charged by the Royal Bank of Canada less two per cent) x (the amount originally financed ÷ 12), or
  - (ii) 2.5 per cent per annum x (the amount originally financed ÷ 12).

is payable for each new or renewal owner's certificate and floater plate in accordance with the terms of the payment plan agreement set out in Schedule H.

A garage policy form of payment plan agreement shall be used whether or not the garage policy relates to a fleet.

A returned payment fee of \$18 is payable in respect of each missed payment in accordance with the terms of the payment plan agreement.

#### 3.B. Insurance Fees

##### 3.B.1 Uniform Financial Responsibility Form (SR-22)

The fee for a uniform financial responsibility form (American Association of Motor Vehicle Administrators Form SR-22) is \$200.

##### 3.B.2 THIS SECTION IS NO LONGER IN EFFECT

Amended effective: June 30, 2025

Accepted: May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

### **3.B.3 THIS SECTION IS NO LONGER IN EFFECT**

### **3.C High-value Vehicle Charge Factor**

If another section of this Basic Insurance Tariff indicates that this Section 3.C applies, a high-value vehicle charge is applicable for the issue of a certificate.

3.C.1 The high-value vehicle charge for a vehicle insured under a manuscript certificate (APV284) for a limited access island certificate, special event certificate or unusual vehicle certificate, or an owner's certificate (APV250), except when rated in vehicle rate class 800, 900, 901, 902, 903, 904, 905 or 906, is an amount calculated by using a factor of:

(a) 2.0 if the vehicle is a high-value vehicle;

or

(b) 1.0 if paragraph (a) does not apply.

3.C.2 The high-value vehicle charge for a high-value vehicle to be insured under a temporary operation permit and owner's certificate of insurance (APV16), other than a system-wide outage temporary operation permit and certificate of insurance (APV16S), is an amount determined by doubling the amount of premium otherwise payable.

3.C.3 The high-value vehicle charge for a high-value insured as an owned vehicle under a Garage Policy, is an amount determined by doubling the number of plate points otherwise used in calculating the premium payable.

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Acting Commission Secretary: Electronically signed by Sara Hardgrave

**SECTION 4**

**SCHEDULES**

Amended effective: June 30, 2025

Accepted: May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

**SCHEDULE A**

**TERRITORIES**

**Table 1— Territories**

D - Lower Mainland

E - Maple Ridge/Pitt Meadows

F - Squamish/Whistler Area

G - Pemberton Area/Hope Area

H - Fraser Valley

L - Thompson/Okanagan Area

N - Kootenays

P - Cariboo Area

R - Prince George Area

S - Northern Coast

V - Peace River Area

W - Southern Vancouver Island and other islands off the west coast of the  
mainland

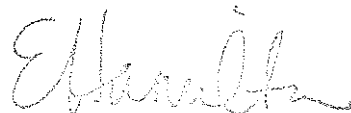
X - Middle Vancouver Island/Sunshine Coast Areas

Y - Northern Vancouver Island

Z -territory outside the Province of British Columbia consisting of

(a) Canada except the Province of British Columbia, and

(b) the United States of America.



**Table 2— Rating Territories**

1. In this Table, “**territory in which the vehicle is primarily located when not in use**” means the definition set out in Section 9(1) of IVR.
2. A vehicle in the vehicle rate class in Column 1 shall be rated by reference to the territory set out opposite that vehicle rate class in Column 2.
3. Territory Z will not be considered in determining the highest premium of the territories in which a vehicle is used if the only use in Territory Z is use of the following highways for the sole purpose of getting from one location within British Columbia to another:
  - a) NF-88 from the Alaska and British Columbia border south to the Glacier Highway at the Alaska and British Columbia border between Hyder, Alaska and Stewart, British Columbia
  - b) those portions of the Alaska Highway (Highway 1) and the Dease Lake/Stewart-Cassiar Highway (Highway 37) in Yukon between where each of those highways crosses the Yukon and British Columbia border

<b>Column 1 Vehicle Rate Class</b>		<b>Column 2 Territory</b>	
1	a) A vehicle rated in rate class:  001, 002, 003, 004, 007, 008, 011, 012, 014, 015, 017, 018, 030, 035, 036, 040, 041, 051, 058, 100, 101, 102, 110, 121, 122, 123, 140, 141, 150, 151, 160, 161, 170, 310, 311, 312, 313, 314, 670, 671, 672, 680, 681, 682, 701, 710, 711, 712, 713, 714, and 800, including any trailer used in conjunction with such a vehicle.  b) U-Drive trailers rated in rate class 550, 551 and 552	1	Territory in which the vehicle is primarily located when not in use
2	A vehicle rated in class 690, 691, 692 and 693	2	Territory in which the vehicle is principally used.
3	A vehicle rated in rate class 013	3	Territory that commands the highest premium in which the vehicle is used for any use other than pleasure use as defined in section 1 of Schedule B of this Basic Insurance Tariff.
4	A vehicle in any other rate class	4	Territory in which the vehicle is used, but if the vehicle is used in more than one territory, the territory that commands the highest premium.

|c

**SCHEDULE B  
VEHICLE RATE CLASSES**

**1. Definitions**

In this Schedule:

- airport bus use** means the use of a motor vehicle, whether available or not for use by the public, where:  
(a) the motor vehicle is operated at any time on a highway by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle, and  
(b) such transportation of passengers involves carrying passengers for compensation from an airport to limited predetermined points or from such points to an airport.
- artisan use** means use of a motor vehicle by a tradesperson for  
(a) the carriage of tools, materials and equipment necessary for the tradesperson to perform the duties of their trade, | C  
(b) the delivery of goods that are installed by the tradesperson using the skills of their trade, and | C  
(c) the incidental estimating by the tradesperson of work directly related to their trade. | C
- assigned vehicle** means a licensed non-collector motor vehicle registered in the name of a company and assigned to the owner or an officer or employee of the company for regular operation.
- business use** means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by their employer for that use, but does not include commercial use of the vehicle. | C
- charitable organization** means a legal entity registered under an Act or a group of individuals that provides bona fide non-profit charitable services to the general community.
- cement mixer** means a motor vehicle designed and used for transporting ready-mix cement, or a motor vehicle designed and used for transporting the materials to make cement and whose attached equipment is used to make cement at a delivery site.
- charter bus use** means the use of a motor vehicle, whether available or not for use by the public, where:  
(a) the motor vehicle is operated at any time on a highway by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle, and  
(b) such transportation of passengers is exclusively for the conveyance of a person or group of persons to whom or for whose use the vehicle is chartered at a fixed price for the use of the whole vehicle.

Amended Effective: June 30, 2025

Accepted: May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

- child of school age** means a person under the age of 19 or a person 19 years of age or over who has a disability.
- distance operated** means the distance travelled on land from the first point of loading to the point of unloading that is the greatest number of kilometres by road from the first point of loading.
- driving school vehicle** means a vehicle used in the business of providing theoretical or practical training in operating a vehicle.
- dump truck** means a vehicle designed and used for delivering and dumping materials.
- dune buggy** means a motor vehicle built or modified to permit use on or off a highway and used principally for recreational purposes.
- emergency vehicle** means an emergency vehicle as defined in the *Motor Vehicle Act*.
- farm tractor use** means the use of a motor vehicle designed primarily as an implement of husbandry for drawing agricultural equipment for farming.
- farm use** means the use of a vehicle for the purpose of farming.
- farming** means livestock raising, poultry raising, egg production, dairying, horticulture, apiculture, aquaculture, fur farming, plantation culture of Christmas trees, seed production, sod farming, forest seed orchards and nurseries or wool production and includes the growing or raising of an agricultural crop for food for human or animal consumption, but does not include those manufactured derivatives produced from agricultural raw materials.
- fisher use** means the use of a vehicle in connection with the business of fishing, by a person who owns and operates, or rents and operates a fishing vessel or fishing equipment and makes their principal living from fishing. | C
- garbage truck** means a vehicle used for picking up and removing discarded material.
- golf cart** means a golf cart as defined in the *Motor Vehicle Act Regulations*.
- insured** means an insured as defined in the IVA or regulations made under the IVA, but excluding the definition of insured in sections 55 and 65 of the IVR.
- isolated community** means  
(a) the area of the mainland of the Province bounded by Lund in the north, Saltery Bay in the south, the Pacific Ocean on the west and extending inland a distance of 30km from the coastline, or

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Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

- (a) an island lying west of the mainland of the Province that is not connected to the mainland by a bridge or tunnel but not including Vancouver Island.

<b>landscape gardener</b>	means a person who makes their principal living from the development and decorative planting of gardens and grounds.	C
<b>limited speed motorcycle</b>	means a limited speed motorcycle as defined in section 1 of the <i>Motor Vehicle Act Regulations</i> .	
<b>limousine use</b>	means use of a motor vehicle for hire with driver on an hourly basis but does not include a hiring with driver of less than one hour.	
<b>logging truck use</b>	means use of a vehicle for the delivery of logs.	
<b>oil and gas exploration vehicle use</b>	means use of a vehicle in drilling, exploring or seismographic activities for the exploration or recovery of oil or gas.	
<b>parent</b>	includes a grandparent, a foster parent, a step-parent, a person who lives in the same household as a child, and a person employed to perform household duties which include the care of a child of school age.	
<b>pleasure use</b>	means use of a vehicle for private purposes but does not include business or commercial use.	
<b>private bus use</b>	means use of a motor vehicle to transport, without direct compensation, passengers who have a connection with the business activities of the owner or lessee of the motor vehicle.	
<b>public bus use</b>	means use of a motor vehicle that is available for use by the public and is operated at any time on a highway over a regular route or between fixed terminating points and on a regular time schedule by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle.	
<b>public passenger vehicle</b>	means a motor vehicle that is available for use by the public and is operated at any time on a highway over a regular route or between fixed terminating points and on a regular time schedule by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle.	

Amended Effective: June 30, 2025

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Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

- pup trailer** means a trailer that is drawn on a highway by a separate load carrying truck and is so constructed that no part of the weight of the load of the trailer is carried on the truck.
- religious bus use** means use of a commercial motor vehicle, owned or leased by a religious organization, exclusively for the transportation of passengers for purposes related to the religious activities of the organization.
- road building machine** means a road building machine as defined in the *Commercial Transport Act*.
- school bus** means a school bus or special activity bus as defined in section 1 of the *Motor Vehicle Act Regulations*.
- school use** means use of a motor vehicle for travel related to enrolment in a course  
(a) that is offered for credit on a full time or part time basis as part of a certificate, diploma or degree program at a school, college, university or other educational establishment, or  
  
(b) that is directly related to or beneficial for the advancement of a student's current or intended career.
- semi-trailer** means a trailer that has a gross vehicle weight of not less than 700 kg and is so constructed that some part of its weight and of the weight of its load is carried by the towing vehicle.
- tow truck** means a motor vehicle used primarily for towing a trailer other than a semi-trailer.
- volunteer driver** means a person who donates their time to driving a vehicle for a charitable organization, whether or not the charitable organization reimburses him for the cost of operating the vehicle, including the cost of gasoline and specific expenses for wear and tear, but not including depreciation. | C
- wrecker** means a motor vehicle used primarily for towing or rendering assistance to other vehicles.

## 2. Permitted uses

### 2.1

- (a) a vehicle rated in vehicle rate class 001, 003, 004, or 051 may be operated in the aggregate not more than 6 days in a calendar month
- (i) to or from or part way to or from a place of work or for school use
  - (ii) for business use, or
  - (iii) for commercial use.

Amended Effective: June 30, 2025

Accepted: May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

2.2 Subsection 2.1 (a) (ii) and (iii) applies also in respect of a vehicle rated in vehicle rate class 002.

2.3 Subsection 2.1 (a) (iii) applies also in respect of a vehicle rated in vehicle rate class 007.

2.4 Notwithstanding subsection 2.1 (a) (i), a parent of a child of school age may operate, without restriction on the number of days, a vehicle rated in vehicle rate class 001, 011, 012, 014, 015, or 051 to carry that child and, at the same time, any other children of school age to and from the school in which that child is registered or school activities conducted within the educational program of that school.

| C

Amended effective: May 1, 2021

Accepted: March 16, 2021

Order: G-13-21

Commission Secretary: 

- 2.5 A volunteer driver may operate a vehicle that | C
- (a) is being used for the purpose of carrying or delivering goods, without charge, for or on behalf of a charitable organization, and
  - (b) is not owned by or leased to the charitable organization,

notwithstanding that the vehicle is not rated for commercial use.

- 2.6 Notwithstanding subsection 2.1 (a), a volunteer driver may operate a vehicle for the purpose of carrying out the work of a charitable organization, if the vehicle is not owned by or leased to a charitable organization. | C

- 2.7 Where

- (a) a group of 2 or more vehicles is registered in the name of the same owner or lessee or in the names of members of the same household, and
- (b) each vehicle in the group is correctly rated according to its use,

the owner or lessee of any vehicle in the group or a member of the household of either of them, may use, on not more than 6 days in a calendar month, a lower rated vehicle in the group in place of a higher rated vehicle in the group | C

- 2.8 **THIS SECTION IS NO LONGER IN EFFECT**

- 2.9 Subsections 2.1 and 2.7 do not apply to a collector vehicle or a vintage motor vehicle.

- 2.10 **THIS SECTION IS NO LONGER IN EFFECT** | O

Amended effective: May 1, 2021

Accepted: March 16, 2021

Order: G-13-21

Commission Secretary: 

2.11 A collector motor vehicle rated in vehicle rate class 701, 710, 711, 712, 713 or 714 may not be insured with ICBC unless another motor vehicle

- (a) that is
  - (i) owned or leased by the owner of the collector motor vehicle, or
  - (ii) operated by the owner of the collector motor vehicle as an assigned vehicle, and
- (b) in vehicle rate class 001, 002, 003, 004, 007, 011, 012, 013, 014, 015, 017, 310, 311, 312, 313 or 314

is insured for Basic insurance with ICBC.

2.12 If

- (a) a collector motor vehicle is jointly owned by more than one person, and
- (b) at least one of the joint owners meets the requirements of subsection 2.11,

the collector motor vehicle may be insured in vehicle rate class 701, 710, 711, 712, 713 or 714.

2.13 **THIS SECTION IS NO LONGER IN EFFECT**

|O

2.14 A vehicle may be used for any use in relation to transportation network services use:

|C

- (a) If there is a blanket certificate with respect to that transportation network services use, or the insured has reasonable grounds to believe such a certificate exists; and
- (b) the vehicle's licence or permit does not prohibit transportation network services use.

2.15 A vehicle that does not have a GVW of more than 5000 kg, may be used for any use in relation to peer-to-peer rental vehicle use:

|C

- (a) if there is a blanket certificate with respect to that peer-to-peer rental vehicle use, or the insured has reasonable grounds to believe such a certificate exists;
- (b) the vehicle's licence or permit does not prohibit peer-to-peer rental vehicle use; and
- (c) the vehicle is not a:
  - (i) vehicle that is owned by or leased to the certificate holder;
  - (ii) bus, taxi, limousine use vehicle,
  - (iii) commercial motor vehicle that has a gross vehicle weight of more than 5,000 kg,
  - (iv) trailer used for commercial purposes that is required to be registered and licensed under the *Commercial Transport Act*; or
  - (v) all terrain vehicle, golf cart, snowmobile, utility vehicle or any other vehicle to which Division 24 of the *Motor Vehicle Act Regulations* applies.

Amended effective: May 1, 2021

Accepted: March 16, 2021

Order: G-13-21

Commission Secretary: 

### 3. Determining Vehicle Rate Class

3.1 To choose the proper vehicle rate class, (i) determine the use of the vehicle; (ii) go to Table 1, Table 2 or Table 3 in this Schedule to determine the vehicle rate class table in section 4 of this Schedule applicable to the vehicle being insured.

3.2 When the use of a vehicle involves two or more rate classes, the rate class that commands the highest premium for the certificate must always be used.

3.3 A vehicle rated for commercial use may also be used for business use provided the business use rate class does not command a higher premium. Alternately, a vehicle rated for business use may also be used for commercial use, provided the commercial use rate class does not command a higher premium.

3.4 For insurance purposes, the rating of a leased vehicle is based on the lessee's actual use of the vehicle.

Effective: September 16, 2019

Accepted: September 5, 2019

Order: G-167-19

Commission Secretary: 

**Table 1: Vehicle Rate Class Listing — Descriptive**

Vehicle Use Description	Vehicle Rate Class
Pleasure Use Only (Including Motor Homes)	001, 051
Vehicle Driven To or From Work or School and Pleasure Use	002, 003, 004
Business Use (Including Pleasure Use)	007
U-Drive Vehicles - All Types	008, 018, 030, 035, 036, 058, 160, 161, 170, 550, 551, 552
Artisan Use - Private Passenger Motor Vehicles and Commercial Vehicles, 5000 kg GVW or Less	012 Other Occupations Eligible for Rate Class 012
Municipal Government Vehicles, Parade Floats and Search and Rescue —Commercial Motor Vehicles 5000 kg GVW or Less	015
Artisan Use Vehicles and Other Commercial Vehicles Over 5000 kg GVW	150, 151
Farm Use and Fisher Use	011, 014, 100, 101, 102
Delivery Vehicles: Commercial Motor Vehicles 5000 kg GVW or Less Including Private Passenger Motor Vehicles and Motor Homes	013
Delivery Vehicles - Commercial Motor Vehicles Over 5000 kg GVW	Description of Dangerous Goods: commercial vehicles over 5000 kg GVW 400, 401, 402, 403, 404, 405, 406 410, 411, 412, 413, 414, 415, 416 420, 421, 422, 423, 424, 425, 426 430, 431, 432, 433, 434, 435, 436 440, 441, 442, 443, 444, 445, 446 450, 451, 452, 453, 454, 455, 456 460, 461, 462, 463, 464, 465, 466
Vehicles Used in the Logging or Silviculture	017

C

Amended effective: September 1, 2019

Accepted: August 26, 2019

Order: G-188-18

Commission Secretary: 

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Vehicle Use Description	Vehicle Rate Class
Industries or Operated Under a Road and Bridge Maintenance Contract	
Bus Use	600, 601, 602, 603 610, 611, 612 620, 621, 622 630, 631, 632 640, 641, 642 650, 651, 652 660, 661, 662 670, 671, 672 680, 681, 682
Taxi and Limousine Use	690, 691, 692, 693, 695
Motorcycles	310, 311, 312, 313, 314
Golf Carts, All Terrain Vehicles, Riding Lawnmowers, Trucksters, Snowmobiles and Snow Vehicles	030, 035, 036
Trailers - Other Than U-Drive	510, 511, 512, 513, 514 550, 551
Emergency Motor Vehicles	040, 041, 140, 141
Dump Trucks and Garbage Trucks - Commercial Motor Vehicles Over 5000 kg GVW	101, 102 120, 121, 122, 123
Miscellaneous Vehicles and Uses—including cement mixers, log trucks and industrial machines	009, 100, 110, 111, 112, 113, 114, 403 170 800, 900, 901, 902, 903, 904, 905, 906, 919
Collector Motor Vehicles - Private Passenger Motor Vehicles and Commercial Motor Vehicles	701
Collector Motorcycles	710, 711, 712, 713, 714

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**Table 2: Vehicle Rate Class Listing – Numeric**

Rate Class	Vehicle Use Table		Rate Class	Vehicle Use Table		Rate Class	Vehicle Use Table
001	4.1-A					550	4.4-A/ 4.16-A
002	4.2-A					551	4.4-A/ 4.16-A
003	4.2-C					552	4.4-A
004	4.2-E		400	4.10-B		600	4.12-A
			401	4.10-B		601	4.12-A
007	4.3-A		402	4.10-B		602	4.12-A
008	4.4-A		403	4.10-B/ 4.19-A		603	4.12-A
009	4.19-A		404	4.10-B		610	4.12-B
011	4.8-A		405	4.10-B		611	4.12-B
012	4.5-B		406	4.10-B		612	4.12-B
013	4.9-A		410	4.10-C		620	4.12-B
014	4.8-A		411	4.10-C		621	4.12-B
015	4.6-A		412	4.10-C		622	4.12-B
017	4.11-A		413	4.10-C		630	4.12-B
018	4.4-A		414	4.10-C		631	4.12-B
			415	4.10-C		632	4.12-B
			416	4.10-C		640	4.12-C
			420	4.10-C		641	4.12-C
			421	4.10-C		642	4.12-C
			422	4.10-C		650	4.12-C
030	4.15-A		423	4.10-C		651	4.12-C
035	4.4-A/ 4.15-A		424	4.10-C		652	4.12-C
036	4.4-A/ 4.15-A		425	4.10-C		660	4.12-C
040	4.17-A		426	4.10-C		661	4.12-C
041	4.17-A		430	4.10-C		662	4.12-C
051	4.1-A		431	4.10-C		670	4.12-D
			432	4.10-C		671	4.12-D
058	4.4-A		433	4.10-C		672	4.12-D
100	4.8-B/ 4.19-A		434	4.10-C		680	4.12-D
101	4.8-B/ 4.18-A		435	4.10-C		681	4.12-D
102	4.8-B/ 4.18-A		436	4.10-C		682	4.12-D
110	4.19-A		440	4.10-D		690	4.13-A

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Rate Class	Vehicle Use Table		Rate Class	Vehicle Use Table		Rate Class	Vehicle Use Table
111	4.19-A		441	4.10-D		691	4.13-A
112	4.19-A		442	4.10-D		692	4.13-A
113	4.19-A		443	4.10-D		693	4.13-A
114	4.19-A		444	4.10-D		695	4.13-A
120	4.18-A		445	4.10-D		701	4.20-A
121	4.18-A		446	4.10-D			
122	4.18-A		450	4.10-D		710	4.21-A
123	4.18-A		451	4.10-D		711	4.21-A
140	4.17-A		452	4.10-D		712	4.21-A
141	4.17-A		453	4.10-D		713	4.21-A
150	4.7-A		454	4.10-D		714	4.21-A
151	4.7-A		455	4.10-D			
160	4.4-A		456	4.10-D			
161	4.4-A		460	4.10-D			
170	4.4-A/ 4.19-B		461	4.10-D			
310	4.14-A		462	4.10-D			
311	4.14-A		463	4.10-D		800	4.19-C
312	4.14-A		464	4.10-D		900	4.19-C
313	4.14-A		465	4.10-D		901	4.19-C
314	4.14-A		466	4.10-D		902	4.13-A/4.19-C
			510	4.16-A		903	4.19-C
			511	4.16-A		904	4.19-C
			512	4.16-A		905	4.19-C
			513	4.16-A		906	4.19-C
			514	4.16-A		919	4.13-A/4.19-C

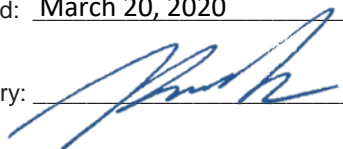
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**Table 3: Vehicle Rate Class – Numeric Description with Schedule B Page Numbers**

Table No.	Rate Class	Vehicle Use	Page No. in Schedule B
4.1-A	001	Pleasure Use: vehicle not usually driven for other purposes	17
4.1-A	051	Pleasure Use: motor homes	17
4.2-A	002	Pleasure Use and vehicle driven to or from work or school in excess of 15 km	19
4.2-C	003	Pleasure Use and vehicle driven to or from work or school not exceeding 15 km	20
4.2-E	004	Pleasure Use and vehicle driven part way to or from work or school with public transportation used for the balance of the journey	21

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Table No.	Rate Class	Vehicle Use	Page No. in Schedule B
4.3-A	007	Business Use (including Pleasure Use)	22
4.4-A	008, 018, 030, 035, 058, 160, 161, 170, 550, 551, 552	U-Drive Vehicles: all types (private passenger motor vehicle, motor home, commercial motor vehicle, industrial machine, all terrain vehicle, utility vehicle, golf cart use, neighbourhood golf cart use, snowmobile/snow vehicle, and trailer)	23
4.5-A	012	Artisan Use: private passenger motor vehicles and commercial motor vehicles, 5000 kg GVW or less	27
4.5-B	012	Other Occupations Eligible for Rate Class 012	29
4.6-A	015	Municipal Government Vehicles: commercial motor vehicles 5000 kg GVW or less	31
4.6-A	015	Parade Floats: commercial motor vehicles 5000 kg GVW or less	31
4.6-A	015	Search and Rescue: commercial motor vehicles 5000 kg GVW or less	31
4.7-A	150, 151	Artisan Use: commercial motor vehicles over 5000 kg GVW	32
4.7-A	150, 151	Septic Tank Truck Use: commercial motor vehicles over 5000 kg GVW	32

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Table No.	Rate Class	Vehicle Use	Page No. in Schedule B
4.7-A	150, 151	Snowplow Use: commercial motor vehicles over 5000 kg GVW	32
4.7-A	150, 151	Water Well Drilling: commercial motor vehicles over 5000 kg GVW	32
4.7-A	150, 151	Municipal Government Vehicles: commercial motor vehicles over 5000 kg GVW	32
4.7-A	150, 151	Parade Floats: commercial motor vehicles over 5000 kg GVW	32
4.7-A	150, 151	Mobile Canteen Use: commercial motor vehicles over 5000 kg GVW	32
4.7-A	150, 151	Motion Picture Vehicle Use: commercial motor vehicles over 5000 kg GVW	32
4.7-A	150, 151	Travelling Amusement Park Vehicle Use: commercial motor vehicles over 5000 kg GVW	32
4.7-A	150, 151	Search and Rescue Use: commercial motor vehicles over 5000 kg GVW	32
4.8-A	011, 014	Farm Use and Fisher Use: commercial motor vehicles 5000 kg GVW or less	34
4.8-B	101, 102	Farm Use and Fisher Use: commercial motor vehicles over 5000 kg GVW	36
4.8-B	100	Farm Tractor Use	36
4.9-A	013	Delivery Vehicles: commercial motor vehicles 5000 kg GVW or less	38
4.9-A	013	Delivery Vehicles: private passenger motor vehicles	38
4.9-A	013	Delivery Vehicles: motor homes	38
4.10-A	---	Description of Dangerous Goods: commercial motor vehicles over 5000 kg GVW	39
4.10-B	400, 401, 402, 403, 404, 405, 406	Delivery Vehicles: commercial motor vehicles over 5000 kg GVW (distance operated within 160 km)	40
4.10-C	410, 411, 412, 413, 414, 415, 416, 420, 421, 422, 423, 424, 425, 426, 430, 431, 432, 433, 434, 435, 436	Delivery Vehicles: commercial motor vehicles over 5000 kg GVW (distance operated 161 km to 550 km)	41
4.10-D	440, 441,	Delivery Vehicles: commercial motor vehicles over	43

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Table No.	Rate Class	Vehicle Use	Page No. in Schedule B
	442, 443, 444, 445, 446, 450, 451, 452, 453, 454, 455, 456, 460, 461, 462, 463, 464, 465, 466	5000 kg GVW (distance operated beyond 550 km)	
4.11-A	017	Vehicles used in the Logging Industry: commercial motor vehicles 8200 kg GVW or less	45
4.11-A	017	Vehicles used in the Silviculture Industry: commercial motor vehicles 8200 kg GVW or less	45
4.11-A	017	Vehicles Operated under a Road and Bridge Maintenance Contract: commercial motor vehicles 8200 kg GVW or less	45
4.12-A	600, 601, 602, 603	Buses: public bus use, airport bus use, or charter bus use (distance operated within 160 km)	46
4.12-B	610, 611, 612, 620, 621, 622, 630, 631, 632	Buses: public bus use, airport bus use, or charter bus use (distance operated from 161 km to 550 km)	48
4.12-C	640, 641, 642, 650, 651, 652, 660, 661, 662	Buses: public bus use, airport bus use, or charter bus use (distance operated beyond 550 km)	50
4.12-D	670, 671, 672, 680, 681, 682	Buses: school bus, private bus, and religious bus use	52
4.13-A	690, 691, 692, 693, 902, 919	Taxi Use	54
4.13-A	695	Limousine Use	54
4.14-A	310, 311, 312, 313, 314	Motorcycles	56

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Table No.	Rate Class	Vehicle Use	Page No. in Schedule B
4.15-A	030	Golf Cart Use	57
4.15-A	030	Neighbourhood golf cart use	57
4.15-A	030	Utility vehicle (including Golf cart or Truckster) operated for transportation on a limited access island	57
4.15-A	035	Utility vehicle (including Golf cart, Truckster, All Terrain Vehicle or Riding lawnmower), Snowmobile/ Snow vehicle — farm, industrial, maintenance or landscaping use, on highway use only	57
4.15-A	035	Utility vehicle (including Golf cart, Truckster or All Terrain Vehicle), Snowmobile/ Snow vehicle — law-enforcement use by a person exercising powers or performing duties under an enactment, on highway use only	57
4.15-A	036	All Terrain Vehicle (including quad, truckster, restricted use motorcycle, golf carts) Snowmobile/Snow vehicle — other than uses described in rate classes 030 and 035 above, on highway use only	57
4.16-A	510, 511, 512, 513, 514, 550, 551	Trailers – other than U-Drive	59
4.17-A	041	Voluntary Fire Department Vehicle: private passenger motor vehicle or commercial vehicle 5000 kg GVW or less	62
4.17-A	141	Voluntary Fire Department Vehicle: commercial vehicle over 5000 kg GVW	62
4.17-A	040	Other Emergency Vehicles: private passenger motor vehicle or commercial vehicle 5000 kg GVW or less	62
4.17-A	140	Other Emergency Vehicles: commercial motor vehicle over 5000 kg GVW	62
4.18-A	101, 102, 120, 121, 122	Dump Trucks: commercial motor vehicle over 5000 kg GVW	63
4.18-A	123	Garbage Trucks: commercial motor vehicle over 5000 kg GVW	63
4.19-A	009	Hearse	64
4.19-A	100	Farm Tractor Used for Golf Course Maintenance	64
4.19-A	110	Wrecker: any GVW	64
4.19-A	111	Wood By-Product Delivery over 5000 kg GVW	64
4.19-A	112	Cement Mixer over 5000 kg GVW	64

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Table No.	Rate Class	Vehicle Use	Page No. in Schedule B
4.19-A	113	Oil and Gas Exploration Vehicle Use: over 5000 kg GVW	64
4.19-A	114	Logging Truck Use: over 5000 kg GVW	64
4.19-A	403	Driving School Vehicle: over 5000 kg GVW	64
4.19-B	170	Road Building Machine	65
4.19-B	170	Industrial Machine	65
4.19-C	800	Vehicles with Number Plates Issued in Conjunction with a Garage Policy	67
4.19-C	900, 901, 902, 903, 904	Vehicles with Number Plates Issued in Conjunction with a Fleetplan	67
4.19-C	905, 906	Government of BC	67
4.19-C	919	Vehicles exempt from Autoplan Insurance: Government of Canada, Federal Crown Corporation (owned, leased or operated) and Extra-Provincial Undertaking (owned, leased or operated)	67
4.19-C	919	Limited access islands not accessible by scheduled vehicle ferry service or by bridge and provided that Basic insurance is purchased under a Limited Access Island Certificate (APV284)	67
4.19-C	919	Non-fleet taxis insured under a Non-fleet Taxi Certificate (APV 434)	67
4.20-A	701	Collector Motor Vehicles Licensed under a "Collector Plate" - Private Passenger and Commercial Motor Vehicles	68
4.21-A	710, 711, 712, 713, 714	Collector Motorcycles Licensed under a "Collector Plate"	69

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Order: G-51-20

Commission Secretary: 

**4. Vehicle Use Tables**

**Table 4.1-A: Pleasure use — vehicle not usually driven for other purposes**

Vehicle Use	Rate Class	Motor Homes
		Rate Class
<b>Pleasure use</b>	001	051
<ol style="list-style-type: none"> <li>1. A vehicle rated 001 or 051 may be used on a total of not more than six (6) days in a calendar month for use under rate class 002, 003, 004, 007, or 013.</li> <li>2. Parents may, without restriction to the number of days, drive their child of school age and any other children at the same time to or from, or part way to or from, the school in which their children are registered.                      The following people are also considered to be parents for the purpose of this extension:                     <ol style="list-style-type: none"> <li>a) any person employed by the parents of the children being driven, to perform household duties which include the care of those children</li> <li>b) the grandparents, foster parents, and stepparents of the children being driven</li> <li>c) any person living in the household of the child</li> </ol> </li> <li>3. Provision 2 above does not apply when any driver of the same vehicle is enrolled in school and uses that vehicle to drive to or from, or part way to or from, school. It also does not apply when any driver of the same vehicle uses that vehicle to drive to or from, or part way to or from, work.</li> <li>4. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:                     <ol style="list-style-type: none"> <li>a) a course that is part of a certificate, diploma, or degree program offered on a full-time basis by a school, college, university, or any other educational establishment</li> <li>b) a course for which credit may be allowed for the completion, on a part-time basis, of a certificate, diploma, or degree program offered by a school, college, university, or any other educational establishment, <i>or</i></li> <li>c) a course that is directly related to or beneficial for the advancement of a student's current or intended career</li> </ol> </li> </ol>		

In this Table:

**“Business use”** means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by their employer for that use, but does not include commercial use of the vehicle.

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**“Child of school age”** means a person under the age of 19 or a person 19 years of age or over who has a disability.

Amended Effective: June 30, 2025

Accepted: May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

“**Commercial use**” means use of a vehicle for the delivery or carriage of goods.

“**Pleasure use**” means use of a vehicle for private purposes but does not include business or commercial use.

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Accepted: August 26, 2019

Order: G-188-18

Commission Secretary: 

**Table 4.2-A: Pleasure use and vehicle driven to or from work or school in excess of 15 km**

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Vehicle Use	Rate Class
<b>Pleasure use and vehicle driven to or from, or part way to or from, work or school, a distance in excess of 15 km</b>	002
<p>1. A vehicle rated 002 may be used on a total of not more than six (6) days in a calendar month for use under rate class 007 or 013.</p> <p>2. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:</p> <ul style="list-style-type: none"> <li>a) a course that is part of a certificate, diploma, or degree program offered on a full-time basis by a school, college, university, or any other educational establishment</li> <li>b) a course for which credit may be allowed for the completion, on a part-time basis, of a certificate, diploma, or degree program offered by a school, college, university, or any other educational establishment, or</li> <li>c) a course that is directly related to or beneficial for the advancement of a student's current or intended career</li> </ul>	

In this Table:

**“Business use”** means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by their employer for that use, but does not include commercial use of the vehicle.

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**“Commercial use”** means use of a vehicle for the delivery or carriage of goods.

**“Pleasure use”** means use of a vehicle for private purposes but does not include business or commercial use.

**Table 4.2-C: Vehicle driven to or from work or school not exceeding 15 km and Pleasure Use**

Vehicle Use	Rate Class
<b>Pleasure use and vehicle driven to or from, or part way to or from, work or school, a one-way distance not exceeding 15 km</b>	003
<p>1. A vehicle rated 003 may be used on a total of not more than six (6) days in a calendar month for use under rate class 002, 004, 007, or 013.</p> <p>2. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:</p> <ul style="list-style-type: none"> <li>a) a course that is part of a certificate, diploma, or degree program offered on a full-time basis by a school, college, university, or any other educational establishment</li> <li>b) a course for which credit may be allowed for the completion, on a part-time basis, of a certificate, diploma or degree program offered by a school, college, university or any other educational establishment, <i>or</i></li> <li>c) a course that is directly related to or beneficial for the advancement of a student's current or intended career</li> </ul>	

In this Table:

**“Business use”** means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by their employer for that use, but does not include commercial use of the vehicle.

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**“Commercial use”** means use of a vehicle for the delivery or carriage of goods.

**“Pleasure use”** means use of a vehicle for private purposes but does not include business or commercial use.

**Table 4.2-E: Vehicle driven part way to or from work or school with public transportation used for the balance of the journey and Pleasure Use**

Vehicle Use	Rate Class
<b>Vehicle driven part way to or from work or school, with public transportation used for the balance of the journey and Pleasure Use</b>	004
<ol style="list-style-type: none"> <li>1. A vehicle rated 004 may be used on a total of not more than six (6) days in a calendar month for use under rate class 002, 003, 007, or 013.</li> <li>2. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:                         <ol style="list-style-type: none"> <li>a) a course that is part of a certificate, diploma, or degree program offered on a full-time basis by a school, college, university, or any other educational establishment</li> <li>b) a course for which credit may be allowed for the completion, on a part-time basis, of a certificate, diploma, or degree program offered by a school, college, university, or any other educational establishment, <i>or</i></li> <li>c) a course that is directly related to or beneficial for the advancement of a student’s current or intended career</li> </ol> </li> </ol>	

In this Table:

**“Business use”** means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by their employer for that use, but does not include commercial use of the vehicle.

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**“Commercial use”** means use of a vehicle for the delivery or carriage of goods.

**“Pleasure use”** means use of a vehicle for private purposes but does not include business or commercial use.

**Table 4.3-A: Business Use (Including Pleasure Use)**

Vehicle Use	Rate Class
Business use Courtesy car Driving school vehicle (5000 kg GVW or less) Pilot car Funeral home limousine	007
Vehicle may be used on not more than six (6) days in a calendar month for use under rate class 013.	

In this Table:

“**Business use**” means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by their employer for that use, but does not include commercial use of the vehicle.

“**Commercial use**” means use of a vehicle for the delivery or carriage of goods.

“**Courtesy car**” means a licensed vehicle rented or lent to a customer by a garage service operator as a temporary substitute for a licensed vehicle that:

- a) the customer has entrusted to the care, custody, or control of a garage service operator for repair or servicing, or
- b) the garage service operator has taken from the customer as payment or part payment for the purchase of another motor vehicle that is to be delivered to the customer

“**Driving school vehicle**” means a vehicle used in the business of providing theoretical or practical training in operating a vehicle.

“**Funeral home limousine**” means a private passenger motor vehicle (vehicle type 1) owned by or leased to a funeral home, for the conveyance of members of a funeral party.

“**Pilot car**” means a motor vehicle used to escort an oversize vehicle or combination of vehicles.

“**Pleasure use**” means use of a vehicle for private purposes but does not include business or commercial use.

**Table 4.4 A: 1. U-Drive Vehicles — All Types**

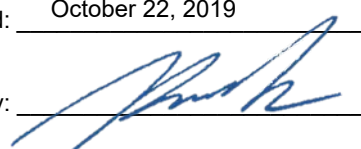
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Vehicle Use	Rate Class
<b>Private Passenger Motor Vehicle</b> Operated in an isolated community (as defined below) in Territory W or X All others	018 008
<b>Motor Home</b> All types	058
<b>Commercial Motor Vehicle</b> GVW of 5000 kg or less GVW of 5001 kg to 14,000 kg GVW over 14,000 kg	018 160 161
<b>Car Share</b> Commercial motor vehicle GVW of 5000 kg or less and Private passenger motor vehicle only	018
<b>Utility vehicle (including Golf Cart, Truckster, All Terrain Vehicle or Riding lawnmower), Snowmobile/ Snow vehicle – on highway use only, not including golf cart use or neighbourhood golf cart use</b>	035
<b>Golf cart use and neighbourhood golf cart use</b>	030
<b>Industrial Machine</b>	170
<b>Forklift</b>	170
<b>Trailer</b> Utility Trailer (Vehicle type 4) Commercial Trailer (Vehicle type 6)	550 552

Amended effective: October 25, 2019

Accepted: October 22, 2019

Order: G-252-19, G-109-19

Commission Secretary: 

**Notes for rate classes 030, 035 and 170:**

- 1) In accordance with Division 24 of the *Motor Vehicle Act Regulations*, an operation permit issued by police may be required in order to operate a vehicle in rate class 035 on a highway.
- 2) Coverage valid only when the vehicle is operated in accordance with Division 24 of the *Motor Vehicle Act Regulations* and the limitation and conditions of the police issued operation permit, if required.
- 3) For rate classes 030, 035 and 170, coverage valid only when operated on the portion of the highway on which the vehicle is authorized to be operated.

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Amended effective: May 1, 2021

Accepted: March 16, 2021

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Commission Secretary: 

In this Table:

**“Forklift”** means a motor vehicle with one or more prongs or any similar mechanism for hoisting a load

**“Golf cart use”** means a golf cart operated on a highway;

- i. within the parking lot of a golf course, or
- ii. for the purpose of carrying golfers and their equipment from one part of a golf course to another part of the same golf course.

**“Industrial machine”** means a motor vehicle licensed or eligible to be licensed under Section 10 of the *Motor Vehicle Act*, but does not include:

1. a road building machine, or
2. a motor vehicle designed or used primarily for transporting persons.

**“Isolated community”** means:

- a) the area of the mainland of the Province bounded by Lund in the north, Saltery Bay in the south, the Pacific Ocean on the west and extending inland a distance of 30 km from the coastline, or
- b) an island lying west of the mainland of the Province that is not connected to the mainland by a bridge or tunnel but not including Vancouver Island.

**“Neighbourhood golf cart use”** means a golf cart operated on an NGC highway in the Village of Chase or Town of Qualicum Beach as permitted by Part 3.1 of Division 24 of the *Motor Vehicle Act Regulations*.

**“U-Drive”** means a vehicle available for hire or rental, without driver, by the hour or otherwise, for a period of less than one month, but does not include a courtesy car. | C

**“Car Share”** means the use of a vehicle rented to a member by the hour or day by a Car Share Operator.

**“Car Share Operator”** means a co-operative or other entity that

- a) makes vehicles available to members who generally reside in the same municipality or region where the vehicle is rented,
- b) has membership eligibility criteria that includes a signed application and defined and restrictive driving record (years licensed, conviction history) criteria
- c) confirms continued membership eligibility annually
- d) charges members a monthly and/or annual membership fee
- e) does not generally rent vehicles to tourists and others only temporarily residing in the municipality or region where the vehicle is rented.

**“Snowmobile”** means a motor vehicle that:

- a) is designed for travel on snow or ice,
- b) has one or more steering skis,
- c) is self-propelled by means of one or more endless belts driven in contact with the ground, and
- d) has a seat designed for sitting astride.

**“Snow vehicle”** means a motor vehicle that:

- a) is designed for
  - i. travel on snow or ice, and
  - ii. transportation of passengers or equipment, or both, and
- b) is self-propelled by means of one or more endless belts driven in contact with the ground

**“Utility vehicle”** means a utility vehicle as defined in Section 1 of the *Motor Vehicle Act Regulations*, but does not include a forklift.

**“All Terrain Vehicle”** means an all terrain vehicle as defined in section 1 of the *Motor Vehicle Act Regulations*.

Amended effective: September 1, 2019

Accepted: August 26, 2019

Order: G-188-18

Commission Secretary: 



**Child of school age** means a person under the age of 19 or a person 19 years of age or over who has a disability.

**“Pleasure Use”** means the use of a vehicle for private purposes but does not include business or commercial use.

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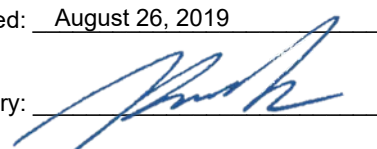
**Table 4.5-B: Other Occupations Eligible for Rate Class 012**

<b>Occupation</b>	<b>Description of Occupation</b>	<b>Description of Vehicle Use</b>
Cablevision Cable Installer	Installs cablevision cables and outlets	Carries cable wiring and other materials and tools required for the job.
Carpet Layer	Installs carpets, linoleum and other specialty flooring	Carries the carpeting (or other flooring) that is to be installed, plus all the tools, equipment and other materials required for the job.
Carpet and Upholstery Cleaner	Cleans carpets and upholstery for offices, private homes, etc.	Does not necessarily carry goods, but carries everything else required to perform the job, including vacuums, cleaning detergents and other tools and equipment.
Chimney Cleaner	Cleans chimneys and fireplaces	Does not necessarily carry goods, but carries everything else required to perform the job, including brooms, brushes, vacuums and other equipment and materials.
Gardener (builder)	Builds gardens, usually for clients in private homes	Carries spades, shovels, picks and other equipment as well as the plants, turf, lawn, seeds and other goods which are being planted or installed.
Gardener (indoor)	Installs and maintains indoor plants, usually for offices and other business operations	Carries the plants which are to be installed as well as the tools, equipment and sprays required for the job.
Gardener (outdoor)	Maintains gardens; work involves the spraying of trees and plants, planting of flowers and shrubbery, lawn maintenance, etc.	Carries spades, shovels, mower and other equipment, sprays and goods such as bulbs, plants, trees, etc., which are being planted or installed.
Gutter and Drain Cleaner	Cleans household gutters and drains	Does not necessarily carry goods, but carries everything else required to perform the job, including cleaning and flushing systems, hoses and other materials and equipment.
Janitor or House Cleaner	Provides a cleaning service for office buildings and homes	Does not necessarily carry goods, but carries everything else required to perform the job, including detergents, cleansers, vacuums, mops and other materials and equipment.
Mobile Glass Repair person	Repairs and replaces windshields and other vehicle or property glass; repairs done on customers' premises	Carries replacement glass and windshields, glues, tools and equipment required for the job.

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<b>Occupation</b>	<b>Description of Occupation</b>	<b>Description of Vehicle Use</b>
Mobile Mechanic	Replaces tires or does other mechanical repairs to customers' vehicles on customers' premises	Carries replacement tires, spare mechanical parts and tools and equipment required for the job.
Pest Control Technician	Eliminates problems with pests, birds and other animals; fumigates and controls odors	Does not necessarily carry goods, but carries everything else required to perform the job, including sprays, poisons, traps and other equipment and materials.
Power Washer	Cleans roofs, siding, driveways, etc.	Does not necessarily carry goods, but carries everything else required to perform the job, including pressure blasters and other machinery and equipment.
Repair person	Installs, repairs and services equipment and appliances	Carries spare parts, tools, materials, etc. required for the job.
Tree Topper	Prunes trees, does tree topping, falling and removal of trees and, in some cases, stump grinding	Does not necessarily carry goods, but carries everything else required to perform the job, including chain saws, ropes and ladders.
Window Cleaner	Cleans windows for homeowners and smaller commercial buildings	Does not necessarily carry goods, but carries everything else required to perform the job, including ladders, buckets, brushes and other equipment and materials.

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Commission Secretary: 

**Table 4.6-A: Municipal Government Vehicles, Parade Floats and Search and Rescue — Commercial Motor Vehicles 5000 kg GVW or Less**

Vehicle Use	Rate Class
<b>Vehicles, other than Emergency Motor Vehicles, or vehicles used for bus uses, owned by or leased to a Municipal government, Regional District, School District, Improvement District, Regional Library and Joint Service (Conditional Factor MG), or Provincial government (Conditional Factor BCG)</b>	015
<b>Parade Floats</b> (Conditional Factor PFT) which are not used for any purpose other than parades	015
<b>Used exclusively for Search and Rescue</b> (Conditional Factor PEP)	015
<p>1. Parents may, without restriction to the number of days, drive their child of school age and any other children at the same time to or from, or part way to or from, the school in which their children are registered.</p> <p>The following people are also considered to be parents for the purpose of this extension:</p> <ul style="list-style-type: none"> <li>a) Any person employed by the parents of the children being driven, to perform household duties which include the care of those children.</li> <li>b) The grandparents, foster parents and step parents of the children being driven.</li> <li>c) Any person living in the household of the child.</li> </ul> <p>2. Provision 1 above does not apply when any driver of the same vehicle is enrolled in school and uses that vehicle to drive to or from, or part way to or from, school.</p> <p>3. Under Rate Class 015, use of a vehicle may include pleasure use but does not include driving to or from, or part way to or from, work or school other than work under Rate Class 015.</p> <p>4. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:</p> <ul style="list-style-type: none"> <li>a) a course that is part of a certificate, diploma or degree program offered on a full time basis by a school, college, university or any other educational establishment,</li> <li>b) a course for which credit may be allowed for the completion, on a part time basis, of a certificate, diploma or degree program offered by a school, college, university or any other educational establishment, or</li> <li>c) a course that is directly related to or beneficial for the advancement of a student's current or intended career.</li> </ul>	

In this Table:

**“Child of school age”** means a person under the age of 19 or a person 19 years of age or over who has a disability.

**“Pleasure Use”** means the use of a vehicle for private purposes but does not include business or commercial use.

Amended effective: September 1, 2019

Accepted: August 26, 2019

Order: G-188-18

Commission Secretary: 


**Table 4.7-A: Artisan Use, Septic Tank Truck Use, Snowplow Use, Water Well Drilling, Municipal Government Vehicles, Parade Floats, Mobile Canteen Use, Motion Picture Vehicle Use, Travelling Amusement Park Vehicle Use and Search and Rescue — Commercial Motor Vehicles Over 5000 kg GVW**

Vehicle Use	Rate Class
<p><b>Artisan use, septic tank truck use, snowplow use, water well drilling</b></p> <p><b>Vehicles, other than Emergency Motor Vehicles, dump trucks or garbage trucks and garbage packers, or vehicles used for bus uses, owned by or leased to a Municipal government, Provincial government, Regional District, School District, Improvement District, Regional Library and Joint Services (Conditional Factor MG)</b></p> <p>5001 kg GVW to 9000 kg GVW                      Over 9000 kg GVW</p> <p><b>Note:</b>                      A heavy equipment operator who hauls equipment (for example, a bulldozer or forklift) to a work site and who uses the equipment while the truck trailer on which it was conveyed remains immobile at the site, is eligible for Rate Class 150 or 151. The equipment must be used solely by the operator of the truck.</p>	<p>150 151</p>
<p><b>Parade floats (not used for other purposes) 5001 kg GVW to 9000 kg GVW</b></p>	150
<p><b>Parade floats (not used for other purposes) over 9000 kg GVW</b></p>	151
<p><b>Mobile canteen use (5001 kg to 9000 kg GVW)</b></p>	150
<p><b>Mobile canteen use (over 9000 kg GVW)</b></p>	151
<p><b>Motion picture vehicle use (5001 kg GVW to 9000 kg GVW)</b></p>	150
<p><b>Motion picture vehicle use (over 9000 kg GVW)</b></p>	151
<p><b>Travelling amusement park vehicle use (5001 kg GVW to 9000 kg GVW)</b></p>	150
<p><b>Travelling amusement park vehicle use (over 9000 kg GVW)</b></p>	151
<p><b>Used exclusively for Search and Rescue (Conditional Factor PEP) 5001 kg GVW to 9000 kg GVW</b></p>	150
<p><b>Used exclusively for Search and Rescue (Conditional Factor PEP) over 9000 kg GVW</b></p>	151
<p><b>CMVSS approved for highway operation vehicles designed to shuttle trailers, container chassis and containers 5001 kg GVW to 9000 kg GVW incidental highway use (see Note)</b></p>	150

Amended effective: September 1, 2019

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Commission Secretary: 

<b>CMVSS approved for highway operation vehicles designed to shuttle trailers, container chassis and containers</b> over 9000 kg GVW incidental highway use (see Note)	151
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In this Table:

**“Artisan use”** means the use of a motor vehicle by a tradesperson for:

- a) the carriage of tools, materials and equipment necessary for the tradesperson to perform the duties of their trade
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- b) the delivery of goods that are installed by the tradesperson using the skills of their trade, and
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- c) the incidental estimating by the tradesperson of work directly related to their trade.
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**“Motion picture vehicle use”** means use of an owned, rented or leased vehicle within the motion picture or television industry; such use to be on location where filming is taking place, or travelling to and from such location or locations.

<p><b>Note:</b>                  Vehicles designed to shuttle trailers, container chassis and containers are eligible for rate classes 150 and 151 if highway use or operation is restricted to the following circumstances:</p> <ul style="list-style-type: none"> <li>(a) on a parking lot or driveway;</li> <li>(b) to cross a highway that intersects a worksite where the vehicle is being used or operated to perform work;</li> <li>(c) at a worksite located on a highway, provided the worksite is not accessible to the public;</li> <li>(d) to travel unladen to or from a worksite.</li> </ul>
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**Table 4.8-A: Farm Use and Fisher Use – Commercial Motor Vehicles 5000 kg GVW or Less**

Vehicle Use	Rate Class
Farm use	011
Fisher use	014
<p>1. Under Rate Class 011 and 014, use of a vehicle may include pleasure use but does not include driving to or from, or part way to or from, work or school other than farm use work under Rate Class 011 or fisher use work under Rate Class 014.</p> <p>2. Delivery of unprocessed products owned by the farmer or fisher is permitted under Rate Classes 011 and 014.</p> <p>3. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:</p> <ul style="list-style-type: none"> <li>a) a course that is part of a certificate, diploma or degree program offered on a full time basis by a school, college, university or any other educational establishment,</li> <li>b) a course for which credit may be allowed for the completion, on a part time basis, of a certificate, diploma or degree program offered by a school, college, university or any other educational establishment, or</li> <li>c) a course that is directly related to or beneficial for the advancement of a student's current or intended career.</li> </ul> <p>4. Parents may, without restriction to the number of days, drive their child of school age and any other children at the same time to or from, or part way to or from, the school in which their children are registered.</p> <p>The following people are also considered to be parents for the purpose of this extension:</p> <ul style="list-style-type: none"> <li>a) Any person employed by the parents of the children being driven, to perform household duties which include the care of those children.</li> <li>b) The grandparents, foster parents and step parents of the children being driven.</li> <li>c) Any person living in the household of the child.</li> </ul>	

In this Table:

**“Child of school age”** means a person under the age of 19 or a person 19 years of age or over who has a disability.

**“Farming”** means livestock raising, poultry raising, egg production, dairying, horticulture, apiculture, aquaculture, fur farming, plantation culture of Christmas trees, seed production, sod farming, forest seed orchards and nurseries or wool production, and includes the growing or raising of an agriculture crop for food for human or animal consumption, but does not include those manufactured derivatives produced from agricultural raw materials.

Amended effective: September 1, 2019

Accepted: August 26, 2019

Order: G-188-18

Commission Secretary: 

“**Farm use**” means the use of a vehicle for the purpose of farming.

“**Fisher use**” means the use of a vehicle in connection with the business of fishing, by a person who owns and operates, or rents and operates a fishing vessel or fishing equipment and makes their principal living from fishing.

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“**Pleasure use**” means the use of a vehicle for private purposes but does not include business or commercial use.

Amended Effective: June 30, 2025

Accepted: May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

**Table 4.8-B: Farm Use and Fisher Use — Commercial Motor Vehicles Over 5000 kg GVW and Farm Tractor Use**

Vehicle Use	Rate Class
<b>Farm Use or Fisher use</b> - including dump trucks carrying "A" plates or "G" plates	
5001 kg GVW to 19,000 kg GVW	101
Over 19,000 kg GVW	102
<b>Farm tractor use</b> — farm tractor and Implement of husbandry	100
<p>1. Under Rate Classes 101 and 102, use of a vehicle may include pleasure use but does not include driving to or from, or part way to or from, work or school other than farm use work or fisher use work under Rate Classes 101 and 102.</p> <p>2. Delivery of unprocessed products owned by the farmer or fisher is permitted under Rate Classes 101 and 102.</p> <p>3. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:</p> <ul style="list-style-type: none"> <li>a) a course that is part of a certificate, diploma or degree program offered on a full time basis by a school, college, university or any other educational establishment,</li> <li>b) a course for which credit may be allowed for the completion, on a part time basis, of a certificate, diploma or degree program offered by a school, college, university or any other educational establishment, or</li> <li>c) a course that is directly related to or beneficial for the advancement of a student's current or intended career.</li> </ul> <p>4. Parents may, without restriction to the number of days, drive their child of school age and any other children at the same time to or from, or part way to or from, the school in which their children are registered.</p> <p>The following people are also considered to be parents for the purpose of this extension:</p> <ul style="list-style-type: none"> <li>a) Any person employed by the parents of the children being driven, to perform household duties which include the care of those children.</li> <li>b) The grandparents, foster parents and step parents of the children being driven.</li> <li>c) Any person living in the household of the child.</li> </ul> <p>5. For rate class 100, coverage valid only when operated on the portion of the highway on which the vehicle is authorized to be operated.</p>	

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In this Table:

**“Child of school age”** means a person under the age of 19 or a person 19 years of age or over who has a disability.

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Accepted: March 16, 2021

Order: G-13-21

Commission Secretary: 

**“Farming”** means livestock raising, poultry raising, egg production, dairying, horticulture, apiculture, aquaculture, fur farming, plantation culture of Christmas trees, seed production, sod farming, forest seed orchards and nurseries or wool production, and includes the growing or raising of an agricultural crop for food for human or animal consumption, but does not include those manufactured derivatives produced from agricultural raw materials.

**“Farm tractor use”** means the use of a motor vehicle designed primarily as an implement of husbandry for drawing agricultural equipment for farming.

**“Farm use”** means the use of a vehicle for the purpose of farming.

**“Fisher use”** means the use of a vehicle in connection with the business of fishing, by a person who owns and operates, or rents and operates a fishing vessel or fishing equipment and makes their principal living from fishing.

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**“Implement of husbandry”** means a vehicle designed and adapted exclusively for use in agricultural operations and includes a farm tractor and a trailer towed by an implement of husbandry but does not include:

- a) a vehicle used primarily to transport persons or property on a highway, **or**
- b) a bulldozer, grader or other vehicle of a like nature designed for non-agricultural purposes, whether it is being used exclusively in connection with an agricultural operation or not.

**“Pleasure use”** means the use of a vehicle for private purposes but does not include business or commercial use.

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Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

**Table 4.9-A: Delivery Vehicles – Commercial Motor Vehicles 5000 kg GVW or Less, Private Passenger Motor Vehicles and Motor Homes**

Vehicle Use	Rate Class
<b>Pleasure use and delivery or movement of any goods/equipment of owner, lessee, operator or others</b> , and includes: parcel delivery, courier service, fast food service, mail delivery, newspaper delivery, mobile canteen, grocery delivery, ice cream vendors and process servers.	013

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Acting Commission Secretary: Electronically signed by Sara Hardgrave



**Table 4.10-B: Delivery Vehicles: Commercial Motor Vehicles Over 5000 kg GVW  
 (Distance Operated Within 160 km)**

Vehicle Use	Distance Operated Within 160 km
	Rate Class
<b>Delivery of goods/equipment of owner or lessee (if leased vehicle), or others</b> Boat moving tow truck Horses *House and other moving tow trucks *Petroleum or petroleum products Dangerous goods: Class 1 *Classes 2, 3, 4, 5, 6, 8 and 9 Class 7 *Liquid wastes	 402 400 406 406  400 406 400 406
<b>Delivery of other goods/equipment of owner or lessee (if leased vehicle), only</b> Cement, clay or stone Explosives or radioactive materials Steel or other metals Solid wastes (including molten sulphur and lead acid batteries) Other than above	 401 400 401 403 403
<b>Delivery of goods/equipment of others</b> Household goods (moving or storage) Solid wastes (including molten sulphur and lead acid batteries) Other than above — trucker	 404 406 406
<b>Delivery of goods/equipment of owner or lessee (if leased vehicle), and others, where:</b> Goods of others are delivered one way; and the other way consists of returning empty, or delivery of goods of owner or lessee (if leased vehicle), or under one written contract, to a person or firm, for one month or more, goods owned by that person or firm (excluding those marked *)	 405
<p><b>Note:</b> Delivery vehicles under written contract to one person or firm for one month or more, where the vehicle hauls exclusively under written contract to that person or firm, may be rated in the same class that would apply if the vehicle were:</p> <p style="margin-left: 40px;">a) owned and operated by, or</p> <p style="margin-left: 40px;">b) leased to and operated by,</p> <p style="margin-left: 40px;">the person or firm to whom the vehicle was contracted.</p>	

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**Table 4.10-C: Delivery Vehicles: Commercial Motor Vehicles Over 5000 kg GVW  
 (Distance Operated 161 km to 550 km)**

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Vehicle Use	Distance Operated 161 km to 550 km		
	BC	Canada	USA
	Rate Class	Rate Class	Rate Class
<b>Delivery of goods/equipment of owner or lessee (if leased vehicle), or others</b>			
Boat moving tow truck	412	422	432
Horses	410	420	430
* House and other moving tow trucks	416	426	436
* Petroleum or petroleum products	416	426	436
* Dump trucks, delivery of sand, gravel, stone, earth or fertilizer, and "all other" where Rate Class 120 applies if operated within a 160 km distance	416	426	436
Dangerous goods:			
Class 1	410	420	430
* Classes 2, 3, 4, 5, 6, 8 and 9	416	426	436
Class 7	410	420	430
* Liquid wastes	416	426	436
<b>Delivery of other goods/equipment of owner or lessee (if leased vehicle), only</b>			
Cement, clay or stone	411	421	431
Explosives or radioactive materials	410	420	430
Steel or other metals	411	421	431
Solid wastes (including molten sulphur and lead acid batteries)	413	423	433
Other than above	413	423	433
<b>Delivery of goods/equipment of others</b>			
Household goods (moving or storage)	414	424	434
Solid wastes (including molten sulphur and lead acid batteries)	416	426	436
Other than above — truckers	416	426	436
<b>Delivery of goods/equipment of owner or lessee (if leased vehicle), and others, where:</b> Goods of others are delivered one way; and the other way consists of returning empty, or delivery of goods of owner or lessee (if leased vehicle), or under one written contract, to a person or firm, for one month or more, goods owned by that person or firm (excluding those marked *)	415	425	435

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Accepted: August 26, 2019

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Commission Secretary: 

**Note:**

Delivery vehicles under written contract to one person or firm for one month or more, where the vehicle hauls exclusively under written contract to that person or firm, may be rated in the same class that would apply if the vehicle were:

- a) owned and operated by, or
  - b) leased to and operated by,
- the person or firm to whom the vehicle was contracted.

Canada or USA Rate Classes do not apply if the only use outside British Columbia is on either of the following highways for the sole purpose of getting from one location within British Columbia to another:

- a) NF-88 from the Alaska and British Columbia border south to the Glacier Highway at the Alaska and British Columbia border between Hyder, Alaska and Stewart, British Columbia
- b) those portions of the Alaska Highway (Highway 1) and the Dease Lake/Stewart-Cassiar Highway (Highway 37) in Yukon between where each of those highways crosses the Yukon and British Columbia border

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Amended Effective: January 6, 2025

Accepted: August 29, 2024

Order: G-223-24

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



**Table 4.10-D: Delivery Vehicles: Commercial Motor Vehicles Over 5000 kg GVW  
 (Distance Operated Beyond 550 km)**

Vehicle Use	Distance Operated Beyond 550 km		
	BC	Canada	USA
	Rate Class	Rate Class	Rate Class
<b>Delivery of goods/equipment of owner or lessee (if leased vehicle), or others</b>			
Boat moving tow truck	442	452	462
Horses	440	450	460
* House and other moving tow trucks	446	456	466
* Petroleum or petroleum products	446	456	466
* Dump trucks, delivery of sand, gravel, stone, earth or fertilizer, and "all other" where Rate Class 120 applies if operated within a 160 km distance	446	456	466
Dangerous goods:			
Class 1	440	450	460
* Classes 2, 3, 4, 5, 6, 8 and 9	446	456	466
Class 7	440	450	460
* Liquid wastes	446	456	466
<b>Delivery of other goods/equipment of owner or lessee (if leased vehicle), only</b>			
Cement, clay or stone	441	451	461
Explosives or radioactive materials	440	450	460
Steel or other metals	441	451	461
Solid wastes (including molten sulphur and lead acid batteries)	443	453	463
Other than above	443	453	463
<b>Delivery of goods/equipment of others</b>			
Household goods (moving or storage)	444	454	464
Solid wastes (including molten sulphur and lead acid batteries)	446	456	466
Other than above — trucker	446	456	466
<b>Delivery of goods/equipment of owner or lessee (if leased vehicle), and others, where:</b>			
Goods of others are delivered one way; and the other way consists of returning empty, or delivery of goods of owner or lessee (if leased vehicle), or under one written contract, to a person or firm, for one month or more, goods owned by that person or firm (excluding those marked *)	445	455	465

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Accepted: August 26, 2019

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Commission Secretary: 

**Note:** Delivery vehicles under written contract to one person or firm for one month or more, where the vehicle hauls exclusively under written contract to that person or firm, may be rated in the same class that would apply if the vehicle were:

- a) owned and operated by, or
- b) leased to and operated by,

the person or firm to whom the vehicle was contracted.

Canada or USA Rate Classes do not apply if the only use outside British Columbia is on either of the following highways for the sole purpose of getting from one location within British Columbia to another:

- a) NF-88 from the Alaska and British Columbia border south to the Glacier Highway at the Alaska and British Columbia border between Hyder, Alaska and Stewart, British Columbia
- b) those portions of the Alaska Highway (Highway 1) and the Dease Lake/Stewart-Cassiar Highway (Highway 37) in Yukon between where each of those highways crosses the Yukon and British Columbia border

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**Table 4.11-A: Vehicles Used in the Logging or Silviculture Industries or Operated Under a Road and Bridge Maintenance Contract — Commercial Motor Vehicles 8200 kg GVW or Less**

Vehicle Use	Rate Class
1. Owned by or leased to a logging company, or  Owned by or leased to a person or firm who is under contract to a logging company  and  a) used or operated in the active logging industry but does not include a commercial motor vehicle used or operated by a person or firm in connection with the operation of a sawmill, papermill or any activity that does not involve the actual taking down of trees  and  b) may be used for the purpose of reforestation.	017
2. Owned by or leased to a company and operated under the terms of a "Road and Bridge Maintenance Contract" between the company and the BC government.	
3. Owned by or leased to a silviculture contractor.	


In this Table:

**"Logging company"** means a company that is engaged in the work of cutting down trees, cutting them into logs and removing them from the forest.

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Commission Secretary: 

**Table 4.12-A: Buses — Public Bus Use, Airport Bus Use or Charter Bus Use  
 (Distance Operated Within 160 km)**

Vehicle Use	Distance Operated Within 160 km
	Rate Class
<b>Public bus use, airport bus use or charter bus use</b>	
Passenger carrying capacity 2-21 inclusive (Vehicle Type 1 or 2)	600
Passenger carrying capacity 22-41 inclusive (Vehicle Type 2 only)	601
Passenger carrying capacity 42 and over (Vehicle Type 2 only)	602
Passenger carrying capacity 42 and over (Vehicle Type 2 only) for buses insured under Fleetplan with 500 or more buses	603

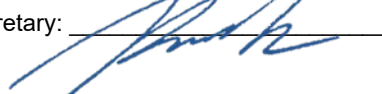
**Note:**

1. Do not confuse “passenger carrying capacity” with “seating capacity.” The term “passenger carrying capacity” is for insurance purposes only. The term “seating capacity” is for licensing purposes.
2. Bus use does not necessarily require a “bus” body style; for example, a vehicle with a seating capacity of less than 11 people may be rated for bus even though the body style is not “bus.” Also vehicles with “limo” body style can be insured under these rate classes.
3. A motor vehicle should be rated under Charter bus use where the motor vehicle is used to transport passengers to and/or from a work location and the passengers’ direct contributions for the trip exceed the cost of the fuel and parking for that trip.

Amended effective: September 1, 2019

Accepted: August 26, 2019

Order: G-188-18

Commission Secretary: 

In this Table:

**"Airport bus use"** means the use of a motor vehicle, whether available or not for use by the public, where:

- (a) the motor vehicle is operated at any time on a highway by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle, and
- (b) such transportation of passengers involves carrying passengers for compensation from an airport to limited predetermined points or from such points to an airport.

**"Bus"** means a motor vehicle operated for airport bus use, charter bus use, private bus use, public bus use, religious bus use or as a school bus.

**"Charter bus use"** means the use of a motor vehicle, whether available or not for use by the public, where:

- (a) the motor vehicle is operated at any time on a highway by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle, and
- (b) such transportation of passengers is exclusively for the conveyance of a person or group of persons to whom or for whose use the vehicle is chartered at a fixed price for the use of the whole vehicle.

**"Distance operated"** means the distance travelled on land from the first point of loading to the point of unloading that is the greatest number of kilometres by road from the first point of loading.

|c

**"Passenger carrying capacity"** means the total number of persons, including the driver, which a motor vehicle is designed and equipped to carry, or is authorized under a licence to carry, pursuant to the *Passenger Transportation Act*.

**"Public bus use"** means use of a motor vehicle that is available for use by the public and is operated at any time on a highway over a regular route or between fixed terminating points and on a regular time schedule by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle.

**"Public passenger vehicle"** means a motor vehicle that is available for use by the public and is operated at any time on a highway over a regular route or between fixed terminating points and on a regular time schedule by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle.

Amended Effective: June 30, 2025

Accepted: May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

**Table 4.12-B: Buses — Public Bus Use, Airport Bus Use or Charter Bus Use  
 (Distance Operated 161 km to 550 km)**

Vehicle Use	Distance Operated 161 km to 550 km		
	BC	Canada	USA
	Rate Class	Rate Class	Rate Class
<b>Public bus use, airport bus use or charter bus use</b>			
Passenger carrying capacity 2-21 inclusive (Vehicle Type 1 or 2)	610	620	630
Passenger carrying capacity 22-41 inclusive (Vehicle Type 2 only)	611	621	631
Passenger carrying capacity 42 and over (Vehicle Type 2 only)	612	622	632

**Note:**

1. Do not confuse “passenger carrying capacity” with “seating capacity.” The term “passenger carrying capacity” is for insurance purposes only. The term “seating capacity” is for licensing purposes.
2. Bus use does not necessarily require a “bus” body style; for example, a vehicle with a seating capacity of less than 11 people may be rated for bus even though the body style is not “bus.” Also vehicles with "limo" body style can be insured under these rate classes.
3. A motor vehicle should be rated under Charter bus use where the motor vehicle is used to transport passengers to and/or from a work location and the passengers’ direct contributions for the trip exceed the cost of the fuel and parking for that trip.

Amended effective: September 1, 2019

Accepted: August 26, 2019

Order: G-188-18

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

In this Table:

**"Airport bus use"** means the use of a motor vehicle, whether available or not for use by the public, where:

- (a) the motor vehicle is operated at any time on a highway by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle, and
- (b) such transportation of passengers involves carrying passengers for compensation from an airport to limited predetermined points or from such points to an airport.

**"Bus"** means a motor vehicle operated for airport bus use, charter bus use, private bus use, public bus use, religious bus use or as a school bus.

**"Charter bus use"** means the use of a motor vehicle, whether available or not for use by the public, where:

- (a) the motor vehicle is operated at any time on a highway by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle, and
- (b) such transportation of passengers is exclusively for the conveyance of a person or group of persons to whom or for whose use the vehicle is chartered at a fixed price for the use of the whole vehicle.

**"Distance operated"** means the distance travelled on land from the first point of loading to the point of unloading that is the greatest number of kilometres by road from the first point of loading.

| C

**"Passenger carrying capacity"** means the total number of persons, including the driver, which a motor vehicle is designed and equipped to carry, or is authorized under a licence to carry, pursuant to the *Passenger Transportation Act*.

**"Public bus use"** means use of a motor vehicle that is available for use by the public and is operated at any time on a highway over a regular route or between fixed terminating points and on a regular time schedule by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle.

**"Public passenger vehicle"** means a motor vehicle that is available for use by the public and is operated at any time on a highway over a regular route or between fixed terminating points and on a regular time schedule by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle.

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Acting Commission Secretary: Electronically signed by Sara Hardgrave

**Table 4.12-C: Buses: Public Bus Use, Airport Bus Use or Charter Bus Use  
 (Distance Operated Beyond 550 km)**

Vehicle Use	Distance Operated Beyond 550 km		
	BC	Canada	USA
	Rate Class	Rate Class	Rate Class
<b>Public bus use, airport bus use or charter bus use</b>			
Passenger carrying capacity 2-21 inclusive (Vehicle Type 1 or 2)	640	650	660
Passenger carrying capacity 22-41 inclusive (Vehicle Type 2 only)	641	651	661
Passenger carrying capacity 42 and over (Vehicle Type 2 only)	642	652	662

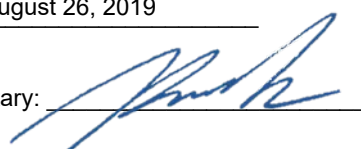
**Note:**

1. Do not confuse “passenger carrying capacity” with “seating capacity.” The term “passenger carrying capacity” is for insurance purposes only. The term “seating capacity” is for licensing purposes.
  
2. Bus use does not necessarily require a “bus” body style; for example, a vehicle with a seating capacity of less than 11 people may be rated for bus even though the body style is not “bus.” Also vehicles with “limo” body style can be insured under these rate classes.
  
3. A motor vehicle should be rated under Charter bus use where the motor vehicle is used to transport passengers to and/or from a work location and the passengers’ direct contributions for the trip exceed the cost of the fuel and parking for that trip.

Amended effective: September 1, 2019

Accepted: August 26, 2019

Order: G-188-18

Commission Secretary: 

In this Table:

**"Airport bus use"** means the use of a motor vehicle, whether available or not for use by the public, where:

- (a) the motor vehicle is operated at any time on a highway by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle, and
- (b) such transportation of passengers involves carrying passengers for compensation from an airport to limited predetermined points or from such points to an airport.

**"Bus"** means a motor vehicle operated for airport bus use, charter bus use, private bus use, public bus use, religious bus use or as a school bus.

**"Charter bus use"** means the use of a motor vehicle, whether available or not for use by the public, where:

- (a) the motor vehicle is operated at any time on a highway by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle, and
- (b) such transportation of passengers is exclusively for the conveyance of a person or group of persons to whom or for whose use the vehicle is chartered at a fixed price for the use of the whole vehicle.

**"Distance operated"** means the distance travelled on land from the first point of loading to the point of unloading that is the greatest number of kilometres by road from the first point of loading.

|C

**"Passenger carrying capacity"** means the total number of persons, including the driver, which a motor vehicle is designed and equipped to carry, or is authorized under a licence to carry, pursuant to the *Passenger Transportation Act*.

**"Public bus use"** means use of a motor vehicle that is available for use by the public and is operated at any time on a highway over a regular route or between fixed terminating points and on a regular time schedule by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle.

**"Public passenger vehicle"** means a motor vehicle that is available for use by the public and is operated at any time on a highway over a regular route or between fixed terminating points and on a regular time schedule by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle.

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Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

**Table 4.12-D: Buses: School Bus, Private Bus and Religious Bus Use**

Vehicle Use	Rate Class
School bus and Private bus use, including hotel, company, golf or country club: Passenger carrying capacity 2-21 inclusive (Vehicle Type 1 or 2) Passenger carrying capacity 22-41 inclusive (Vehicle Type 2 only) Passenger carrying capacity 42 and over (Vehicle Type 2 only)	 670 671 672
Religious bus use - not to be used as a school bus: Passenger carrying capacity 2-21 inclusive (Vehicle Type 2 only) Passenger carrying capacity 22-41 inclusive (Vehicle Type 2 only) Passenger carrying capacity 42 and over (Vehicle Type 2 only)	 680 681 682
<p>Notes:</p> <ol style="list-style-type: none"> <li>1. Bus use does not necessarily require a “bus” body style; for example a vehicle with a seating capacity of less than 11 people may be rated for bus use even though its body style is not “bus.”</li> <li>2. Do not confuse “passenger carrying capacity” with “seating capacity.” The term “passenger carrying capacity” is for insurance purposes only. The term “seating capacity” is for licensing purposes.</li> </ol>	

In this Table:

“Bus” means a motor vehicle operated for airport bus use, charter bus use, private bus use, public bus use, religious bus use or as a school bus.

“Passenger carrying capacity” means the total number of persons, including the driver, which a motor vehicle is designed and equipped to carry, or is authorized under a licence to carry, pursuant to the *Passenger Transportation Act*.

“Private bus use” means the use of a motor vehicle to transport, without direct compensation, passengers who have a connection with the business activities of the owner or lessee of the motor vehicle.

“Religious bus use” means the use of a commercial motor vehicle owned or leased by a religious organization exclusively for the transportation of passengers for purposes related to the religious activities of the organization.

Amended effective: September 1, 2019

Accepted: August 26, 2019

Order: G-188-18

Commission Secretary: 


**“School bus use”** means a bus used by or on behalf of, or at the request of, the authority in charge of the school to convey students by means of scheduled or non-scheduled transportation, and includes a special activity bus that:

- a) conforms to the safety standards under the *Motor Vehicle Safety Act (Canada)* that are applicable to the bus on the date of manufacture,
- b) is operated by or on behalf of, or at the request of, the authority in charge of a school, and
- c) is used for non-scheduled transportation.

Amended effective: September 1, 2019

Accepted: August 26, 2019

Order: G-188-18

Commission Secretary: 



In this Table:

**“Taxi”** means the use of a motor vehicle, whether available or not for use by the public, where the motor vehicle:

(a) is operated at any time on a highway by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle,

(b) is for hire, with driver, by the trip and includes a taxi that operates exclusively in one municipality, but

(c) does not include use of a vehicle authorized to be operated under a transportation network services authorization unless it is also authorized to be operated under a passenger directed vehicle authorization.

**“Limousine use”** means use of a motor vehicle for hire with a driver on an hourly basis but does not include a hiring with driver of less than one hour.

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**Exception:**

For “Funeral home limousine use,” use Rate Class 007.

For a vehicle used for public bus use, airport bus use or charter bus use, as defined in Tables 4.12-A, 4.12-B and 4.12-C, use the appropriate Rate Classes in those Tables instead of Limousine Use Rate Class.



**Table 4.14-A: Motorcycles**

Vehicle Use	Rate Class
Limited speed motorcycle (any use)	310
Motorcycle (any use)	
Engine displacement 110 cc or less	310
111 to 400 cc	311
401 to 750 cc	312
751 to 1150 cc	313
Over 1150 cc	314

In this Table:

“Limited speed motorcycle” means a motorcycle that:


- a) is equipped with a motor having a piston displacement of not more than 50 cc or a power source that produces a maximum of 1.5 kW,
- b) has a power drive system that does not require clutching or shifting by the operator after the drive system is engaged,
- c) has a maximum attainable speed on level ground, with or without pedals, of 70 km/hour,
- d) has a maximum weight of 95 kg excluding fuel or batteries used to store energy for vehicle propulsion, and
- e) has wheels of a diameter of 254 mm or more.

“Motorcycle” means a motor vehicle running on 2 or 3 wheels and having a saddle or seat for the driver to sit astride.

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Accepted: August 26, 2019

Order: G-188-18

Commission Secretary: 

**Table 4.15-A: Golf Carts, All Terrain Vehicles, Riding Lawnmowers, Trucksters, Utility Vehicles, Snowmobiles and Snow Vehicles, on Highway Use Only**

Vehicle Use	Rate Class
<b>Golf cart use</b>	030
<b>Neighbourhood golf cart use</b>	030
<b>Utility vehicle (including Golf cart or Truckster) operated for transportation on a limited access island</b>	030
<b>Utility vehicle (including Golf cart, Truckster, All Terrain Vehicle or Riding lawnmower), Snowmobile/ Snow vehicle — farm, industrial, maintenance or landscaping-use</b>	035
<b>Utility vehicle (including Golf cart, Truckster or All Terrain Vehicle), Snowmobile/ Snow vehicle — law-enforcement use by a person exercising powers or performing duties under an enactment.</b>	035
<b>All Terrain Vehicle (including quad, truckster, restricted use motorcycle, golf carts) Snowmobile/Snow vehicle — other than uses described in rate classes 030 and 035 above</b>	036
<p><b>Notes:</b></p> <p>1) In accordance with Division 24 of the <i>Motor Vehicle Act Regulations</i>, an operation permit issued by police may be required in order to operate a vehicle on a highway.</p> <p>2) Coverage valid only when the vehicle is operated in accordance with Division 24 of the <i>Motor Vehicle Act Regulations</i> and the limitation and conditions of the police issued operation permit, if required.</p> <p>3) Coverage valid only when operated on the portion of the highway on which the vehicle is authorized to be operated.</p>	

In this Table:

- “**Golf cart use**” means a golf cart operated on a highway;
- i. within the parking lot of a golf course, or
  - ii. for the purpose of carrying golfers and their equipment from one part of a golf course to another part of the same golf course.

Amended effective: May 1, 2021

March 16, 2021  
 Accepted: \_\_\_\_\_

Order:     G-13-21    

Commission Secretary: 

**“Neighbourhood golf cart use”** means a golf cart operated on an NGC highway in the Village of Chase or Town of Qualicum Beach as permitted by Part 3.1 of Division 24 of the *Motor Vehicle Act Regulations*.

**“Limited access island”** means an island that is not accessible by scheduled vehicle ferry service or by bridge.

**“Snowmobile”** means a motor vehicle that:

- a) is designed for travel on snow or ice,
- b) has one or more steering skis,
- c) is self-propelled by means of one or more endless belts driven in contact with the ground, and
- d) has a seat designed for sitting astride.

**“Snow vehicle”** means a motor vehicle that:

- a) is designed for
  - i. travel on snow or ice, and
  - ii. transportation of passengers or equipment, or both, and
- b) is self-propelled by means of one or more endless belts driven in contact with the ground.

**“Utility vehicle”** means a utility vehicle as defined in Section 1 of the *Motor Vehicle Act Regulations*, but does not include a forklift.

**“All Terrain Vehicle”** means an all terrain vehicle as defined in section 1 of the *Motor Vehicle Act Regulations*.

**Note:**

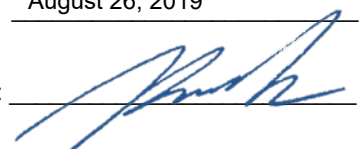
Forklifts must use rate class 170.

Amended effective: September 1, 2019

Accepted: August 26, 2019

Order: G-188-18

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



**Table 4.16-A: Trailers — Other Than U-Drive**

Trailer Vehicle Use	Rate Class
<b>Pleasure, business or commercial use</b> Utility Trailer (Vehicle type 4)	550
<b>Pleasure use only</b> Commercial Trailer (Vehicle type 6)	551
<b>Business or commercial use</b> Commercial Trailer (Vehicle type 6)	
Towing Vehicle Rate Class Except for peer-to-peer rental vehicle use	Trailer Rate Class
001 - 007	510
008	See note below
009 - 017	510
018	See note below
058	See note below
100 - 102	510
110 - 114	511
120	514
121 - 123	511
140 - 141	510
150 - 151	511
160 - 161	See note below
170	510
310 - 314	510
400 - 405	511
406	514
410 - 416	512
420 - 426	512
430 - 436	512
440 - 446	512
450 - 455	512
456	513
460 - 465	512
466	513
600 - 682	510
690, 691, 692, 693, 695	510
800	See note below

Amended effective: September 16, 2019

Accepted: September 5, 2019

Order: G-167-19

Commission Secretary: 

<b>Towing Vehicle Use</b>	<b>Trailer Rate Class</b>
peer-to-peer rental vehicle use	See note below

N

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Amended effective: September 16, 2019

Accepted: September 5, 2019

Order: G-167-19

Commission Secretary: 

In this Table:

“**Business use**” means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by their employer for that use, but does not include commercial use of the vehicle. | C

“**Commercial use**” means use of a vehicle for the delivery or carriage of goods.

“**Pleasure use**” means use of a vehicle for private purposes but does not include business or commercial use.

“**U-Drive**” means a vehicle available for hire or rental, without driver, by the hour or otherwise, for a period of less than one month, but does not include a courtesy car. | C

**Note:**

For trailers (other than U-Drive) towed by a vehicle in rate class 008, 018, 058, 160, 161 or 800 or towed by a vehicle during peer-to-peer rental vehicle use, the trailer rate class is to be determined by | C

- First, determine the rate class the tow vehicle would be rated in according to its regular use had the vehicle not been part of a garage or U-Drive operation or used for peer-to-peer rental vehicle use. | C
- Second, using that tow vehicle rate class, refer to Table 4.16-A above to determine the trailer rate class as if the vehicle is not being used for peer-to-peer rental vehicle use.

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Accepted: May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

**Table 4.17-A: Emergency Motor Vehicles**

Vehicle Use	Rate Class
<b>All Emergency Motor Vehicles Except Voluntary Fire Department Vehicles</b>	
1. Private passenger motor vehicle or commercial vehicle 5000 kg GVW or less	040
2. Commercial motor vehicle over 5000 kg GVW	140
<b>Voluntary Fire Department Vehicle</b>	
1. Private passenger motor vehicle or commercial vehicle 5000 kg GVW or less	041
2. Commercial motor vehicle over 5000 kg GVW	141
<b>Note:</b> Vehicles insured under other rate classes but used by the owner or lessee in the capacity of a volunteer fire fighter may continue with the otherwise applicable rate class.	

In this Table:

**“Emergency vehicle”** means:

- a) a motor vehicle carrying rescue or first aid equipment where there is an urgent emergency justifying a rate of speed in excess of any maximum rate of speed provided for in the *Motor Vehicle Act*,
- b) a motor vehicle driven by a member of a fire department in the discharge of their duties,
- c) a motor vehicle driven by a peace officer, constable or member of the police branch of His Majesty’s Canadian Armed Forces in the discharge of their duty, or
- d) an ambulance operated by the British Columbia Ambulance Service.

**Reminder:**  
 Vehicles which fall under (a) above, but **not** (b), (c), or (d), require a permit, issued by the Director of Commercial Vehicle Safety, to utilize a flashing lamp, or flashing lamp and siren. A vehicle without this permit is not considered an “emergency” vehicle.

**Table 4.18-A: Dump Trucks and Garbage Trucks — Commercial Motor Vehicles Over 5000 kg GVW**

Vehicle Use	Rate Class
<b>Dump trucks</b>	
<b>Dump truck</b> owned by or leased to a municipal government and others with Conditional Factor MG	121
<b>Dump truck</b> owned by or leased to a company and operated under the terms of a Road and Bridge Maintenance Contract between the company and the BC government	121
<b>Dump truck</b> owned by or leased to a landscape gardener or nursery operator	122
<b>Farm use</b> — farm dump trucks carrying "A" plates or "G" plates 5001 kg GVW to 19,000 kg GVW Over 19,000 kg GVW	101 102
<b>Garbage truck</b> and garbage packer including those described as a dump truck	123
All other <b>dump trucks</b> including delivery of sand, gravel, stone, earth or fertilizer (distance operated within 160 km).	120
<b>Note:</b> Dump trucks with a GVW of 5000 kg or less or any dump trucks not used for commercial use must be rated in accordance with the use of the vehicle.	

In this Table:

“**Commercial use**” means use of a vehicle for the delivery or carriage of goods.

“**Distance operated**” means the distance travelled on land from the first point of loading to the point of unloading that is the greatest number of kilometres by road from the first point of loading.

“**Dump truck**” means a vehicle designed and used for delivering and dumping materials.

“**Farm use**” means the use of a vehicle for the purpose of farming.

“**Garbage truck**” means a vehicle used for picking up and removing discarded material.

“**Landscape gardener**” means a person who makes their principal living from the development and decorative planting of gardens and grounds.

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Accepted: May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

**Table 4.19-A: Miscellaneous Vehicles and Uses**

Vehicle Use	Rate Class
<b>Hearse</b>	009
<b>Farm tractor used for golf course maintenance</b> <b>Note:</b> For rate class 100, coverage valid only when operated on the portion of the highway on which the vehicle is authorized to be operated.	100
<b>Wrecker (any GVW)</b> <b>Note:</b> Rate Class 110 may only be used if the registered owner or lessee has purchased a Garage Policy or has confirmed that the insured vehicle will not be used to tow or to render assistance to vehicles owned by others.	110
<b>Wood By-Product-delivery (over 5000 kg GVW)</b>	111
<b>Cement mixer (over 5000 kg GVW)</b>	112
<b>Oil and gas exploration vehicle use (over 5000 kg GVW)</b>	113
<b>Logging truck use (over 5000 kg GVW)</b>	114
<b>Driving school vehicle (over 5000 kg GVW)</b>	403

| C

In this Table:

“**Cement mixer**” means a vehicle designed and used for transporting ready-mix cement, or a motor vehicle designed and used for transporting the materials to make cements and whose attached equipment is used to make cement at a delivery site.

“**Driving school vehicle**” means a vehicle used in the business of providing theoretical or practical training in operating a vehicle.

“**Hearse**” means a motor vehicle designed and used only for conveying the dead.

“**Logging truck use**” means use of a vehicle for the delivery of logs.

“**Oil and gas exploration vehicle use**” means use of a vehicle in drilling, exploring or seismographic activities for the exploration or recovery of oil or gas.

“**Wood by-product delivery**” means use of a vehicle for the delivery of woodchips, sawdust, bark mulch, hog fuel, wood pellets and other small particles of wood.

“**Wrecker**” means a motor vehicle used primarily for towing or rendering assistance to other vehicles.



**Table 4.19-B: Miscellaneous Vehicles and Uses**

Vehicle Use	Rate Class
<b>Road building machine</b> , tracked unit	170
<b>Road building machine</b> , wheeled unit	170
<b>Industrial machine</b>	170
<b>Forklift</b>	170
<p><b>Notes:</b></p> <ol style="list-style-type: none"> <li>1. Collision, Comprehensive and Specified Perils coverages are not permitted on the following vehicles:                             <ol style="list-style-type: none"> <li>a) Mobile crane,</li> <li>b) Logging machinery or equipment — other than a logging truck or trailer designed principally for use on a highway,</li> <li>c) Industrial crawler type machine.</li> </ol> </li> <li>2. Vehicles designed as Road Building Machines or Industrial Machines must use rate class 170 regardless of the actual use of such vehicles, for example, a rental industrial machine.</li> <li>3. For rate class 170, coverage valid only when operated on the portion of the highway on which the vehicle is authorized to be operated.</li> </ol>	

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In this Table:

**“Forklift”** means a motor vehicle with one or more prongs or any similar mechanism for hoisting a load

**“Industrial machine”** means a motor vehicle licensed or eligible to be licensed under Section 10 of the *Motor Vehicle Act*, but does not include:

1. a road building machine, *or*
2. a motor vehicle designed or used primarily for transporting persons.

**“Mobile crane”** means a fixed load vehicle to which is permanently attached a machine for the raising, shifting and lowering of weights by means of a projecting swinging arm.

Amended effective: May 1, 2021

Accepted: March 16, 2021

Order: G-13-21

Commission Secretary: 

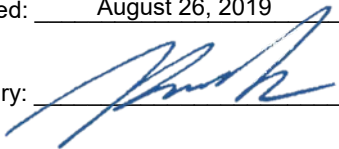
**“Road building machine”** means a vehicle:

- that is designed and used primarily for grading of highways, paving of highways, earth
- a) moving and other construction work on highways,
  - b) that is not otherwise designed or used primarily for the transportation of persons or property, and
  - c) that is only incidentally operated or moved over a highway, and includes a vehicle designated as a road building machine by order of the Lieutenant Governor in Council, but does not include:
    - i. a vehicle, originally designed for the transportation of persons or property, to which machinery has been attached, *or*
    - ii. dump trucks originally designed to comply with the size and weight provisions of the regulations under the *Commercial Transport Act*.

Amended effective: September 1, 2019

Accepted: August 26, 2019

Order: G-188-18

Commission Secretary: 

**Table 4.19-C: Miscellaneous Vehicles and Uses**


Vehicle Use	Rate Class
Vehicles with number plates (Vehicle Types 1, 2, 3, 4, 5 and 6) issued in conjunction with a Garage Policy which provides coverage for "owned vehicles"	800
Vehicles with number plates (Vehicles Types 1, 2, 3, 4, 5 and 6) issued in conjunction with a Fleet Reporting Certificate Government of British Columbia	900 to 904 905 and 906
Limited access islands not accessible by scheduled vehicle ferry service or by bridge and provided that Basic insurance is purchased under a Limited Access Island Certificate (APV284)	919
Non-fleet taxis insured under a Non-fleet Taxi Certificate (APV 434)	919
<b>Vehicles exempt from Autoplan Insurance</b>  Government of Canada; Federal Crown Corporation (owned, leased or operated)  Extra-Provincial Undertaking (owned, leased or operated)	919  919

| N

Amended effective: May 1, 2020

Accepted: March 20, 2020

Order: G-51-20

Commission Secretary: 

**Table 4.20-A: Collector Motor Vehicles Licensed Under a “Collector Plate” - Private Passenger Motor Vehicles and Commercial Motor Vehicles**

Vehicle Use	Rate Class
Pleasure use only — vehicle not driven to or from, or part way to or from, work or school, and not used for general transportation purposes	701
<ol style="list-style-type: none"> <li>1. The owner of the collector motor vehicle must also:                             <ul style="list-style-type: none"> <li>• own or lease another licensed non-collector motor vehicle or motorcycle, or</li> <li>• have a licensed non-collector motor vehicle or motorcycle as an assigned vehicle.</li> </ul> </li> <li>2. In cases where there is more than one owner of the collector motor vehicle, at least one of the owners must also:                             <ul style="list-style-type: none"> <li>• own or lease another licensed non-collector motor vehicle or motorcycle, or</li> <li>• have a licensed non-collector motor vehicle or motorcycle as an assigned vehicle.</li> </ul> </li> <li>3. To be eligible for the collector rate class, owners of more than one collector motor vehicle only need to:                             <ul style="list-style-type: none"> <li>• own or lease one licensed non-collector motor vehicle or motorcycle, or</li> <li>• have one licensed non-collector motor vehicle or motorcycle as an assigned vehicle.</li> </ul> </li> <li>4. In points 1 through 3 above, if the non-collector motor vehicle or motorcycle is sold, or the licence and insurance is cancelled or unrenewed, the collector motor vehicle is no longer eligible for a collector rate class.</li> <li>5. The collector motor vehicle must not be used for business or commercial use.</li> </ol>	

In this Table:

**“Assigned vehicle”** means a licensed non-collector motor vehicle or motorcycle registered in the name of a company and assigned to the owner, an officer or an employee of the company for their regular operation.

**“Business use”** means the use of a motor vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by their employer for that use, but does not include commercial use of the vehicle.

**“Collector motor vehicle”** means a vehicle that is licensed as a collector motor vehicle under the Motor Vehicle Act.

**“Commercial use”** means use of a vehicle for the delivery or carriage of goods.

**“Pleasure use”** means use of a vehicle for private purposes but does not include business or commercial use.

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Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

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**Table 4.21-A: Collector Motorcycles Licensed Under a “Collector Plate”**

Vehicle Use	Rate Class
<b>Pleasure use only</b> — vehicle not driven to or from, or part way to or from, work or school, and <b>not</b> used for general transportation purposes <b>Limited speed motorcycle</b> <b>Motorcycle</b> Engine displacement 110 cc or less 111 to 400 cc 401 to 750 cc 751 to 1150 cc Over 1150 cc	 710  710 711 712 713 714
1. The owner of the collector motor vehicle must also: <ul style="list-style-type: none"> <li>• own or lease another licensed non-collector motor vehicle or motorcycle, or</li> <li>• have a licensed non-collector motor vehicle or motorcycle as an assigned vehicle.</li> </ul>	
2. In cases where there is more than one owner of the collector motor vehicle, at least one of the owners must also: <ul style="list-style-type: none"> <li>• own or lease another licensed non-collector motor vehicle or motorcycle, or</li> <li>• have a licensed non-collector motor vehicle or motorcycle as an assigned vehicle.</li> </ul>	
3. To be eligible for the collector rate class, owners of more than one collector motor vehicle only need to: <ul style="list-style-type: none"> <li>• own or lease one licensed non-collector motor vehicle or motorcycle, or</li> <li>• have one licensed non-collector motor vehicle or motorcycle as an assigned vehicle.</li> </ul>	
4. In points 1 through 3 above, if the non-collector motor vehicle or motorcycle is sold, or the licence and insurance is cancelled or not renewed, the collector motor vehicle is no longer eligible for a collector rate class.	
5. The collector motor vehicle must not be used for business or commercial use.	

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In this Table:

**“Assigned vehicle”** means a licensed non-collector motor vehicle or motorcycle registered in the name of a company and assigned to the owner, an officer or an employee of the company for their regular operation.

**“Business use”** means the use of a motor vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by their employer for that use, but does not include commercial use of the vehicle. | c

**Collector motor vehicle”** means a vehicle that is licensed as a collector motor vehicle under the Motor Vehicle Act.

**“Commercial use”** means use of a vehicle for the delivery or carriage of goods.

**“Limited speed motorcycle”** means a motorcycle that:

- a) is equipped with a motor having a piston displacement of not more than 50 cc or a power source that produces a maximum of 1.5 kW,
- b) has a power drive system that does not require clutching or shifting by the operator after the drive system is engaged,
- c) has a maximum attainable speed on level ground, with or without pedals, of 70 km/hour,
- d) has a maximum weight of 95 kg excluding fuel or batteries used to store energy for vehicle propulsion, and
- e) has wheels of a diameter of 254 mm or more.

**“Motorcycle”** means a motor vehicle running on 2 or 3 wheels and having a saddle or seat for the driver to sit astride.

**“Pleasure use”** means use of a vehicle for private purposes but does not include business or commercial use

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Insurance Corporation of British Columbia  
Basic Insurance Tariff  
Schedule C: Vehicle Rate Class and Territory Factors Page 1  
Twenty-Sixth Revision Effective: September 1, 2025

**SCHEDULE C  
VEHICLE RATE CLASS AND TERRITORY FACTORS**

In this Schedule,

\$200K means \$200,000  
\$1MM means \$1,000,000  
\$2MM means \$2,000,000

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY								
		D	E	F	G	H	L	N	P	
001	\$200K	2.080	1.842	1.429	1.402	1.720	1.231	0.923	1.070	C
002	\$200K	2.296	2.089	1.658	1.410	1.954	1.268	0.986	1.103	C
003	\$200K	2.088	1.899	1.429	1.402	1.775	1.258	0.971	1.078	C
004	\$200K	2.080	1.842	1.440	1.403	1.720	1.246	0.972	1.089	C
007	\$200K	2.296	2.089	1.658	1.410	1.954	1.281	0.986	1.103	C
008	\$200K	4.163	3.775	3.099	2.522	3.393	2.401	1.793	1.923	D
009	\$200K	2.307	1.981	1.522	1.340	1.805	1.347	0.917	1.023	D
011	\$200K	1.784	1.482	1.171	0.916	1.404	0.957	0.652	0.766	C
012	\$200K	2.444	2.074	1.593	1.342	1.917	1.247	0.911	1.026	C
013	\$200K	3.840	2.991	2.245	1.846	2.641	1.783	1.215	1.451	C
014	\$200K	2.299	1.860	1.490	1.177	1.695	1.155	0.803	0.924	C
015	\$200K	1.805	1.626	1.288	1.015	1.509	1.003	0.714	0.820	C
017	\$200K	1.463	1.393	1.097	0.895	1.291	0.866	0.640	0.721	D
	\$1MM	1.695	1.605	1.263	1.028	1.490	1.003	0.735	0.828	D
	\$2MM	1.797	1.700	1.338	1.087	1.578	1.064	0.778	0.876	D
018	\$200K	3.818	3.482	2.783	2.152	3.144	2.009	1.467	1.617	C
030	\$200K	0.165	0.162	0.149	0.144	0.159	0.139	0.130	0.133	D
035	\$200K	0.072	0.067	0.058	0.056	0.066	0.053	0.047	0.049	D
	\$1MM	0.089	0.083	0.071	0.069	0.082	0.066	0.058	0.060	C
036	\$200K	0.059	0.055	0.049	0.047	0.054	0.045	0.039	0.041	A
	\$1MM	0.075	0.070	0.062	0.060	0.068	0.057	0.049	0.052	A
040	\$200K	2.948	2.418	1.985	1.604	2.406	1.514	1.175	1.295	C
041	\$200K	0.816	0.770	0.662	0.502	0.711	0.511	0.454	0.489	C
051	\$200K	0.896	0.836	0.723	0.701	0.786	0.630	0.538	0.573	D
058	\$200K	1.562	1.381	1.257	1.232	1.426	0.922	0.750	0.871	D
100	\$200K	0.227	0.230	0.215	0.202	0.229	0.202	0.186	0.188	D
	\$1MM	0.261	0.265	0.248	0.231	0.264	0.232	0.212	0.215	D
101	\$1MM	1.833	1.383	1.241	0.805	1.325	0.809	0.572	0.690	C
102	\$1MM	1.560	1.174	1.012	0.720	1.148	0.686	0.516	0.584	D
110	\$200K	6.287	4.528	4.328	2.506	4.097	2.608	1.774	1.986	C

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Insurance Corporation of British Columbia  
Basic Insurance Tariff  
Schedule C: Vehicle Rate Class and Territory Factors Page 2  
Twentieth Revision Effective: September 1, 2025

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY								
		D	E	F	G	H	L	N	P	
110	\$1MM	7.310	5.243	5.157	2.949	4.828	3.090	2.108	2.355	C
111	\$1MM	3.942	3.278	2.856	1.910	2.940	1.767	1.317	1.542	C
112	\$1MM	4.307	4.665	3.868	1.722	4.112	1.616	1.206	1.452	C
113	\$1MM	1.038	0.939	0.853	0.638	0.890	0.581	0.493	0.546	D
114	\$1MM	4.044	4.165	3.305	2.720	4.018	2.452	1.783	1.936	D
120	\$1MM	4.863	4.866	4.865	1.899	4.605	1.738	1.231	1.514	C
121	\$1MM	3.945	4.150	4.026	1.689	4.066	1.619	1.156	1.380	C
122	\$1MM	4.028	4.276	3.851	1.782	4.104	1.576	1.143	1.437	C
123	\$1MM	6.848	6.987	6.484	2.786	6.921	2.634	1.807	2.245	C
140	\$1MM	3.408	2.527	2.470	1.474	2.368	1.356	1.026	1.192	D
141	\$1MM	0.845	0.668	0.632	0.459	0.626	0.445	0.399	0.446	D
150	\$1MM	2.986	2.139	1.809	1.098	2.002	1.058	0.766	0.880	C
151	\$1MM	2.332	1.725	1.608	0.922	1.635	0.875	0.641	0.731	C
160	\$1MM	5.113	3.658	3.192	2.016	3.274	1.829	1.366	1.512	C
161	\$1MM	4.385	3.122	2.769	1.766	2.924	1.604	1.214	1.380	D
170	\$200K	0.711	0.724	0.598	0.487	0.693	0.462	0.375	0.419	C
	\$1MM	0.814	0.836	0.690	0.558	0.802	0.528	0.429	0.480	C
310	\$200K	0.483	0.460	0.362	0.394	0.440	0.408	0.357	0.381	A
311	\$200K	0.748	0.732	0.584	0.624	0.690	0.626	0.567	0.600	A
312	\$200K	1.462	1.381	1.061	1.132	1.301	1.137	0.978	1.043	D
313	\$200K	1.627	1.575	1.196	1.315	1.478	1.279	1.105	1.178	D
314	\$200K	2.209	2.079	1.555	1.677	1.948	1.713	1.449	1.571	C
400	\$1MM	2.983	2.658	2.260	1.509	2.379	1.376	1.007	1.260	C
	\$2MM	3.165	2.814	2.391	1.595	2.516	1.455	1.064	1.332	C
401	\$1MM	3.352	2.929	2.499	1.709	2.608	1.455	1.074	1.336	D
402	\$1MM	3.737	3.275	2.781	1.938	2.993	1.697	1.305	1.532	D
403	\$1MM	3.997	3.716	3.093	2.095	3.427	1.875	1.357	1.727	C
	\$2MM	4.238	3.932	3.279	2.215	3.605	1.982	1.436	1.828	C
404	\$1MM	3.186	2.926	2.470	1.700	2.598	1.559	1.155	1.410	D
405	\$1MM	3.879	3.391	2.975	1.899	3.050	1.723	1.243	1.548	D
406	\$1MM	5.536	4.772	4.117	2.603	4.214	2.539	1.676	2.144	C
	\$2MM	5.868	5.052	4.361	2.753	4.463	2.690	1.774	2.269	C
410	\$1MM	4.025	4.025	4.025	4.025	4.025	1.591	1.591	1.591	A
	\$2MM	4.264	4.264	4.264	4.264	4.264	1.683	1.683	1.683	A
411	\$1MM	4.587	4.587	4.587	4.587	4.587	1.753	1.753	1.753	A
412	\$1MM	5.324	5.324	5.324	5.324	5.324	2.700	2.700	2.700	D
413	\$1MM	5.063	5.063	5.063	5.063	5.063	1.942	1.942	1.942	D
	\$2MM	5.356	5.356	5.356	5.356	5.356	2.059	2.059	2.059	D

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Accepted: June 11, 2025

Order: G-188-18 and G-13-21

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Insurance Corporation of British Columbia  
 Basic Insurance Tariff  
 Schedule C: Vehicle Rate Class and Territory Factors Page 3  
 Nineteenth Revision Effective: September 1, 2025

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY							
		D	E	F	G	H	L	N	P
414	\$1MM	4.788	4.788	4.788	4.788	4.788	2.504	2.504	2.504
415	\$1MM	5.622	5.622	5.622	5.622	5.622	2.736	2.736	2.736
416	\$1MM	8.164	8.164	8.164	8.164	8.164	3.907	3.907	3.907
	\$2MM	8.637	8.637	8.637	8.637	8.637	4.138	4.138	4.138
420	\$1MM								
	\$2MM								
421	\$1MM								
422	\$1MM								
	\$2MM								
423	\$1MM								
	\$2MM								
424	\$1MM								
425	\$1MM								
426	\$1MM								
	\$2MM								
430	\$1MM								
	\$2MM								
431	\$1MM								
432	\$1MM								
433	\$1MM								
	\$2MM								
434	\$1MM								
435	\$1MM								
436	\$1MM								
	\$2MM								
440	\$1MM	4.220	4.220	4.220	4.220	4.220	1.684	1.684	1.684
	\$2MM	4.475	4.475	4.475	4.475	4.475	1.780	1.780	1.780
441	\$1MM	4.692	4.692	4.692	4.692	4.692	1.763	1.763	1.763
442	\$1MM	5.595	5.595	5.595	5.595	5.595	2.822	2.822	2.822
443	\$1MM	4.815	4.815	4.815	4.815	4.815	2.032	2.032	2.032
	\$2MM	5.100	5.100	5.100	5.100	5.100	2.154	2.154	2.154
444	\$1MM	5.081	5.081	5.081	5.081	5.081	2.473	2.473	2.473
445	\$1MM	5.861	5.861	5.861	5.861	5.861	2.894	2.894	2.894
446	\$1MM	8.447	8.447	8.447	8.447	8.447	4.196	4.196	4.196
	\$2MM	8.995	8.995	8.995	8.995	8.995	4.454	4.454	4.454
450	\$1MM								
	\$2MM								
451	\$1MM								
452	\$1MM								
453	\$1MM								
	\$2MM								
454	\$1MM								

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Insurance Corporation of British Columbia  
 Basic Insurance Tariff  
 Schedule C: Vehicle Rate Class and Territory Factors Page 4  
 Twenty-Second Revision Effective: September 1, 2025

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY							
		D	E	F	G	H	L	N	P
455	\$1MM								
456	\$1MM								
	\$2MM								
460	\$1MM								
	\$2MM								
461	\$1MM								
462	\$1MM								
463	\$1MM								
	\$2MM								
464	\$1MM								
465	\$1MM								
466	\$1MM								
	\$2MM								
510	\$1MM	0.111	0.111	0.111	0.111	0.111	0.111	0.111	0.111
	\$2MM	0.137	0.137	0.137	0.137	0.137	0.137	0.137	0.137
511	\$1MM	0.111	0.111	0.111	0.111	0.111	0.111	0.111	0.111
	\$2MM	0.137	0.137	0.137	0.137	0.137	0.137	0.137	0.137
512	\$1MM	0.111	0.111	0.111	0.111	0.111	0.111	0.111	0.111
	\$2MM	0.137	0.137	0.137	0.137	0.137	0.137	0.137	0.137
513	\$1MM								
	\$2MM								
514	\$1MM	0.111	0.111	0.111	0.111	0.111	0.111	0.111	0.111
	\$2MM	0.137	0.137	0.137	0.137	0.137	0.137	0.137	0.137
550	\$200K	0.031	0.031	0.031	0.031	0.031	0.031	0.031	0.031
551	\$200K	0.031	0.031	0.031	0.031	0.031	0.031	0.031	0.031
552	\$1MM	0.043	0.043	0.043	0.043	0.043	0.043	0.043	0.043
	\$2MM	0.054	0.054	0.054	0.054	0.054	0.054	0.054	0.054
600	\$1MM	4.262	3.986	3.320	2.441	3.739	2.174	1.623	1.893
601	\$1MM	7.456	7.246	6.059	4.501	6.774	3.907	2.967	3.451
602	\$1MM	10.869	10.612	8.843	6.852	10.135	5.961	4.359	5.191
603	\$1MM	15.015	14.094	17.845	11.957	13.921	10.472	9.282	12.723
610	\$1MM	4.980	4.980	4.980	4.980	4.980	2.294	2.294	2.294
611	\$1MM	8.373	8.373	8.373	8.373	8.373	3.838	3.838	3.838
612	\$1MM	11.888	11.888	11.888	11.888	11.888	5.236	5.236	5.236
620	\$1MM								
621	\$1MM								
622	\$1MM								
630	\$1MM								
631	\$1MM								
632	\$1MM								

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Insurance Corporation of British Columbia  
 Basic Insurance Tariff  
 Schedule C: Vehicle Rate Class and Territory Factors Page 5  
 Twenty-Third Revision Effective: September 1, 2025

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY							
		D	E	F	G	H	L	N	P
640	\$1MM	5.272	5.272	5.272	5.272	5.272	2.463	2.463	2.463
641	\$1MM	9.060	9.060	9.060	9.060	9.060	3.982	3.982	3.982
642	\$1MM	12.835	12.835	12.835	12.835	12.835	5.421	5.421	5.421
650	\$1MM								
651	\$1MM								
652	\$1MM								
660	\$1MM								
661	\$1MM								
662	\$1MM								
670	\$1MM	1.904	1.741	1.432	1.109	1.698	0.990	0.764	0.841
671	\$1MM	3.407	3.267	2.662	2.036	3.075	1.820	1.361	1.511
672	\$1MM	4.387	4.290	3.517	2.657	4.018	2.323	1.747	1.970
680	\$1MM	1.696	1.618	1.329	1.055	1.527	0.920	0.729	0.812
681	\$1MM	3.199	3.006	2.494	1.941	2.885	1.682	1.314	1.424
682	\$1MM	4.238	4.010	3.269	2.621	3.834	2.226	1.731	1.864
690	\$1MM	25.204	12.312			11.302	9.905	6.914	
691	\$1MM	22.957		6.448	5.161		4.984	3.542	4.589
692	\$1MM	23.292							
693	\$1MM	23.626							
695	\$1MM	2.875	2.724	2.054	1.684	2.430	1.520	1.187	1.314
701	\$200K	0.273	0.254	0.228	0.214	0.248	0.202	0.178	0.190
710	\$200K	0.171	0.163	0.132	0.149	0.153	0.151	0.140	0.141
711	\$200K	0.248	0.237	0.197	0.217	0.234	0.220	0.204	0.207
712	\$200K	0.429	0.415	0.324	0.357	0.390	0.349	0.310	0.323
713	\$200K	0.478	0.461	0.360	0.396	0.436	0.390	0.348	0.362
714	\$200K	0.623	0.589	0.444	0.507	0.563	0.497	0.450	0.460
800	\$200K	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020
900	\$200K	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020
901	\$200K	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020
902	\$200K	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020
903	\$200K	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020
904	\$200K	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020
905	\$200K	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020
906	\$200K	0.020	0.020	0.020	0.020	0.020	0.020	0.020	0.020
919	\$0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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Insurance Corporation of British Columbia  
Basic Insurance Tariff  
Schedule C: Vehicle Rate Class and Territory Factors Page 6  
Twenty-Third Revision Effective: September 1, 2025

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY							
		R	S	V	W	X	Y	Z	
001	\$200K	1.003	0.866	0.904	1.242	1.207	1.188	2.469	C
002	\$200K	1.029	0.894	0.917	1.339	1.273	1.206	2.719	
003	\$200K	1.003	0.866	0.904	1.279	1.236	1.206	2.538	
004	\$200K	1.027	0.894	0.916	1.277	1.228	1.188	2.469	
007	\$200K	1.029	0.894	0.923	1.402	1.273	1.206	2.719	D
008	\$200K	1.819	1.456	1.541	2.627	2.368	2.206	4.441	
009	\$200K	0.999	0.785	0.819	1.427	1.269	1.164	2.358	C
011	\$200K	0.730	0.590	0.627	1.048	0.942	0.834	1.821	
012	\$200K	0.996	0.863	0.879	1.452	1.275	1.134	2.474	C
013	\$200K	1.415	1.058	1.132	2.092	1.818	1.687	3.836	
014	\$200K	0.907	0.728	0.792	1.336	1.198	1.086	2.322	D
015	\$200K	0.793	0.659	0.680	1.085	0.988	0.911	1.958	
017	\$200K	0.719	0.641	0.603	0.913	0.877	0.839	1.506	D
	\$1MM	0.830	0.735	0.691	1.053	1.009	0.964	1.744	
	\$2MM	0.880	0.777	0.731	1.114	1.068	1.020	1.850	
018	\$200K	1.536	1.221	1.297	2.127	1.964	1.836	4.037	C
030	\$200K	0.131	0.125	0.126	0.138	0.137	0.136	0.172	
035	\$200K	0.047	0.041	0.043	0.055	0.053	0.052	0.074	D
	\$1MM	0.059	0.051	0.053	0.069	0.065	0.064	0.092	
036	\$200K	0.041	0.037	0.038	0.049	0.045	0.043	0.059	A
	\$1MM	0.052	0.047	0.048	0.062	0.057	0.054	0.075	
040	\$200K	1.227	0.981	1.048	1.792	1.562	1.475	2.918	C
041	\$200K	0.462	0.408	0.417	0.558	0.536	0.504	0.864	
051	\$200K	0.551	0.552	0.499	0.648	0.622	0.631	0.945	D
058	\$200K	0.836	0.821	0.753	0.992	0.937	0.954	1.692	
100	\$200K	0.183	0.177	0.181	0.199	0.195	0.188	0.243	D
	\$1MM	0.209	0.202	0.206	0.228	0.224	0.214	0.280	
101	\$1MM	0.638	0.532	0.562	0.967	0.876	0.773	1.921	C
102	\$1MM	0.565	0.483	0.507	0.822	0.779	0.704	1.692	
110	\$200K	1.956	1.496	1.659	2.876	2.527	2.294	6.090	C
	\$1MM	2.321	1.770	1.942	3.412	2.988	2.706	7.269	
111	\$1MM	1.536	1.342	1.256	1.985	2.019	1.839	4.014	C
112	\$1MM	1.421	1.249	1.167	1.822	1.943	1.845	5.467	
113	\$1MM	0.545	0.533	0.477	0.685	0.658	0.666	1.093	D
114	\$1MM	1.895	1.729	1.664	2.685	2.649	2.403	4.344	
120	\$1MM	1.471	1.367	1.253	1.988	1.892	1.819	6.270	D
121	\$1MM	1.367	1.236	1.144	1.871	1.702	1.602	5.107	
122	\$1MM	1.394	1.266	1.185	1.801	1.742	1.675	5.255	C
123	\$1MM	2.137	1.984	1.913	2.962	2.934	2.651	8.587	
140	\$1MM	1.130	0.917	0.984	1.663	1.503	1.423	3.852	D

Amended effective: September 1, 2025

Accepted: June 11, 2025

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Acting Commission Secretary: Electronically signed by Sara Hardgrave

Insurance Corporation of British Columbia  
Basic Insurance Tariff  
Schedule C: Vehicle Rate Class and Territory Factors Page 7  
Twenty-First Revision Effective: September 1, 2025

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY							
		R	S	V	W	X	Y	Z	
141	\$1MM	0.424	0.391	0.404	0.499	0.482	0.468	0.860	D
150	\$1MM	0.839	0.679	0.757	1.274	1.125	1.041	2.971	C
151	\$1MM	0.711	0.589	0.637	1.085	0.953	0.884	2.561	
160	\$1MM	1.445	1.174	1.247	2.199	1.965	1.903	5.482	D
161	\$1MM	1.309	1.070	1.170	1.994	1.772	1.670	4.702	
170	\$200K	0.407	0.389	0.376	0.512	0.500	0.485	0.745	
	\$1MM	0.465	0.445	0.431	0.585	0.572	0.555	0.860	
310	\$200K	0.345	0.313	0.297	0.386	0.386	0.360	0.510	A
311	\$200K	0.552	0.500	0.476	0.609	0.605	0.571	0.788	
312	\$200K	0.955	0.855	0.801	1.078	1.077	1.014	1.534	
313	\$200K	1.088	0.968	0.910	1.212	1.253	1.147	1.731	
314	\$200K	1.387	1.239	1.170	1.627	1.636	1.535	2.313	D
400	\$1MM	1.235	1.142	1.056	1.755	1.558	1.531	3.172	
	\$2MM	1.307	1.208	1.117	1.857	1.645	1.619	3.360	
401	\$1MM	1.320	1.170	1.080	1.893	1.682	1.649	3.442	
402	\$1MM	1.521	1.419	1.285	2.197	1.925	1.911	3.805	
403	\$1MM	1.684	1.495	1.379	2.507	2.206	2.115	4.262	
	\$2MM	1.785	1.582	1.459	2.657	2.334	2.237	4.519	C
404	\$1MM	1.384	1.228	1.183	1.901	1.690	1.686	3.421	
405	\$1MM	1.539	1.372	1.255	2.189	1.943	1.912	4.110	D
406	\$1MM	2.116	1.908	1.720	3.368	2.732	2.716	5.797	C
	\$2MM	2.244	2.016	1.820	3.545	2.889	2.867	6.159	C
410	\$1MM	1.591	1.591	1.591	2.210	2.210	2.210		A
	\$2MM	1.683	1.683	1.683	2.336	2.336	2.336		
411	\$1MM	1.753	1.753	1.753	2.494	2.494	2.494		D
412	\$1MM	2.700	2.700	2.700	3.474	3.474	3.474		
413	\$1MM	1.942	1.942	1.942	2.638	2.638	2.638		C
	\$2MM	2.059	2.059	2.059	2.795	2.795	2.795		
414	\$1MM	2.504	2.504	2.504	3.079	3.079	3.079		
415	\$1MM	2.736	2.736	2.736	3.723	3.723	3.723		
416	\$1MM	3.907	3.907	3.907	5.331	5.331	5.331		
	\$2MM	4.138	4.138	4.138	5.649	5.649	5.649		D
420	\$1MM							4.786	
	\$2MM							5.068	
421	\$1MM							5.391	
422	\$1MM							6.715	
	\$2MM							7.114	
423	\$1MM							5.880	

Amended effective: September 1, 2025

Accepted: June 11, 2025

Order: G-188-18 and G-13-21

Acting Commission Secretary: *Electronically signed by Sara Hardgrave*

Insurance Corporation of British Columbia  
 Basic Insurance Tariff  
 Schedule C: Vehicle Rate Class and Territory Factors Page 8  
 Twenty-First Revision Effective: September 1, 2025

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY							
		R	S	V	W	X	Y	Z	
423	\$2MM							6.235	D
424	\$1MM							5.746	
425	\$1MM							7.394	
426	\$1MM							10.386	
	\$2MM							11.019	A
430	\$1MM							6.066	
	\$2MM							6.429	D
431	\$1MM							6.764	A
432	\$1MM							7.874	
433	\$1MM							6.910	D
	\$2MM							7.330	
434	\$1MM							6.802	D
435	\$1MM							8.773	
436	\$1MM							12.330	C
	\$2MM							13.107	
440	\$1MM	1.684	1.684	1.684	2.403	2.403	2.403		D
	\$2MM	1.780	1.780	1.780	2.542	2.542	2.542		
441	\$1MM	1.763	1.763	1.763	2.477	2.477	2.477		C
442	\$1MM	2.822	2.822	2.822	3.715	3.715	3.715		
443	\$1MM	2.032	2.032	2.032	2.727	2.727	2.727		D
	\$2MM	2.154	2.154	2.154	2.888	2.888	2.888		
444	\$1MM	2.473	2.473	2.473	3.277	3.277	3.277		D
445	\$1MM	2.894	2.894	2.894	3.992	3.992	3.992		
446	\$1MM	4.196	4.196	4.196	5.694	5.694	5.694		A
	\$2MM	4.454	4.454	4.454	6.036	6.036	6.036		
450	\$1MM							4.677	D
	\$2MM							4.956	
451	\$1MM							5.776	D
452	\$1MM							7.672	
453	\$1MM							5.802	A
	\$2MM							6.158	
454	\$1MM							6.592	D
455	\$1MM							7.674	
456	\$1MM							10.485	A
	\$2MM							11.154	
460	\$1MM							5.299	D
	\$2MM							5.610	
461	\$1MM							6.555	A
462	\$1MM							8.881	
463	\$1MM							6.900	A
	\$2MM							7.334	

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Order: G-188-18 and G-13-21

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Insurance Corporation of British Columbia  
Basic Insurance Tariff  
Schedule C: Vehicle Rate Class and Territory Factors Page 9  
Twenty-Third Revision Effective: September 1, 2025

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY							
		R	S	V	W	X	Y	Z	
464	\$1MM							7.624	D
465	\$1MM							9.102	
466	\$1MM							13.470	
	\$2MM							14.178	
510	\$1MM	0.111	0.111	0.111	0.111	0.111	0.111	0.111	
	\$2MM	0.137	0.137	0.137	0.137	0.137	0.137	0.137	
511	\$1MM	0.111	0.111	0.111	0.111	0.111	0.111	0.111	
	\$2MM	0.137	0.137	0.137	0.137	0.137	0.137	0.137	
512	\$1MM	0.111	0.111	0.111	0.111	0.111	0.111	0.111	
	\$2MM	0.137	0.137	0.137	0.137	0.137	0.137	0.137	
513	\$1MM							0.111	
	\$2MM							0.137	
514	\$1MM	0.111	0.111	0.111	0.111	0.111	0.111	0.111	
	\$2MM	0.137	0.137	0.137	0.137	0.137	0.137	0.137	
550	\$200K	0.031	0.031	0.031	0.031	0.031	0.031	0.031	
551	\$200K	0.031	0.031	0.031	0.031	0.031	0.031	0.031	
552	\$1MM	0.043	0.043	0.043	0.043	0.043	0.043	0.043	
	\$2MM	0.054	0.054	0.054	0.054	0.054	0.054	0.054	
600	\$1MM	1.776	1.610	1.473	2.438	2.353	2.329	5.503	D
601	\$1MM	3.232	2.883	2.632	4.672	4.312	4.221	9.723	
602	\$1MM	4.789	4.316	3.910	6.561	6.439	6.225	14.329	D
603	\$1MM	10.803	10.032	10.419	9.489	10.377	10.596	24.533	
610	\$1MM	2.294	2.294	2.294	3.071	3.071	3.071		C
611	\$1MM	3.838	3.838	3.838	5.122	5.122	5.122		
612	\$1MM	5.236	5.236	5.236	7.141	7.141	7.141		D
620	\$1MM							6.920	
621	\$1MM							11.139	A
622	\$1MM							14.322	
630	\$1MM							8.201	A
631	\$1MM							13.277	
632	\$1MM							17.999	
640	\$1MM	2.463	2.463	2.463	3.201	3.201	3.201		
641	\$1MM	3.982	3.982	3.982	5.561	5.561	5.561		D
642	\$1MM	5.421	5.421	5.421	7.524	7.524	7.524		
650	\$1MM							7.381	
651	\$1MM							11.853	
652	\$1MM							15.805	A
660	\$1MM							8.749	
661	\$1MM							13.920	D
662	\$1MM							18.541	
670	\$1MM	0.857	0.737	0.692	1.117	1.068	1.043	2.483	
671	\$1MM	1.466	1.306	1.218	1.981	1.975	1.920	4.471	

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Accepted: June 11, 2025

Order: G-188-18 and G-13-21

Acting Commission Secretary: *Electronically signed by Sara Hardgrave*

Insurance Corporation of British Columbia  
 Basic Insurance Tariff  
 Schedule C: Vehicle Rate Class and Territory Factors Page 10  
 Twenty-Fourth Revision Effective: September 1, 2025

RATE CLASS	THIRD PARTY COVERAGE	TERRITORY						
		R	S	V	W	X	Y	Z
672	\$1MM	1.869	1.699	1.567	2.608	2.604	2.528	5.709
680	\$1MM	0.767	0.688	0.651	1.021	1.008	0.996	2.075
681	\$1MM	1.385	1.285	1.179	1.908	1.857	1.874	3.865
682	\$1MM	1.808	1.686	1.486	2.473	2.450	2.479	5.021
690	\$1MM	6.921	5.187	5.595	11.066	9.373	8.493	
691	\$1MM	4.324	3.317	3.544	5.649	5.056	5.250	
692	\$1MM							
693	\$1MM							
695	\$1MM	1.200	1.101	1.047	1.770	1.626	1.605	3.541
701	\$200K	0.183	0.178	0.169	0.204	0.201	0.201	0.283
710	\$200K	0.132	0.124	0.119	0.144	0.140	0.139	0.176
711	\$200K	0.197	0.185	0.177	0.209	0.203	0.207	0.260
712	\$200K	0.296	0.274	0.265	0.333	0.322	0.318	0.451
713	\$200K	0.334	0.319	0.295	0.372	0.358	0.359	0.504
714	\$200K	0.412	0.394	0.356	0.505	0.454	0.453	0.666
800	\$200K	0.020	0.020	0.020	0.020	0.020	0.020	0.020
900	\$200K	0.020	0.020	0.020	0.020	0.020	0.020	0.020
901	\$200K	0.020	0.020	0.020	0.020	0.020	0.020	0.020
902	\$200K	0.020	0.020	0.020	0.020	0.020	0.020	0.020
903	\$200K	0.020	0.020	0.020	0.020	0.020	0.020	0.020
904	\$200K	0.020	0.020	0.020	0.020	0.020	0.020	0.020
905	\$200K	0.020	0.020	0.020	0.020	0.020	0.020	0.020
906	\$200K	0.020	0.020	0.020	0.020	0.020	0.020	0.020
919	\$0	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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Order: G-188-18, G-167-19 and G-13-21

Acting Commission Secretary: Electronically signed by Sara Hardgrave

**SCHEDULE D  
COMBINED DRIVER FACTOR**

**1. Definitions**

In this Schedule:

**“BC experience start date”** means the date a person was first issued a BC non-learner licence.

**“BC non-learner licence”** means a BC driver’s licence other than a learner licence.

**“chargeable claim payment” or “CCP”** means a payment made by ICBC or another insurer:

(a) where the date of the accident is on or after May 1, 2021, including an accident involving an unidentified person and including for the purposes of Part 3 of the IVR, payment under Part 6 of the IVR in respect of a vehicle providing the motive power where an accident involving a combination of vehicles occurred, under the following circumstances with respect to a user or operator of a vehicle who is more than 25% responsible for an accident:

(i) payment under the certificate insuring the user or operator who is more than 25% responsible for an accident in respect of death or injury to another person or loss or damage to property of another person or to property to which own damage coverage applies, but does not include a payment made in respect of:

(A) a claim under comprehensive coverage;

(B) a claim under specified perils coverage;

(C) a claim under underinsured motorist protection;

(D) a claim under loss of use coverage with respect to a claim under comprehensive coverage or specified perils coverage;

(E) a claim for an amount under \$10;

(F) a claim under Roadstar and Roadside Plus packages or similar coverage to Roadstar and Roadside Plus packages provided by another insurer;

(G) a claim under a Replacement Cost Endorsement or similar coverage provided by ICBC or another insurer;

(H) a claim under a certificate or policy that provides coverage to a trailer;

(I) a claim under an additional product certificate other than a Temporary Operation Permit and Owner’s Certificate of Insurance (APV16);

Amended Effective: May 1, 2021

Accepted: March 16, 2021

Order: G-13-21

Commission Secretary: 

N

- (J) a claim under a Fleet Reporting Certificate (APV90);
- (K) a claim for a vehicle rated in vehicle rate class 030, 035 or 036;
- (L) a claim where the driver had only a learner licence or a non-BC licence at the time of the accident;
- (M) a repaid claim;
- (N) a repaid fleet claim in accordance with Schedule I;
- (O) a claim under a storage policy issued by ICBC or similar coverage provided by another insurer;
- (P) a claim for Basic Vehicle Damage coverage; or
- (Q) a claim for hit and run coverage;
- (R) a claim for Enhanced Accident Benefits;

- (ii) payment under a certificate or policy insuring a person, other than the user or operator of the vehicle who is more than 25% responsible for the accident, in respect of loss or damage to a vehicle insured under that certificate, for:
  - (A) a collision claim under a Storage Policy (APV345), the storage coverage under a Collector Multi-Vehicle Licence and Certificate (APV317) or similar coverage provided by another insurer; or
  - (B) a claim for Basic Vehicle Damage coverage,
- (iii) despite paragraph (a)(i), Enhanced Accident Benefits payments under a certificate or under Part 10 of the Act if the total payments multiplied by the percentage responsibility of the user or operator who is more than 25% responsible for the accident are \$500 or more;

But the payments described in paragraphs (a)(i), (a)(ii) and (a)(iii) do not include payments made in respect of an accident where the first payment made in respect of the accident occurs more than 48 months after the time of the accident.

Effective: May 1, 2021

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Order: G-13-21

Commission Secretary: 

N

(b) where the date of the accident is on or after September 1, 2019 and before May 1, 2021, in respect of death or injury to another person or loss or damage to property of another person or to property to which own damage coverage applies, including for the purposes of Part 3 of the IVR, payment under Part 6 of the IVR in respect of a vehicle providing the motive power where an accident involving a combination of vehicles occurred, but does not include a payment:

(i) made in respect of

- (A) a claim for a hit and run accident occurring on a highway;
- (B) a claim for accident benefits;
- (C) a claim under comprehensive coverage;
- (D) a claim under specified perils coverage;
- (E) a claim under underinsured motorist protection;
- (F) a claim under loss of use coverage with respect to a claim under comprehensive coverage or specified perils coverage;
- (G) a claim for an amount under \$10;
- (H) a claim under Roadstar and Roadside Plus packages or similar coverage to Roadstar and Roadside Plus packages provided by another insurer;
- (I) a claim under a Replacement Cost Endorsement or similar coverage provided by ICBC or another insurer;
- (J) a claim under a certificate or policy that provides coverage to a trailer;
- (K) a claim under an additional product certificate other than a Temporary Operation Permit and Owner's Certificate of Insurance (APV16);

N

Effective: May 1, 2021

Accepted: March 16, 2021

Order: G-13-21

Commission Secretary: 

- (L) a claim under a Fleet Reporting Certificate (APV90);
- (M) a claim for a vehicle rated in vehicle rate class 030, 035 or 036;
- (N) a claim where the driver had only a learner licence or a non-BC licence at the time of the accident;
- (O) a repaid claim;
- (P) a repaid fleet claim in accordance with Schedule I;
- (Q) a claim under a storage policy issued by ICBC or similar coverage provided by another insurer; or
- (R) a claim for a vehicle insured under Fleetplan;

- (ii) made in respect of an accident where the first payment made in respect of the accident occurs more than 48 months after the time of the accident; or
- (iii) made in respect of an accident involving the contributory negligence of another person other than a person insured under the certificate where 75% or more of the payment is recoverable from that other person;

or

(c) where the date of the accident is before September 1, 2019 in respect of death or injury to another person or loss or damage to property of another person or to property to which own damage coverage applies, including for the purposes of Part 3 of the IVR, payment under Part 6 of the IVR in respect of a vehicle providing the motive power where an accident involving a combination of vehicles occurred, but does not include a payment:

- (i) made in respect of
  - (A) a claim for a hit and run accident occurring on a highway;
  - (B) a claim for accident benefits;
  - (C) a claim under comprehensive coverage;
  - (D) a claim under specified perils coverage;
  - (E) a claim under underinsured motorist protection;
  - (F) a claim under loss of use coverage with respect to a claim under comprehensive coverage or specified perils coverage;

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Order: G-357-21

Commission Secretary: 

- (G) a claim for a temporary substitute motor vehicle;
- (H) a claim under Roadstar and Roadside Plus packages or similar coverage to Roadstar and Roadside Plus packages provided by another insurer;
- (I) a claim for a vehicle insured under a garage policy;
- (J) a claim under a certificate or policy that provides coverage to a trailer;
- (K) a claim under an additional product certificate other than a Temporary Operation Permit and Owner's Certificate of Insurance (APV16);
- (L) a claim for a vehicle rated in vehicle rate class 036;
- (M) a claim where the driver had only a learner licence or non-BC licence at the time of the accident;
- (N) a claim under a storage policy issued by ICBC or similar coverage provided by another insurer;
- (O) a repaid claim;
- (P) a repaid fleet claim in accordance with Schedule I;
- (Q) a claim where the total amount of:
  - 1. all chargeable claim payments; plus
  - 2. \$300 if the claim includes a payment made in respect of loss or damage to property to which own damage coverage applies,

is equal to or less than the amounts set out below:

Date of First CCP	Total Amount
Prior to September 1, 2009	\$1,700
September 1, 2009 to August 31, 2011	\$1,750
September 1, 2011 to August 31, 2013	\$1,800
September 1, 2013 to August 31, 2015	\$1,850
September 1, 2015 to August 31, 2017	\$1,900
September 1, 2017 to August 31, 2019	\$1,950
On or after September 1, 2019	\$2,000

or

- (R) a claim for a vehicle insured under Fleetplan;

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Accepted: December 22, 2021

Order: G-357-21

Commission Secretary: 

- (ii) made in respect of an accident where the first payment made in respect of the accident occurs more than 48 months after the time of the accident; or
- (iii) made in respect of an accident involving the contributory negligence of another person other than a person insured under the certificate where 75% or more of the payment is recoverable from that other person.

**“chargeable claim payment scan period”** means, with respect to the following drivers, the applicable time period for each circumstance, starting from the start date set out in the table below and extending backward the shorter of the following time periods:

- a) 10 years; or
- b) to March 1, 2017

	Circumstance	Start Date	Drivers
1)	an application for a new certificate	date of application	all listed drivers
2)	an application for a renewal certificate made after the expiry date of the certificate being renewed	date of application	all listed drivers
3)	an application for renewal of a certificate made prior to the effective date of the renewal certificate	45 days before the expiry of the existing certificate	listed drivers on the existing certificate, except those for whom the start date is the date of application as set out below.
		date of application	listed drivers on the existing certificate who were first-licensed non-BC drivers but have since obtained a BC non-learner licence in the 45 days before the expiry of the existing certificate
			listed drivers on the existing certificate who held a learner licence but have since obtained a BC non-learner licence in the 45 days before the expiry of the existing certificate
			listed drivers on the existing certificate who have a repaid claim, where the repayment occurred in the 45 days before the expiry of the existing certificate and the applicant has advised ICBC of that repayment

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Commission Secretary: 

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	Circumstance	Start Date	Drivers
4)	reporting a change to add listed drivers	date of reporting the change	added listed drivers
5)	reporting a change of vehicle rate class such that the vehicle rate class which initially was:  (a) not within the vehicle rate classes described in the definition of personal claim payment record but was after reporting the change; or  (b) within the vehicle rate classes described in the definition of personal claim payment record but was not after reporting the change	date of reporting the change	all listed drivers
6)	reporting a change that a listed driver on a certificate who:  (a) was a first-licensed non-BC driver has obtained a BC non-learner licence; or  (b) held a learner licence has obtained a BC non-learner licence	date of reporting the change	that listed driver

**“claim payment record”** means a person’s record of chargeable claim payments made in respect of an accident in which that person was using or operating a vehicle, but excludes accidents where the person was using or operating a vehicle rated in vehicle rate class 040, 041, 140 or 141 or an emergency vehicle as defined in the Motor Vehicle Act.

**“driving experience”** means the total number of whole years of driving experience attributed to a listed driver in accordance with section 6 for the purposes of determining the driver’s IDF.

**“employee”** means an employee, director, officer or partner determined at the later of:

- a) issuing a new or renewal certificate, or
- b) a change to add or remove listed drivers from the certificate.

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“household” means a household determined at the later of:

- a) issuing a new or renewal certificate, or
- b) a change to add or remove listed drivers from the certificate.

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“experience adjustment factor scan period” means, with respect to the following drivers, the applicable time period for each circumstance, starting from the start date set out in the table below and extending backward the shorter of the following time periods:

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- a) 5 years; or
- b) to March 1, 2017

	Circumstance	Start Date	Drivers
1)	an application for a new certificate	date of application	all listed drivers
2)	an application for a renewal certificate made after the expiry date of the certificate being renewed	date of application	all listed drivers
3)	an application for renewal of a certificate made prior to the effective date of the renewal certificate	45 days before the expiry of the existing certificate	listed drivers on the existing certificate, except those for whom the start date is the date of application as set out below.
		date of application	listed drivers on the existing certificate who were first-licensed non-BC drivers but have since obtained a BC non-learner licence in the 45 days before the expiry of the existing certificate
			listed drivers on the existing certificate who held a learner licence but have since obtained a BC non-learner licence in the 45 days before the expiry of the existing certificate
			listed drivers on the existing certificate who have a repaid claim, where the repayment occurred in the 45 days before the expiry of the existing certificate and the applicant has advised ICBC of that repayment

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Commission Secretary: 

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	Circumstance	Start Date	Drivers
4)	reporting a change to add listed drivers	date of reporting the change	added listed drivers
5)	reporting a change to vehicle rate class such that the vehicle rate class which initially was:  (a) not within the vehicle rate classes described in the definition of personal claim payment record but was after reporting the change; or  (b) within the vehicle rate classes described in the definition of personal claim payment record but was not after reporting the change	date of reporting the change	all listed drivers
6)	reporting a change that a listed driver on a certificate who:  (a) was a first-licensed non-BC driver has obtained a BC non-learner licence; or  (b) held a learner licence has obtained a BC non-learner licence	date of reporting the change	that listed driver

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**“experience reference date”** means the date used to calculate the driving experience for a person and in the case of:

- (a) a new certificate, is the date of application;
- (b) an application for a renewal certificate made prior to the certificate effective date, is the certificate effective date;
- (c) an application for a renewal certificate made after the expiry date of the certificate being renewed, is the date of application; and
- (d) a mid-term addition of a person to a certificate, is the date of application for that person only;
- (e) reporting a change to a certificate where the change is that a listed driver on the certificate who:

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i. was a first-licensed non-BC driver has obtained a BC non-learner licence; or  
ii. held a learner licence has obtained a BC non-learner licence  
is the date of reporting that change.

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(f) reporting a change after application for a renewal certificate but prior to the certificate effective date, where the change is that a listed driver on the certificate who:  
i. was a first-licensed non-BC driver has obtained a BC non-learner licence; or  
ii. held a learner licence has obtained a BC non-learner licence  
is the renewal certificate effective date.

**“first-licensed BC driver”** means a person who was issued a BC non-learner licence prior to being issued any non-BC licence, if any.

**“first-licensed non-BC driver”** means a person who has either:

- (a) only ever been issued a non-BC licence; or
- (b) been issued a non-BC licence prior to being issued a BC non-learner licence.

**“forgiven claim”** is a chargeable claim payment that does not form part of a person’s claim payment record or personal claim payment record as applicable, for the purposes of that person’s IDF calculation if at the time of the:

- (a) IDF calculation, no other chargeable claim payments in the person’s claim payment record were made in the 10 years prior to the date of the chargeable claim payment; and
- (b) chargeable claim payment:
  - (i) that person had 20 years or more of driving experience; and
  - (ii) there were 10 years or more between the chargeable claim payment and that person’s BC experience start date.

**“individual driver factor” or “IDF”** means a factor for a listed driver determined in accordance with section 7 used to determine the CDF for a certificate.

**“learner”** means a person who holds a learner licence.

**“learner licence”** means a BC class 5L, 6L, 7L or 8L driver’s licence.

**“non-BC licence”** means a driver’s licence issued in a jurisdiction other than BC.

**“non-learner”** means a person who holds a driver’s licence other than a learner licence.

**“personal claim payment record”** means a person’s claim payment record in respect of vehicles rated in vehicle rate class: 001, 002, 003, 004, 005, 007, 008, 012, 018, 021, 022, 023, 024, 027, 055, 051, 058, 310, 311, 312, 313, 314, 320, 321, 322, 323, 324, 701, 705, 710, 711, 712, 713, 714, 720, 721, 722, 723, 724, 850, 851, 853, 854, 855, 856, 857, 858, 859, 860 or 861

“**repaid claim**” is a claim where the amounts described in (a) and (b) below have been remitted to ICBC or another insurer:

- a) all the chargeable claim payments attributed to the claim, remitted in accordance with section 5; and
- b) where the claim is a collision claim, all the payments attributed to the claim for loss of use coverage under Roadstar and Roadside Plus packages or similar coverage to Roadstar and Roadside Plus packages provided by another insurer.

“**senior**” means a person who at any time during the term of a certificate will be 65 years of age or older.

## 1. Review of Chargeable Claim Payment

- 2.1 A person, within 60 days after being advised by ICBC mailing to the person at that person’s last address, according to ICBC’s records, a written advice that ICBC has made a chargeable claim payment affecting that person, may make a written request that ICBC review the chargeable claim payment.
- 2.2 Pending review of the chargeable claim payment, that chargeable claim payment will remain part of the claim payment record of that person.
- 2.3 On receipt of a written request for review under section 2.1, ICBC shall refer the request to a discount review committee for its recommendations.
- 2.4 A discount review committee shall be comprised of not less than 3 members appointed by ICBC from among its staff.
- 2.5 On receipt of the recommendations of the discount review committee, ICBC shall:
  - (a) decide whether or not to remove the chargeable claim payment under review from any claim payment record,
  - (b) inform that person of its decision by mailing a written reply to the address mentioned in section 2.1 or the address set out by the person in the driver’s request for review, and | C
  - (c) where the premium that applies to a certificate is changed as a result of ICBC’s decision, refund to the applicant the difference, if any, between any premium paid and the premium that would have been charged if the chargeable claim payment had not been made. | C

## 2. Date of chargeable claim payment

- 3.1 For the purpose of determining the chargeable claim payments made by another insurer that form part of the claim payment record of a person, the chargeable claim payments must be recorded as of the date of the accident in respect of which the chargeable claim payments were made.



- 3.2 For the purpose of determining the date of chargeable claim payments in a claim payment record, if more than one chargeable claim payment is made by ICBC in respect of one accident, the date of the first chargeable claim payment is the date used.

#### 4. Omission of Chargeable Claim Payment

If ICBC determines the premium for a certificate without reference to one or more chargeable claim payments, ICBC may include such chargeable claim payments in any future premium calculation for a certificate.

#### 5. Repayment of Chargeable Claim Payment

5.1 A chargeable claim payment, where the date of the accident is:

- (a) on or after September 1, 2019 and before May 1, 2021 may be repaid subject to the following requirements:
- (i) ICBC has determined that no further chargeable claim payments are likely in respect of the claim;
  - (ii) the sum of chargeable claim payments and any deductible amounts paid by an insured with respect to the claim was \$2,000 or less; and
  - (iii) at the time of remittance, it was the most recent chargeable claim payment in a person's claim payment record;
- (b) before September 1, 2019 may, subject to subsection 5.1(c), be repaid subject to the following requirements:
- (i) ICBC has determined that no further chargeable claim payments are likely in respect of the claim; and
  - (ii) the chargeable claim payment attributed to a person has not yet affected any certificate issued prior to September 1, 2019, where that person is named as the owner or, in the case of a leased vehicle, the lessee; or
- (c) between March 1, 2017 and August 31, 2019 may, despite subsection 5.1(b)(ii), be repaid subject to the following requirements:
- (i) ICBC has determined that no further chargeable claim payments are likely in respect of the claim; and
  - (ii) the chargeable claim payment is repaid on or before August 31, 2020.
- (d) on or after May 1, 2021 may be repaid subject to the following requirements:
- (i) ICBC has determined that no further chargeable claim payments are likely in respect of the claim;

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- (ii) the sum of all payments in respect of Enhanced Accident Benefits, as described in paragraph (a)(iii) of the definition of chargeable claim payment, was less than \$500;
- (iii) the sum of chargeable claim payments and any deductible amounts paid by an insured with respect to the claim was \$2,000 or less; and
- (iv) at the time of remittance, it was the most recent chargeable claim payment in a person's claim payment record;

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5.2 Despite subsection 5.1, a claim may be repaid:

- (a) under the terms of a policy issued by ICBC or another insurer in respect of a service offered by an established business or charity, that requires a person insured under such a policy to operate their customer's vehicle for the purpose of returning that vehicle to the customer's place of residence or alternative location requested by the customer when that customer's ability to operate the vehicle has been impaired by alcohol or drug consumption or by a medical procedure; and
- (b) the claim was incurred in the course of providing the service described in paragraph (a).

5.3 If a claim has been repaid in accordance with subsection 5.1(a) and a subsequent chargeable claim payment is made in respect of that claim and ICBC has determined that no further chargeable claim payments are likely in respect of the claim, then:

- (a) if the sum of the amount previously repaid and the subsequent chargeable claim payment is \$2,000 or less and the person repays the amount of the subsequent chargeable claim payment, the claim remains a repaid claim regardless of any further chargeable claim payments made in respect of that claim; or
- (b) if the sum of the amount previously repaid and the subsequent chargeable claim payment is more than \$2,000 or the person chooses not to repay the subsequent chargeable claim payment described in subparagraph (a) then the amount previously repaid will be refunded and the claim is no longer considered a repaid claim except with respect to premiums that have previously been determined.

5.4 If a claim has been repaid in accordance with subsection 5.1(b), subsection 5.1(c) or repaid prior to September 1, 2019 and a subsequent chargeable claim payment is made in respect of that claim and ICBC has determined that no further chargeable claim payments are likely in respect of the claim, then:

- (a) if the person repays the amount of the subsequent chargeable claim payment, the claim remains a repaid claim regardless of any further chargeable claim payments made in respect of that claim; or
- (b) if the person chooses not to repay the subsequent chargeable claim payment described in subparagraph (a) then the amount previously repaid will be refunded and the claim is no longer considered a repaid claim except with respect to premiums that have previously been determined.

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- 5.5 If a claim has been repaid in accordance with subsection 5.1(d) and a subsequent chargeable claim payment is made in respect of that claim and ICBC has determined that no further chargeable claim payments are likely in respect of the claim, then:
- (a) if the sum of the amount previously repaid and the subsequent chargeable claim payment is \$2,000 or less and the sum of the amount of Enhanced Accident Benefits payments, as described in paragraph (a)(iii) of the definition of chargeable claim payment, is less than \$500, and the person repays the amount of the subsequent chargeable claim payment, the claim remains a repaid claim regardless of any further chargeable claim payments made in respect of that claim; or
  - (b) if the sum of the amount previously repaid and the subsequent chargeable claim payment is more than \$2,000, or the sum of the amount of Enhanced Accident Benefits payments, as described in paragraph (a)(iii) of the definition of chargeable claim payment, is \$500 or more, or person chooses not to repay the subsequent chargeable claim payment described in subparagraph (a), then the amount previously repaid will be refunded and the claim is no longer considered a repaid claim except with respect to premiums that have previously been determined.

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## 6. Determination of Driving Experience

The driving experience for a person is determined as follows:

- (a) for a first-licensed BC driver, is equal to the number of whole years between the experience reference date and the driver's BC experience start date;
- (b) for a first-licensed non-BC driver who has only ever been issued a non-BC licence, is equal to 0 years;
- (c) for a first-licensed non-BC driver with a BC experience start date prior to September 1, 2019, is equal to the number of whole years between the experience reference date and the more recent of the date that is:
  - (i) 17 years after the driver's date of birth; or
  - (ii) 15 years prior to the driver's BC experience start date;
- (d) for a first-licensed non-BC driver with a BC experience start date on or after September 1, 2019, is equal to the number of whole years between the experience reference date and the more recent of the date that is:
  - (i) the earliest documented date of the driver's non-BC licence; or
  - (ii) 15 years prior to the driver's BC experience start date.

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**7. Determination of IDF**

7.1 For the purposes of this Schedule D, a learner does not have an IDF.

7.2 Subject to section 7.3, a non-learner's IDF is determined by reference to:

- (a) the person's driving experience;
- (b) the person's BC experience start date;
- (c) the person's claim payment record or personal claim payment record as applicable, without reference to a forgiven claim;
- (d) the vehicle rate class for the vehicle on the certificate; and
- (e) whether the person and the owner or, in the case of a leased vehicle, the lessee, is a senior;

which are applied in the following formula:

$$(EXF \times MCF \times SDF \times NRDF \times EAF)$$

where

- (i) EXF means the Experience Factor determined in accordance with Table 1;
- (ii) MCF means the Multiple CCP Factor determined in accordance with Table 2;
- (iii) SDF means the Senior Driver Factor determined in accordance with Table 3;
- (iv) NRDF means the New Resident Driver Factor determined in accordance with Table 4;
- (v) EAF means the Experience Adjustment Factor determined in accordance with Table 5.



**Table 1 - Experience Factor**

ICBC must determine the Experience Factor that applies to a person by reference to the number of whole years since the most recent chargeable claim payment, if any, in that person's claim payment record or personal claim payment record, as applicable, during the chargeable claim payment scan period and that person's driving experience as set out below.

For the purposes of the above paragraph, a person with more than 40 years of driving experience will use the row associated with 40 years of driving experience.

Driving Experience (Whole Years)	Years Since Most Recent CCP (Whole Years)										
	No CCP in Scan Period	0	1	2	3	4	5	6	7	8	9
0	2.696	3.100									
1	1.820	2.107	2.088								
2	1.571	1.831	1.814	1.797							
3	1.357	1.593	1.578	1.563	1.549						
4	1.174	1.387	1.374	1.361	1.349	1.336					
5	1.017	1.210	1.198	1.187	1.176	1.165	1.155				
6	0.927	1.110	1.100	1.090	1.080	1.070	1.060	1.050			
7	0.846	1.020	1.010	1.001	0.992	0.983	0.974	0.964	0.956		
8	0.772	0.938	0.929	0.920	0.912	0.903	0.895	0.887	0.879	0.870	
9	0.706	0.863	0.855	0.847	0.839	0.831	0.824	0.816	0.808	0.801	0.793
10	0.646	0.795	0.787	0.780	0.773	0.766	0.759	0.751	0.745	0.738	0.731
11	0.626	0.784	0.777	0.769	0.762	0.755	0.748	0.741	0.734	0.728	0.721
12	0.608	0.768	0.761	0.754	0.747	0.740	0.733	0.726	0.720	0.713	0.706
13	0.589	0.752	0.746	0.739	0.732	0.725	0.718	0.712	0.705	0.698	0.692
14	0.572	0.737	0.730	0.724	0.717	0.710	0.704	0.697	0.691	0.684	0.678
15	0.555	0.715	0.709	0.702	0.696	0.689	0.683	0.677	0.670	0.664	0.658
16	0.539	0.697	0.690	0.684	0.677	0.671	0.665	0.659	0.653	0.647	0.641
17	0.523	0.679	0.672	0.666	0.660	0.654	0.648	0.642	0.636	0.630	0.624
18	0.508	0.661	0.655	0.649	0.643	0.637	0.631	0.625	0.619	0.614	0.608
19	0.493	0.645	0.639	0.633	0.627	0.622	0.616	0.610	0.605	0.599	0.593
20	0.479	0.630	0.624	0.618	0.612	0.607	0.601	0.596	0.590	0.585	0.579
21	0.474	0.626	0.620	0.614	0.608	0.603	0.597	0.592	0.586	0.581	0.575
22	0.469	0.622	0.616	0.610	0.604	0.599	0.593	0.588	0.582	0.577	0.572
23	0.464	0.618	0.613	0.607	0.601	0.596	0.590	0.585	0.579	0.574	0.569

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Driving Experience (Whole Years)	Years Since Most Recent CCP (Whole Years)										
	No CCP in Scan Period	0	1	2	3	4	5	6	7	8	9
24	0.459	0.615	0.610	0.604	0.598	0.593	0.587	0.582	0.576	0.571	0.566
25	0.454	0.612	0.606	0.601	0.595	0.590	0.584	0.579	0.573	0.568	0.563
26	0.449	0.609	0.603	0.598	0.592	0.587	0.581	0.576	0.570	0.565	0.560
27	0.444	0.606	0.600	0.594	0.589	0.584	0.578	0.573	0.567	0.562	0.557
28	0.440	0.602	0.597	0.591	0.586	0.580	0.575	0.570	0.564	0.559	0.554
29	0.435	0.599	0.594	0.588	0.583	0.577	0.572	0.567	0.561	0.556	0.551
30	0.431	0.596	0.591	0.585	0.580	0.574	0.569	0.564	0.558	0.553	0.548
31	0.426	0.593	0.587	0.582	0.577	0.571	0.566	0.561	0.555	0.550	0.545
32	0.422	0.590	0.584	0.579	0.573	0.568	0.563	0.558	0.552	0.547	0.542
33	0.417	0.588	0.582	0.577	0.571	0.566	0.561	0.556	0.550	0.545	0.540
34	0.413	0.584	0.579	0.574	0.568	0.563	0.558	0.553	0.547	0.542	0.537
35	0.409	0.581	0.576	0.570	0.565	0.560	0.555	0.550	0.544	0.539	0.534
36	0.404	0.578	0.573	0.567	0.562	0.557	0.552	0.547	0.541	0.536	0.531
37	0.400	0.575	0.569	0.564	0.559	0.554	0.549	0.543	0.538	0.533	0.528
38	0.396	0.573	0.567	0.562	0.557	0.552	0.547	0.542	0.536	0.532	0.527
39	0.392	0.569	0.564	0.559	0.554	0.549	0.543	0.538	0.533	0.529	0.524
40	0.388	0.566	0.561	0.556	0.550	0.545	0.540	0.535	0.530	0.525	0.521

**Table 2 - Multiple CCP Factor**

ICBC must determine the Multiple CCP Factor that applies to a person by reference to the number and age of chargeable claim payments, if any, in that person's claim payment record or personal claim payment record, as applicable, during the chargeable claim payment scan period, as set out below, without reference to a chargeable claim payment used in determining the Experience Factor in Table 1.

For the purpose of the above paragraph, the age of a chargeable claim payment is determined by the number of whole years between the date of the chargeable claim payment and the starting date of the chargeable claim payment scan period.

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Number of CCPs Aged Less Than 2 Whole Years	Number of CCPs Aged 2 or More Whole Years					
	0	1	2	3	4	5+
0	1.000	1.312	1.723	2.261	2.967	3.894
1	1.523	1.998	2.623	3.442	4.518	5.930
2	2.318	3.043	3.993	5.241	6.879	9.028
3+	3.530	4.633	6.080	7.980	10.474	13.746

**Table 3 - Senior Driver Factor**

If the person is not a senior or the requirements set out in (a) and (b) below are not met, the person's Senior Driver Factor is 1.00.

Otherwise, for certificates where:

- (a) an owner or, in the case of a leased vehicle, a lessee, is a senior; and
- (b) the vehicle is rated in vehicle rate class 001, 051, 310, 311, 312, 313, 314, 701, 710, 711, 712, 713, or 714;

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ICBC must determine the Senior Driver Factor that applies to a person who is a senior by reference to the number of chargeable claim payments, if any, in that person's claim payment record or personal claim payment record as applicable, during the chargeable claim payment scan period as follows:

Number of CCPs	Senior Driver Factor
0	0.850
1	0.925
2+	1.000

**Table 4 - New Resident Driver Factor**

If the person is a first-licensed BC driver, that person's New Resident Driver Factor is 1.00.

If the person is a first-licensed non-BC driver who has only ever been issued a non-BC licence, that person's New Resident Driver Factor is 1.150.

Otherwise, ICBC must determine the New Resident Driver Factor that applies to a person who is a first-licensed non-BC driver by reference to the number of whole years since that person's BC experience start date as follows:



Number of Whole Years Since BC Experience Start Date	New Resident Driver Factor
<b>0</b>	1.150
<b>1</b>	1.100
<b>2</b>	1.050
<b>3+</b>	1.000

**Table 5 - Experience Adjustment Factor**

ICBC must determine the Experience Adjustment Factor that applies to a person by reference to the number of chargeable claim payments, if any, in that person’s claim payment record or personal claim payment record, as applicable, during the experience adjustment factor scan period and that person’s driving experience as set out below.

For the purposes of the above paragraph, a person with more than 40 years of driving experience will use the row associated with 40 years of driving experience.

Driving Experience (Whole Years)	Number of CCPs		
	0	1	2+
<b>0</b>	0.435	0.718	1.000
<b>1</b>	0.595	0.798	1.000
<b>2</b>	0.640	0.820	1.000
<b>3</b>	0.695	0.848	1.000
<b>4</b>	0.755	0.878	1.000
<b>5</b>	0.815	0.908	1.000
<b>6</b>	0.830	0.915	1.000
<b>7</b>	0.850	0.925	1.000
<b>8</b>	0.865	0.932	1.000
<b>9</b>	0.890	0.945	1.000
<b>10</b>	0.940	0.970	1.000
<b>11</b>	0.950	0.975	1.000
<b>12</b>	0.965	0.982	1.000
<b>13</b>	0.980	0.990	1.000
<b>14</b>	0.995	0.998	1.000
<b>15</b>	1.020	1.020	1.020
<b>16</b>	1.045	1.045	1.045
<b>17</b>	1.070	1.070	1.070

Amended Effective: May 1, 2021

Accepted: March 16, 2021

Order: G-13-21

Commission Secretary: 

Driving Experience (Whole Years)	Number of CCPs		
	0	1	2+
18	1.095	1.095	1.095
19	1.120	1.120	1.120
20	1.145	1.145	1.145
21	1.150	1.150	1.150
22	1.155	1.155	1.155
23	1.160	1.160	1.160
24	1.165	1.165	1.165
25	1.170	1.170	1.170
26	1.175	1.175	1.175
27	1.180	1.180	1.180
28	1.185	1.185	1.185
29	1.190	1.190	1.190
30	1.195	1.195	1.195
31	1.200	1.200	1.200
32	1.205	1.205	1.205
33	1.205	1.205	1.205
34	1.210	1.210	1.210
35	1.215	1.215	1.215
36	1.220	1.220	1.220
37	1.225	1.225	1.225
38	1.225	1.225	1.225
39	1.230	1.230	1.230
40	1.235	1.235	1.235

7.3 Despite section 7.2 and subject to section 7.4, in an application to renew or change a certificate where ICBC requires the applicant to cancel and replace the certificate, a person's IDF for the replacement certificate will be determined as if a new certificate had not been required.

7.4 Section 7.3 does not apply if:

- a) the vehicle is being transferred to its lessee who has applied for an owner's certificate for the vehicle; or
- b) ownership of the vehicle is transferred from the estate of the registered owner to the registered owner's surviving spouse,

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Order: G-13-21

Commission Secretary: 

## 8. Determination of CDF

8.1 The calculation for the CDF referred to in Section 2.C. of this Basic Insurance Tariff for the application of a new or renewal certificate is determined as follows:

### No listed drivers

(a) if the certificate does not have any listed drivers, and any owner or, in the case of a leased vehicle, any lessee, is an individual then the CDF is 2.00; | C

(b) if the certificate does not have any listed drivers, and no owner or, in the case of a leased vehicle, no lessee, is an individual then the CDF is 1.00; | C

### Only learner drivers listed

(c) if the certificate has only learners as listed drivers then the CDF is 0.50;

### Only one listed driver

(d) if the certificate has only one listed driver and that driver is a non-learner, then the CDF is equal to the IDF of that driver;

### Multiple listed drivers with principal driver

(e) subject to section 8.2, if the certificate has:

- (i) a non-learner principal driver; and
- (ii) one or more additional non-learner listed drivers

then the CDF is calculated by the following formula: (principal driver IDF x 0.75) + (highest IDF of the additional non-learner drivers x 0.25);

### Multiple listed drivers, no principal driver

(f) if the certificate has:

- (i) no principal driver; and
- (ii) two or more non-learner listed drivers;

then the CDF is calculated by the following formula: (highest IDF of the non-learner drivers x 0.50) + (second highest IDF of the non-learner drivers x 0.50); or

### Multiple listed drivers, PD is a learner

(g) If the certificate has:

- (i) a principal driver who is a learner; and
- (ii) one or more non-learner listed drivers;

then the CDF is equal to highest IDF of the non-learner drivers.

8.2 The IDF of an additional non-learner listed driver is not used in the calculation of the CDF for the purposes of subsection 8.1(e) if:

- (a) the non-learner driver is not:
  - (i) a member of the household, or an employee, of the owner or, in the case of a leased vehicle, the lessee, or
  - (ii) a member of the household, or an employee, of the principal driver, and
- (b) the non-learner driver's IDF is lower than the IDF of the principal driver on the certificate.

| C

If the result of the application of this section is such that the principal driver's IDF is the only IDF left available for the calculation of the CDF, then the CDF is equal to the IDF of the principal driver.

**9. Minimum CDF**

9.1 Despite section 8, a certificate with an effective date within the date ranges in the table below will use the greater of:

- (a) the CDF calculated in section 8; and
- (b) the Minimum CDF, or if all the following apply, the Senior Minimum CDF:
  - (i) an owner or, in the case of a leased vehicle, a lessee, is a senior;
  - (ii) the principal driver is a senior; and
  - (iii) the vehicle is rated in vehicle rate class 001, 051, 310, 311, 312, 313, 314, 701, 710, 711, 712, 713, or 714;

| C

as determined below:

Certificate with Effective Date Between	Minimum CDF	Senior Minimum CDF
September 1, 2019 - August 31, 2020	0.540	0.415
September 1, 2020 - August 31, 2021	0.510	0.410
September 1, 2021 - August 31, 2022	0.480	0.405

**10. Determination of CDF for Mid-Term Changes**

10.1 If there is a mid-term change to the listed drivers on a certificate, the CDF will be recalculated in accordance with section 8 and the following applies:

Amended Effective: January 6, 2025

Accepted: August 29, 2024

- a) if a listed driver is removed from the certificate, the IDF of the remaining drivers will not be recalculated and the CDF will be calculated with reference to those IDFs;
- b) if a listed driver is added to the certificate, the IDF of the added driver will be calculated in accordance with subsection 7.2 based on the date of the mid-term change, the IDFs of existing listed drivers will not be recalculated and the CDF will be calculated with reference to the IDFs of all of the listed drivers; and
- c) if the applicant has advised ICBC that a listed driver who:
  - (i) was a first-licensed non-BC driver has obtained a BC non-learner licence; or
  - (ii) held a learner licence has obtained a BC non-learner licence

the IDF of that driver will be recalculated in accordance with subsection 7.2 based on the date of the mid-term change, the IDFs of the remaining listed drivers will not be recalculated and the CDF will be calculated with reference to the IDFs of all of the listed drivers.

10.2 If there is a mid-term change to the vehicle rate class on the certificate resulting in a change such that the vehicle rate class which initially was:

- a) not within the vehicle rate classes described in the definition of personal claim payment record but was after the mid-term change; or
- b) within the vehicle rate classes described in the definition of personal claim payment record but was not after the mid-term change;

then all listed driver IDFs and the CDF will be recalculated in accordance with subsection 7.2 and section 8 based on the date of the mid-term change.

10.3 When recalculating the CDF due to a mid-term change to a certificate, the effective date of the certificate will be used when applying subsection 9.1.

Amended Effective: May 1, 2021

Accepted: March 16, 2021

Order: G-13-21

Commission Secretary: 

**SCHEDULE E  
DRIVER PENALTY POINT PREMIUM AND DRIVER RISK PREMIUM**

**1. Definitions**

In this Schedule:

**“10 point MVA conviction”** means a conviction for any offence under the *Motor Vehicle Act* that is listed in Table 4 set out in the Schedule to Division 28 of the *Motor Vehicle Act Regulation*, BC Reg 26/58 as amended from time to time,

**“Contravention”** means any:

- (a) 10 point MVA Conviction,
- (b) Criminal Code of Canada Conviction,
- (c) Conviction for Excessive Speed,
- (d) Roadside Suspension, or
- (e) Conviction for Use of Electronic Device While Driving,

**“Conviction for Excessive Speed”** means a conviction for an offence under section 148 of the *Motor Vehicle Act*,

**“Conviction for Use of Electronic Device While Driving”** means a conviction for an offence occurring on or after March 1, 2018 under the *Motor Vehicle Act* that is set out in Table 2.1 of the Schedule to Division 28 of the *Motor Vehicle Act Regulation*, BC Reg 26/58 as amended from time to time.

**“Criminal Code of Canada Conviction”** means a conviction for any driving offence under the Criminal Code of Canada that is listed in Table 4 set out in the Schedule to Division 28 of the *Motor Vehicle Act Regulation*, BC Reg 26/58 as amended from time to time,

**“MVA Conviction”** means any conviction for an offence under the *Motor Vehicle Act* or the *Motor Vehicle Act Regulation* that

- (a) arises directly or indirectly out of the use or operation by the offender of a vehicle other than a cycle, or
- (b) is committed while the offender is using or operating a vehicle except a cycle,

and a conviction will be considered to meet the requirements of subsection (a) or (b) of this definition if a notation appears on the violation ticket issued in respect of the offence indicating that offence was committed while driving, | C

**“one-year scan period”**, in respect of a person, means the 12 month period starting 17 months before the anniversary of the person's birth date,

**“Roadside Suspension”** means a suspension or prohibition pursuant to section 90.3, 215 or 215.43 of the *Motor Vehicle Act*, | C

**“three-year scan period”** in respect of a person, means the 36 month period ending 152 days before the anniversary of the person's birth date, but does not include any portion of that 36 month period before January 1, 2008.

Amended Effective: June 30, 2025

Accepted: May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

**2. Point Penalty Premium**

2.1 For the purpose of this section 2, the classes of drivers set out in Table 1 of this Schedule are established.

2.2 A person falls within a class of drivers established under subsection 2.1, if the total of the following equals the number of point penalties that in column A of Table 1 identifies that class:

- (a) the number of point penalties recorded by ICBC against the driving record of that person for offences committed during the one-year scan period; and
- (b) the number of point penalties recorded by ICBC, since the date of the last assessment, against the driving record of that person for offences committed during the 25 months immediately preceding the start of the one-year scan period.

2.3 Subject to section 5, the annual point penalty premium payable by a person for a driver's certificate is the amount shown in column B of Table 1 opposite the number of point penalties that, in column A of that Table, identifies the person's class.

|c  
|c

**TABLE 1 –Point Penalty Premium**

Column A	Column B
Class of Drivers by Number of Point Penalties	Annual Premium (\$)
0-3	nil
4	214
5	282
6	367
7	508
8	636
9	783
10	1,108
11	1,322
12	1,542
13	2,056
14	2,350
15	2,644
16	3,036
17	3,427
18	3,819
19	4,211
20	4,602
21	5,092
22	5,581
23	6,071
24	6,561
25	7,050
26	7,638
27	8,225
28	8,813
29	9,400
30	9,988
31	10,673

Amended Effective: January 1, 2024

Accepted: November 20, 2023

Order: G-266-23

Commission Secretary:



Insurance Corporation of British Columbia  
Basic Insurance Tariff  
Schedule E: Driver Penalty Point Premium and Driver Risk Premium Page 4  
Fifth Revision Effective: January 1, 2024

32		11,359
33		12,044
34		12,828
35		13,611
36		14,394
37		15,178
38		15,961
39		16,744
40		17,821
41		18,801
42		19,780
43		20,759
44		21,738
45		22,717
46		23,892
47		25,068
48		26,243
49		27,418
50 or more		29,376

Amended Effective: January 1, 2024

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Order: G-266-23

Commission Secretary:



### 3. Driver Risk Premium

3.1 Subject to section 5, the annual driver risk premium payable by a person for a driver's certificate is determined with reference to the Contraventions recorded by ICBC in respect of that person during the three-year scan period and is the total of the amounts set out in Column B of each of Tables 2, 3, 4 and 5 that correspond to the number and type of Contraventions referred to in each Table. Pursuant to Commission Order No. G-141-12, assessments of driver risk premium calculated by ICBC in accordance with Schedule E of the Basic Insurance Tariff:

- (a) prior to February 29, 2012 are not to be re-calculated with respect to prohibitions pursuant to section 215.43 of the *Motor Vehicle Act*, and
- (b) prior to October 31, 2012, are not to be re-calculated with respect to prohibitions pursuant to section 215.43(2)(a) of the *Motor Vehicle Act* (this section of the *Motor Vehicle Act* was repealed effective June 15, 2012).

**TABLE 2 – Driver Risk Premium for  
Criminal Code Convictions and 10 Point MVA Convictions**

<b>Driver Risk Premium Schedule</b>	
<b>Column A</b>	<b>Column B</b>
<b>Number of Contraventions: Criminal Code of Canada Conviction or 10 point MVA Conviction</b>	<b>Premium</b>
1	\$ 1,108
2	\$ 4,602
3	\$ 9,988
4	\$ 17,821
5	\$ 29,376
6	\$ 29,376
7	\$ 29,376
8	\$ 29,376
9	\$ 29,376
10	\$ 29,376
11	\$ 29,376
12	\$ 29,376
13	\$ 29,376
14	\$ 29,376
15	\$ 29,376
16	\$ 29,376
17	\$ 29,376
18	\$ 29,376
19	\$ 29,376
20	\$ 29,376
21	\$ 29,376
22	\$ 29,376

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Insurance Corporation of British Columbia  
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Fifth Revision Effective: January 1, 2024

23	\$	29,376
24	\$	29,376
25	\$	29,376
26	\$	29,376
27	\$	29,376
28	\$	29,376
29	\$	29,376
30	\$	29,376
31	\$	29,376
32	\$	29,376
33	\$	29,376
34	\$	29,376
35	\$	29,376
36	\$	29,376
37	\$	29,376
38	\$	29,376
39	\$	29,376
40	\$	29,376
41	\$	29,376
42	\$	29,376
43	\$	29,376
44	\$	29,376
45	\$	29,376
46	\$	29,376
47	\$	29,376
48	\$	29,376
49	\$	29,376
50	\$	29,376

**TABLE 3 – Driver Risk Premium for Roadside Suspensions**

<b>Driver Risk Premium Schedule</b>	
<b>Column A</b>	<b>Column B</b>
<b>Number of Contraventions: Roadside Suspension</b>	<b>Premium</b>
1	\$ 0
2	\$ 453
3	\$ 526
4	\$ 600

Amended Effective: January 1, 2024

Accepted: November 20, 2023

Order: G-266-23

Commission Secretary:



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Fifth Revision Effective: January 1, 2024

5	\$	685
6	\$	783
7	\$	906
8	\$	1,040
9	\$	1,200
10	\$	1,383
11	\$	1,591
12	\$	1,836
13	\$	2,118
14	\$	2,436
15	\$	2,803
16	\$	3,219
17	\$	3,696
18	\$	4,247
19	\$	4,884
20	\$	5,618
21	\$	6,463
22	\$	7,430
23	\$	8,544
24	\$	9,829
25	\$	11,298
26	\$	12,987
27	\$	14,933
28	\$	17,173
29	\$	19,743
30	\$	22,705
31	\$	24,480
32	\$	24,480
33	\$	24,480
34	\$	24,480
35	\$	24,480
36	\$	24,480
37	\$	24,480
38	\$	24,480
39	\$	24,480
40	\$	24,480
41	\$	24,480
42	\$	24,480
43	\$	24,480
44	\$	24,480
45	\$	24,480
46	\$	24,480
47	\$	24,480
48	\$	24,480

Amended Effective: January 1, 2024

Accepted: November 20, 2023

Order: G-266-23

Commission Secretary:



49	\$	24,480
50	\$	24,480

**TABLE 4 – Driver Risk Premium for Convictions for Excessive Speed**

<b>Driver Risk Premium Schedule</b>	
<b>Column A</b>	<b>Column B</b>
<b>Number of Contraventions: Convictions for Excessive Speed</b>	<b>Premium</b>
1	\$ 392
2	\$ 453
3	\$ 526
4	\$ 600
5	\$ 685
6	\$ 783
7	\$ 906
8	\$ 1,040
9	\$ 1,200
10	\$ 1,383
11	\$ 1,591
12	\$ 1,836
13	\$ 2,118
14	\$ 2,436
15	\$ 2,803
16	\$ 3,219
17	\$ 3,696
18	\$ 4,247
19	\$ 4,884
20	\$ 5,618
21	\$ 6,463
22	\$ 7,430
23	\$ 8,544
24	\$ 9,829
25	\$ 11,298
26	\$ 12,240
27	\$ 12,240
28	\$ 12,240



Insurance Corporation of British Columbia  
Basic Insurance Tariff

Schedule E: Driver Penalty Point Premium and Driver Risk Premium Page 9  
Sixth Revision Effective: January 1, 2024

29	\$	12,240
30	\$	12,240
31	\$	12,240
32	\$	12,240
33	\$	12,240
34	\$	12,240
35	\$	12,240
36	\$	12,240
37	\$	12,240
38	\$	12,240
39	\$	12,240
40	\$	12,240
41	\$	12,240
42	\$	12,240
43	\$	12,240
44	\$	12,240
45	\$	12,240
46	\$	12,240
47	\$	12,240
48	\$	12,240
49	\$	12,240
50	\$	12,240

Amended Effective: January 1, 2024

Accepted: November 20, 2023

Order: G-266-23

Commission Secretary:



**TABLE 5 – Driver Risk Premium for Convictions for Use of Electronic Device While Driving**

<b>Driver Risk Premium Schedule</b>	
<b>Column A</b>	<b>Column B</b>
<b>Number of Contraventions: Convictions for Use of Electronic Device While Driving</b>	<b>Premium</b>
1	\$ 0
2	\$ 453
3	\$ 526
4	\$ 600
5	\$ 685
6	\$ 783
7	\$ 906
8	\$ 1,040
9	\$ 1,200
10	\$ 1,383
11	\$ 1,591
12	\$ 1,836
13	\$ 2,118
14	\$ 2,436
15	\$ 2,803
16	\$ 3,219
17	\$ 3,696
18	\$ 4,247
19	\$ 4,884
20	\$ 5,618
21	\$ 6,463
22	\$ 7,430
23	\$ 8,544
24	\$ 9,829
25	\$ 11,298
26	\$ 12,987
27	\$ 14,933
28	\$ 17,173
29	\$ 19,743
30	\$ 22,705
31	\$ 24,480
32	\$ 24,480
33	\$ 24,480

Amended Effective: January 1, 2024

Accepted: November 20, 2023

Order: G-266-23

Commission Secretary:



34	\$	24,480
35	\$	24,480
36	\$	24,480
37	\$	24,480
38	\$	24,480
39	\$	24,480
40	\$	24,480
41	\$	24,480
42	\$	24,480
43	\$	24,480
44	\$	24,480
45	\$	24,480
46	\$	24,480
47	\$	24,480
48	\$	24,480
49	\$	24,480
50	\$	24,480

**4. Refunds**

4.1 In the circumstances described in column A of Table 6 of this Schedule E and subject to the minimum time requirements set out in column B of Table 6 and the additional requirements set out in column C of Table 6, ICBC shall, on application, refund to a person named on a driver's certificate or their personal representative that part of the premium, calculated according to section 2.H of this Basic Insurance Tariff, paid for the period the driver's certificate is not in use or for the term of the driver's certificate remaining unexpired on the day it is surrendered.

| C

4.2 Notwithstanding anything in section 4.1 of this Schedule E, if a person who has applied for and been granted a refund in accordance with section 4.1 is, during the term of the driver's certificate for which the refund has been granted:

- (a) convicted of an offence listed in Tables 2, 4 or 5, of this Schedule or convicted of any MVA Conviction, or receives a roadside suspension, or
- (b) involved in a motor vehicle crash while driving a motor vehicle,

the person must repay the amount of the refund paid by ICBC as premium

| N

**TABLE 6 — Refund of Premium**

| C

Column A Circumstances	Column B Minimum Time Requirements	Column C Additional Requirements
Suspension	60 days or more	Motor Vehicle Branch confirmation on suspensions before 1982.
Voluntary surrender	30 days or more	Motor Vehicle Branch confirmation
Out of province for part or whole period covered in billing	30 days or more	written confirmation of issue date, or photocopy of new drivers licence
Not in Canada or U.S.A. for part or whole period covered in billing	30 days or more	photocopies of passport date stamp confirming out of country dates
Incarceration	30 days or more	letter from prison authorities, confirming dates of incarceration and that there were no out privileges when driver's licence could have been used
Medical reason	30 days or more	physician's letter confirming that person is unable to drive no evidence of driving, e.g. points or claim on driving record
<b>* Minimum time requirement refers to a continuous period of time.</b>		

**5. Maximum Number of Billings**

If a person commits an offence that could result in premium being payable under both sections 2.3 and 3.1, the offence may not be referenced in the calculation of premium under this Schedule E in more than 3 years.

**SCHEDULE F – THIS SCHEDULE IS NO LONGER IN EFFECT**

O

Amended effective: September 1, 2019

Order: G-188-18

Accepted: August 26, 2019

Commission Secretary: 

**SCHEDULE G  
DISABILITY DISCOUNT FACTOR**

**1. Eligibility for Disability Discount Factor**

1.1 The disability discount factor referred to in Section 2.C. of this Basic Insurance Tariff is

(a) 0.75, if all of the following apply:

- (i) the owner or, in the case of a leased vehicle, the lessee, of a vehicle has verified to ICBC's satisfaction that:
  - a. the owner or, in the case of a leased vehicle, the lessee, of that vehicle has been approved as qualified under section 23 of the *Motor Fuel Tax Act* as a person eligible to receive a fuel tax refund; or
  - b. a person with an ownership interest in that vehicle has been approved as qualified under section 23 of the *Motor Fuel Tax Act* as a person eligible to receive a fuel tax refund; and
- (ii) the vehicle is rated in vehicle rate class 001, 002, 003, 004, 007, 011, 012, 013, 014, 017, 051, 310, 311, 312, 313 or 314;

or

(b) 1.00, if paragraph (a) does not apply.

1.2 Despite subsection 1.1(a), an owner or, in the case of a leased vehicle, a lessee, who on December 31, 1995 was receiving the disability discount for a vehicle, other than a vehicle rated in vehicle rate class 701, 705, 710, 711, 712, 713, 714, 720, 721, 722, 723 or 724, is deemed eligible to receive a disability discount factor of 0.75 so long as there is no lapse in coverage.

1.3 Despite subsections 1.1(a) and 1.2, a person qualifies for the disability discount factor of 0.75 on only one certificate at any one time.

**SCHEDULE H  
 ICBC PAYMENT PLAN AGREEMENT  
 (Individuals)**

| N



**[Date]**

Account Holder Financial Institution  
 Bank Key:  
 Bank Account  
 Financial Institution:

| C

Plate Number:  
 Policy Effective Date:  
 Policy Expiry Date:

Enrolment Fee:  
 Insurance Premiums:  
 Finance Fee:  
 Total:

Payment Frequency:  
 Finance Rate (%):  
 APR Rate (%):

| N

| C

| N

**Payment Plan Schedule**

Withdrawal Date	Amount Due \$	Withdrawal Date	Amount Due \$
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Note: We will initiate a withdrawal on the dates indicated above. This is not a loan but an installment payment plan.

By signing here, you (the account holder):

- understand and accept that Insurance Premiums will include an enrollment fee for new payment plan participants.
- authorize ICBC to withdraw funds from your account in accordance with the "Payment Plan Schedule" described above (plus any necessary withdrawal and deposit adjustments) in payment of amounts due to ICBC.
- understand and agree the total amount collected will not exceed the total payment plan amount, however it is possible that small differences due to rounding may arise for payments.
- agree to accept this agreement or an amended document or receipt as pre-notification of the amounts and dates of withdrawals.
- understand and accept the attached terms and conditions of this Payment Plan Agreement.

Amended effective November 16, 2008

Accepted: December 23, 2008/Order G-171-08

Commission Secretary:

Insurance Corporation of British Columbia  
Basic Insurance Tariff  
Schedule H: ICBC Payment Plan Agreement Page 2  
First Revision Effective: November 16, 2008

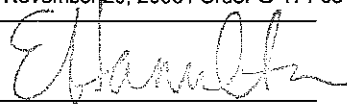
- agree that your Financial Institution may process debits against your account in accordance with the rules of the Canadian Payments Association.
- agree to attach a specimen cheque marked "VOID" to this pre-authorized debit (PAD) Agreement for an enrollment or change of financial information.
- understand and accept that an additional \$18 fee may be applied to each payment withdrawal transacted that fails and becomes due, without notice to you.
- understand and agree that ICBC may provide to or request your credit information from any credit bureau or reporting agency in accordance with the Business Practices and Consumer Protection Act.
- certify that all the information shown on this agreement is true and correct.

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Authorized Signature(s)

Amended effective November 16, 2008

Accepted: November 20, 2008 / Order G-171-08

Commission Secretary: 

## TERMS AND CONDITIONS

### How We Apply Your Payments

- Past due payment amounts are in addition to the amounts identified on the “Payment Plan Schedule.”
- We will apply each payment first to pay any past due payment amount and unpaid additional fees incurred, followed by the current payment due amount which will reduce the Total Plan Amount
- Each payment amount includes a finance fee. This amount is determined by applying the finance rate to your monthly or quarterly payment amount.

### Failure to Pay and Default Charges

- Unpaid Total Plan Amount balance and/or additional fees, under a terminated Payment Plan Agreement, will become immediately due upon ICBC’s discretion. All legal costs and expenses incurred to collect the outstanding amount owed to ICBC must be paid by you.

### Pre-notification Waiver – Fixed Pre-Authorization Debits (PADs)

- You will receive notification at point-of-sale if there is a change in the amount or payment date(s).

### Canadian Payments Association

- All Canadian Financial Institutions are members of the Canadian Payments Association (CPA). CPA promotes the efficiency, safety and soundness of the clearing and settlement systems (including cheques, wire transfers, direct deposits, pre-authorized debits, bill payments and point-of-sale debits). CPA rules and related processes ensure that the system is safe and sound and that payments are exchanged efficiently.
- You may make a claim for a reimbursement where a PAD is erroneously charged to your account under one of the declared conditions as set out in 23(b) and (c) of Rule H1 of the Canadian Payments Association. | C

### Increase in Total Plan Amount

- You may opt to increase the Total Plan Amount of your Payment Plan Agreement when you process a mid-term change to your vehicle, licence and insurance with your Autoplan broker.
- All, or a portion of the increased fees and premium amounts, will increase the remaining Total Plan Amount and result in the recalculation of payment and withdrawal amounts.
- Terms and conditions of the initial agreement will continue to apply to the increased agreement.
- A new Payment Plan Agreement (with a recalculated Payment Plan Schedule as of the change transaction effective date) will be issued to replace the original agreement.

### Changes to Payment Plan Agreement

- Please see your nearest Autoplan broker to request any changes to this Agreement, which include the following:
  - a. Additional payments applied to the Total Plan Amount,
  - b. Account information changes,
    - i. notify your Autoplan broker immediately if your bank account information changes, and,

Amended effective: January 1, 2022

Accepted: December 22, 2021

Order: G-357-21

Commission Secretary: 

- ii. provide your Autoplan broker a specimen cheque marked "VOID" for financial information changes to comply with pre-authorized debit (PAD) as recommended by the Canadian Payments Association
- c. Payment day changes,
  - i. changes to the payment day may result in two payment withdrawals in one month, if payment day falls on a weekend or statutory holiday
  - ii. it is your responsibility to ensure there are sufficient funds in the account to cover each payment withdrawal. And,
- d. Mid-term increases or decreases to the Total Plan Amount.

**Decrease Refunds and/or Cancellation Refunds**

- You authorize ICBC to apply an Autoplan refund amount due to you, to the remaining Total Plan Amount.
- We will send you a refund for any unused portion of premiums, after the refund has been applied to the remaining Plan Amount in full, and provided that there is no outstanding account balance with ICBC.

**Termination/Cancellation of Insurance and Payment Plan Agreement**

- Cancellation of both your Autoplan Policy and Payment Plan Agreement will require immediate full payment of any unpaid Withdrawal Amount(s) including any additional fees up to the Autoplan Policy's Termination Date. If a credit balance exists on the customer's account, it will be refunded providing there is no outstanding account balance with ICBC. Please see your nearest Autoplan broker to cancel your insurance and agreement.

**Additional Disclosures**

- You have chosen to finance payment of one or more of insurance premiums, licence fees and registration fees. For information on those premiums, fees and coverages, refer to the Owner's Certificate of Insurance and Vehicle Licence (APV250) that accompanies this agreement.
- The enrolment fee, if applicable, is charged on the date the policy is issued. Included in the fee is a \$9.18 commission fee that is paid to the broker.
- The finance fee is charged from the Effective date of the policy.
- Interest begins to accrue on the Effective date of the policy.
- You are entitled to prepay the full outstanding balance at any time without any prepayment charge or penalty.
- You are entitled to make partial payments in excess of the Payment Plan Schedule at any time, without penalty.

| C

**To Contact Us**

- Please call 604-661-2800 or toll free at 1-800-663-3051. A Customer Contact Service Representative will assist you.
- To contact us by mail, please use the following address:

ICBC  
c/o Customer Contact L299152B  
151 W Esplanade  
North Vancouver, BC V7M 3H9

Amended effective: January 1, 2022

Accepted: December 22, 2021

Order: G-357-21

Commission Secretary: 

**SCHEDULE H  
ICBC PAYMENT PLAN AGREEMENT  
(Fleetplan)**



[Date]

Account Holder Financial Institution  
Bank Key:  
Bank Account  
Financial Institution:

Fleet Number:  
Fleet Effective Date:  
Fleet Expiry Date:

Enrolment Fee:  
Insurance Premiums:  
Finance Fee:  
Total:

Total Number of Vehicles:  
Payment Frequency:  
Finance Rate (%):  
APR Rate (%):

Payment Plan Schedule

Withdrawal Date Amount Due \$

Withdrawal Date Amount Due \$

Note: We will initiate a withdrawal on the dates indicated above. This is not a loan but an installment payment plan.

By signing here, you (the account holder):

- understand and accept that Insurance Premiums will include an enrollment fee for new payment plan participants.
- authorize ICBC to withdraw funds from your account in accordance with the "Payment Plan Schedule" described above (plus any necessary withdrawal and deposit adjustments) in payment of amounts due to ICBC.
- understand and agree the total amount collected will not exceed the total payment plan amount, however it is possible that small differences due to rounding may arise for payments.
- agree to accept this agreement or an amended document or receipt as pre-notification of the amounts and dates of withdrawals.
- understand and accept the attached terms and conditions of this Payment Plan Agreement.

Amended effective November 16, 2008

Accepted: November 20, 2008 / Order G-171-08

Commission Secretary:

N

Insurance Corporation of British Columbia  
Basic Insurance Tariff  
Schedule H: ICBC Payment Plan Agreement Page 6  
First Revision Effective: November 16, 2008

- agree that your Financial Institution may process debits against your account in accordance with the rules of the Canadian Payments Association.
- agree to attach a specimen cheque marked "VOID" to this pre-authorized debit (PAD) Agreement for an enrollment or change of financial information.
- understand and accept that an additional \$18 fee may be applied to each payment withdrawal transacted that fails and becomes due, without notice to you.
- understand and agree that ICBC may provide to or request your credit information from any credit bureau or reporting agency in accordance with the Business Practices and Consumer Protection Act.
- certify that all the information shown on this agreement is true and correct.

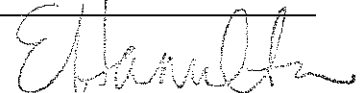
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\_\_\_\_\_  
Authorized Signature(s)

Amended effective November 16, 2008

Accepted: November 20, 2008 / Order G-171-08

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



## TERMS AND CONDITIONS

### How We Apply Your Payments

- Past due payment amounts are in addition to the amounts identified on the "Payment Plan Schedule."
- We will apply each payment first to pay any past due payment amount and unpaid additional fees incurred, followed by the current payment due amount which will reduce the Total Plan Amount
- Each payment amount includes a finance fee. This amount is determined by applying the finance rate to your monthly or quarterly payment amount.

### Failure to Pay and Default Charges

- Unpaid Total Plan Amount balance and/or additional fees, under a terminated Payment Plan Agreement, will become immediately due upon ICBC's discretion. All legal costs and expenses incurred to collect the outstanding amount owed to ICBC must be paid by you.

### Pre-notification Waiver – Fixed Pre-Authorization Debits (PADs)

- You will receive notification at point-of-sale if there is a change in the amount or payment date(s).

### Canadian Payments Association

- All Canadian Financial Institutions are members of the Canadian Payments Association (CPA). CPA promotes the efficiency, safety and soundness of the clearing and settlement systems (including cheques, wire transfers, direct deposits, pre-authorized debits, bill payments and point-of-sale debits). CPA rules and related processes ensure that the system is safe and sound and that payments are exchanged efficiently.
- You may make a claim for a reimbursement where a PAD is erroneously charged to your account under one of the declared conditions as set out in 23(b) and (c) of Rule H1 of the Canadian Payments Association.

### Increase in Total Plan Amount

- You may opt to increase the Total Plan Amount of your Payment Plan Agreement when you process a mid-term change to your vehicle, licence and insurance with your Autoplan broker.
- All, or a portion of the increased fees and premium amounts, will increase the remaining Total Plan Amount and result in the recalculation of payment and withdrawal amounts.
- Terms and conditions of the initial agreement will continue to apply to the increased agreement.
- A new Payment Plan Agreement (with a recalculated Payment Plan Schedule as of the change transaction effective date) will be issued to replace the original agreement.

### Changes to Payment Plan Agreement

- Please see your nearest Autoplan broker to request any changes to this Agreement, which include the following:
  - a. Additional payments applied to the Total Plan Amount,
  - b. Account information changes,

Amended effective: January 1, 2022

Accepted: December 22, 2021

Order: G-357-21

Commission Secretary: 

- i. notify your Autoplan broker immediately if your bank account information changes, and,
  - ii. provide your Autoplan broker a specimen cheque marked "VOID" for financial information changes to comply with pre-authorized debit (PAD) as recommended by the Canadian Payments Association
- c. Payment day changes,
- iii. changes to the payment day may result in two payment withdrawals in one month, if payment day falls on a weekend or statutory holiday
  - iv. it is your responsibility to ensure there are sufficient funds in the account to cover each payment withdrawal. And,
- d. Mid-term increases or decreases to the Total Plan Amount.

#### **Decrease Refunds and/or Cancellation Refunds**

- You authorize ICBC to apply an Autoplan refund amount due to you, to the remaining Total Plan Amount.
- We will send you a refund for any unused portion of premiums, after the refund has been applied to the remaining Plan Amount in full, and provided that there is no outstanding account balance with ICBC.

#### **Termination/Cancellation of Insurance and Payment Plan Agreement**

- Cancellation of both your Autoplan Policy and Payment Plan Agreement will require immediate full payment of any unpaid Withdrawal Amount(s) including any additional fees up to the Autoplan Policy's Termination Date. If a credit balance exists on the customer's account, it will be refunded providing there is no outstanding account balance with ICBC. Please see your nearest Autoplan broker to cancel your insurance and agreement.

#### **Additional Disclosures**

- You have chosen to finance payment of one or more of insurance premiums, licence fees and registration fees. For information on those premiums, fees and coverages, refer to the Owner's Certificate of Insurance and Vehicle Licence (APV250) that accompanies this agreement.
- The finance fee is charged from the Effective date of the policy.
- Interest begins to accrue on the Effective date of the policy.
- You are entitled to prepay the full outstanding balance at any time without any prepayment charge or penalty.
- You are entitled to make partial payments in excess of the Payment Plan Schedule at any time, without penalty.

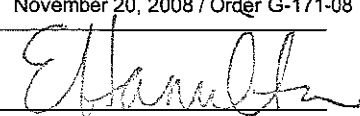
#### **To Contact Us**

- Please call 604-661-2800 or toll free at 1-800-663-3051. A Customer Contact Service Representative will assist you.
- To contact us by mail, please use the following address:

ICBC  
c/o Customer Contact L299152B  
151 W Esplanade  
North Vancouver, BC V7M 3H9

Amended effective November 16, 2008

Accepted: November 20, 2008 / Order G-171-08

Commission Secretary: 

**SCHEDULE H  
ICBC PAYMENT PLAN AGREEMENT  
(Garage Policy)**

|C



**[Date]**

Account Holder Financial Institution  
Bank Key:  
Bank Account:  
Financial Institution:

Garage Policy Number:  
Effective Date:  
Expiry Date:

Enrollment Fee:  
Insurance Premiums:  
Finance Fee:  
Total:

Payment Frequency:  
Finance Rate (%):  
APR Rate (%):

**Payment Plan Schedule**

Withdrawal Date	Amount Due \$	Withdrawal Date	Amount Due \$
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Note: We will initiate a withdrawal on the dates indicated above. This is not a loan but an installment payment plan.

By signing here, you (the account holder):

- understand and accept that Insurance Premiums will include an enrollment fee for new payment plan participants.
- authorize ICBC to withdraw funds from your account in accordance with the "Payment Plan Schedule" described above (plus any necessary withdrawal and deposit adjustments) in payment of amounts due to ICBC.
- understand and agree the total amount collected will not exceed the total payment plan amount, however it is possible that small differences due to rounding may arise for payments.
- agree to accept this agreement or an amended document or receipt as pre-notification of the amounts and dates of withdrawals.
- understand and accept the attached terms and conditions of this Payment Plan Agreement.
- agree that your Financial Institution may process debits against your account in accordance with the rules of the Canadian Payments Association.

Amended effective: October 25, 2019

Accepted: October 22, 2019

Order: G-252-19

Commission Secretary: 

- agree to attach a specimen cheque marked "VOID" to this pre-authorized debit (PAD) Agreement for an enrollment or change of financial information.
- understand and accept that an additional \$18 fee may be applied to each payment withdrawal transacted that fails and becomes due, without notice to you.
- understand and agree that ICBC may provide to or request your credit information from any credit bureau or reporting agency in accordance with the Business Practices and Consumer Protection Act.
- certify that all the information shown on this agreement is true and correct.

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Authorized Signature(s)

Amended effective: March 4, 2018

Accepted: March 1, 2018

Order:           G-50-18          

Commission Secretary:



## TERMS AND CONDITIONS

### How We Apply Your Payments

- Past due payment amounts are in addition to the amounts identified on the “Payment Plan Schedule.”
- We will apply each payment first to pay any past due payment amount and unpaid additional fees incurred, followed by the current payment due amount which will reduce the Total Plan Amount
- Each payment amount includes a Finance fee. This amount is determined by applying the finance rate to your monthly or quarterly payment amount.

### Failure to Pay and Default Charges

- Unpaid Total Plan Amount balance and/or additional fees, under a terminated Payment Plan Agreement, will become immediately due upon ICBC’s discretion. All legal costs and expenses incurred to collect the outstanding amount owed to ICBC must be paid by you.

### Pre-notification Waiver – Fixed Pre-Authorization Debits (PADs)

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- You may make a claim for a reimbursement where a PAD is erroneously charged to your account under one of the declared conditions as set out in 23(b) and (c) of Rule H1 of the Canadian Payments Association.

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### Increase in Total Plan Amount

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  - a. Additional payments applied to the Total Plan Amount,
  - b. Account information changes, and,
    - i. notify your Autoplan broker immediately if your bank account information changes, and,

Amended effective: January 1, 2022

Accepted: December 22, 2021

Order: G-357-21

Commission Secretary: 

- ii. provide your Autoplan broker a specimen cheque marked "VOID" for financial information changes to comply with pre-authorized debit (PAD) as recommended by the Canadian Payments Association
- c. Payment day changes,
  - i. changes to the payment day may result in two payment withdrawals in one month, if payment day falls on a weekend or statutory holiday
  - ii. it is your responsibility to ensure there are sufficient funds in the account to cover each payment withdrawal. And,
- d. Mid-term increases or decreases to the Total Plan Amount.

**Decrease Refunds and/or Cancellation Refunds**

- You authorize ICBC to apply an Autoplan refund amount due to you, to the remaining Total Plan Amount.
- We will send you a refund for any unused portion of premiums, after the refund has been applied to the remaining Plan Amount in full, and provided that there is no outstanding account balance with ICBC.

**Termination/Cancellation of Insurance and Payment Plan Agreement**

- Cancellation of both your Autoplan Policy and Payment Plan Agreement will require immediate full payment of any unpaid Withdrawal Amount(s) including any additional fees up to the Autoplan Policy's Termination Date. If a credit balance exists on the customer's account, it will be refunded providing there is no outstanding account balance with ICBC. Please see your nearest Autoplan broker to cancel your insurance and agreement.

**Additional Disclosures**

- You have chosen to finance payment of one or more of insurance premiums, licence fees and registration fees. For information on those premiums, fees and coverages, refer to the Owner's Certificate of Insurance and Vehicle Licence (APV250) or Garage Vehicle Certificate (APV4) that accompanies this agreement.
- The enrollment fee, if applicable, is charged on the date the policy is issued. Included in the fee is a \$9.18 commission fee that is paid to the broker.
- The Finance Fee is charged from the Effective date of the policy.
- Interest begins to accrue on the Effective date of the policy.
- You are entitled to prepay the full outstanding balance at any time without any prepayment charge or penalty.
- You are entitled to make partial payments in excess of the Payment Plan Schedule at any time, without penalty.

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Amended effective: January 1, 2022

Accepted: December 22, 2021

Order: G-357-21

Commission Secretary: 

**To Contact Us**

- Please call 604-661-2800 or toll free at 1-800-663-3051. A Customer Contact Service Representative will assist you.
- To contact us by mail, please use the following address:

ICBC  
c/o Customer Contact L299152B  
151 W Esplanade  
North Vancouver, BC V7M 3H9

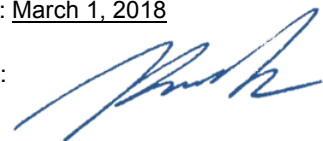
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Amended effective: March 4, 2018

Accepted: March 1, 2018

Order: G-50-18

Commission Secretary:



**SCHEDULE I**  
**FLEET DISCOUNTS AND FLEET SURCHARGES**

**1. Definitions**

**Loss ratio** means the **loss experience** of a fleet during the applicable **scan period** expressed as a percentage of the gross premium payable to ICBC for insurance for the fleet during the same **scan period**.

The loss ratio will be calculated by comparing the fourth, third and second, but not the most recent, of the last four years **gross premium** earned against payments and reserves for claims which occurred during the same three year period.

**Scan period** means the number of **insurance years**, not exceeding **3**, preceding but including the last designated expiry month of the owner's certificate for a fleet and during which the fleet was insured as a fleet.

**Gross premium** is the total amount of all premiums payable to ICBC in an **insurance year** for all vehicles in the fleet, without allowance for any discount or surcharge.

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**Insurance year** is the **12** month period commencing with and including the month following the designated expiry month.

Where a fleet

- (a) does not commence to insure as a fleet at the beginning of an insurance year,
- (b) does not continuously insure as a fleet throughout an insurance year, or
- (c) ceases to insure as a fleet before the end of an insurance year,

the **gross premium** and **loss experience** recorded for the fleet for the part of the insurance year during which it was insured as a fleet shall be considered the **gross premium** and **loss experience** of the fleet for the full insurance year.

**Loss experience** means the total amount paid or payable by ICBC for all vehicles in the fleet to which the **loss experience** pertains as a result of accidents:

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- (a) occurring on or after May 1, 2021, where the user or operator of the fleet vehicle is fully or partially responsible for the accidents, that occur during the **insurance year** for which the **loss experience** is calculated and, subject to the **maximum chargeable amounts** described in section 2 below, includes:

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Amended Effective: May 1, 2021

Accepted: March 16, 2021

Order: G-13-21

Commission Secretary: 

- (i) the **total claim amount** for the following combination of coverages, not exceeding \$7 500 for the combined claim amounts per accident, where the included claim amount for a:
- A. third party liability claim is the full third party liability claim amount,
  - B. Basic Vehicle Damage coverage claim for vehicles not insured under the fleet is:
    - 1. the full Basic Vehicle Damage coverage claim amount; unless
    - 2. the accident also involves more than one other vehicle or person, where the user or operator of the fleet vehicle and at least one of the other parties to the accident, but excluding the vehicle that is the subject of the Basic Vehicle Damage coverage claim, are responsible for the accident; in which case the Basic Vehicle Damage coverage claim amount is proportional to the responsibility of the user or operator of the fleet vehicle;
  - C. Enhanced Accident Benefits claim, is the Enhanced Accident Benefits claim amount proportional to the responsibility of the user or operator of the fleet vehicle; and
  - D. Income top-up (APV435) claim, is the income top-up (APV435) claim amount proportional to the responsibility of the user or operator of the fleet vehicle. | C
- (ii) the **total claim amount** for each claim under collision coverage, not exceeding \$7 500 per claim, and | C

Amended Effective: June 30, 2025

Accepted: May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

(iii) in the case of a garage fleet only,

- (A) the total claim amount for each accident for which indemnity is provided to the garage service operator under collision coverage for loss or damage to a customer's vehicle while it is in the care, custody or control of the garage service operator, not exceeding \$7 500 per claim, and
- (B) the total claim amount for each accident for which indemnity is provided to the garage service operator under comprehensive or specified perils coverage for loss or damage to a customer's vehicle while it is in the care, custody or control of the garage service operator, not exceeding \$7,500 per claim

but does not include an amount paid in respect of

- (iv) except as provided in paragraph (a)(iii) (B), a claim under specified perils coverage or comprehensive coverage,
- (v) a claim under underinsured motorist protection,
- (vi) a claim under loss of use coverage,
- (vii) a claim under RoadStar or Roadside Plus;
- (viii) a claim for an uninsured accident occurring on a highway;
- (ix) a claim under a blanket certificate that is in the name of the fleet operator;
- (x) a claim under optional insurance contracts issued in conjunction with a blanket certificate that is in the name of the fleet operator providing insurance for all vehicles insured under that blanket certificate;
- (xi) a claim under Basic Vehicle Damage coverage for a vehicle insured under the fleet;
- (xii) a claim under collision coverage, including a claim involving an unidentified person, to the extent that an user or operator of a vehicle insured under the fleet is not responsible;
- (xiii) a claim under hit and run coverage; or
- (xiv) expenses including legal fees.

Or

(b) occurring before May 1, 2021, regardless of the extent that an user or operator of a vehicle insured under the fleet is responsible, that occur during the **insurance year** for which the **loss experience** is calculated and, subject to the **maximum chargeable amounts** described in section 2 below, includes:

- (i) the **total claim amount** for each third party liability claim, not exceeding \$7 500 per claim,
- (ii) the **total claim amount** for each claim under collision coverage, not exceeding \$7 500 per claim, and

Effective: May 1 2021

Accepted: March 16, 2021

Order: G-13-21

Commission Secretary: 

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(iii) in the case of a garage fleet only,

(A) the total claim amount for each accident for which indemnity is provided to the garage service operator under collision coverage for loss or damage to a customer's vehicle while it is in the care, custody or control of the garage service operator, not exceeding \$7 500 per claim, and

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(B) the total claim amount for each accident for which indemnity is provided to the garage service operator under comprehensive or specified perils coverage for loss or damage to a customer's vehicle while it is in the care, custody or control of the garage service operator, not exceeding \$7,500 per claim

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but does not include an amount paid in respect of

- (iv) a claim for accident benefits,
- (v) a claim for a hit and run accident occurring on a highway,
- (vi) except as provided in paragraph (b)(iii) (B), a claim under specified perils coverage or comprehensive coverage,
- (vii) a claim under underinsured motorist protection,
- (viii) a claim under loss of use coverage,
- (ix) a claim under RoadStar or Roadside Plus;
- (x) a claim for an uninsured accident occurring on a highway;
- (xi) a claim under a blanket certificate;
- (xii) a claim under optional insurance contracts issued in conjunction with a blanket certificate providing insurance for all vehicles insured under that blanket certificate;
- (xiii) expenses including legal fees.

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**Actual loss ratio** for accidents:

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(a) occurring on or after May 1, 2021, is the total amount paid or payable by ICBC for claims described in paragraphs (i), (ii) and (iii) during the scan period expressed as a percentage of the net premium:

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(i) claims made under the fleet for the same scan period excluding only claims:

A. for uninsured accidents occurring on a highway;

Amended Effective: May 1, 2021

Accepted: March 16, 2021

Order: G-13-21

Commission Secretary: 

- B. under a blanket certificate that is in the name of the fleet operator; or
- C. under optional insurance contracts issued in conjunction with a blanket certificate that is in the name of the fleet operator providing insurance for all vehicles insured under that blanket certificate;
- D. under Basic Vehicle Damage coverage for a vehicle insured under the fleet;
- E. under Enhanced Accident Benefits and collision coverage, including a claim involving an unidentified person, to the extent that an user or operator of a vehicle insured under the fleet is not responsible; and
- F. under hit and run coverage;

(ii) to the extent an user or operator of a vehicle insured under the fleet is responsible, claims for the same scan period by a person not insured under the fleet for Enhanced Accident Benefits, Basic Vehicle Damage coverage and collision coverage; and

(iii) to the extent an user or operator of a vehicle insured under the fleet is responsible, claims for the same scan period for income top-up (APV435) coverage.

or

(b) that occurred before May 1, 2021, is the total amount paid or payable by ICBC for claims during the scan period expressed as a percentage of the net premium for the same scan period excluding only claims:

- (i) for hit and run and uninsured accidents occurring on a highway;
- (ii) under a blanket certificate; or
- (iii) under optional insurance contracts issued in conjunction with a blanket certificate providing insurance for all vehicles insured under that blanket certificate.

**Net premium** means the total amount of all premiums payable to ICBC in an insurance year for all vehicles in the fleet including allowance for any fleet discount or fleet surcharge.

**Repaid fleet claim** means a claim where the total claim amount paid by ICBC for a claim taken into account in the calculation of the loss ratio of a fleet in relation to an application to insure vehicles as a fleet, plus the amount paid in the case of a Collision coverage claim for Loss of Use coverage and loss of use coverage under RoadStar or Roadside Plus with respect to the claim, has been remitted to ICBC in accordance with the following requirements:

Amended effective: May 1, 2021

Accepted: March 16, 2021

Order: G-13-21

Commission Secretary: 

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- a) ICBC has determined that no further payments are likely in respect of the claim;
- b) the claim is in respect of a vehicle associated with a fleet operator and the claim has not yet been used in the determination of premium on any certificate in accordance with Section 2.D of this Basic Insurance Tariff where the fleet operator is named as the owner or, in the case of a leased vehicle, the lessee;  
and
- c) the accident occurred in the time period used in the calculation of the loss ratio to which the application applies.

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**Total claim amount** means the total of all payments incurred and outstanding reserves in respect of a claim.

## 2. Maximum Amount per Claim for Actual Loss Ratios of 80% or Higher

Amended Effective: January 6, 2025

Accepted: August 29, 2024

Order: G-223-24

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



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Despite the definition of “loss experience” in this Schedule I, where the actual loss ratio of a fleet is 80% or higher, ICBC will substitute the corresponding amount in Column 2 from the table below for the amount of \$7,500 referred to in subparagraphs (a)(i), (a)(ii), (a)(iii), (b)(i), (b)(ii) and (b)(iii) of the definition of loss experience when calculating the loss ratio for the purpose of determining the fleet discount or fleet surcharge.

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Column 1  Actual Loss Ratio	Column 2  Maximum Amount Per Coverage or Combination of Coverages
Less than 80 %	\$7,500
80% or more but less than 90%	\$10,000
90% or more but less than 100%	\$15,000
100% or more but less than 110%	\$20,000
110% or more but less than 115%	\$25,000
115% or more but less than 120%	\$30,000
120% or more but less than 130%	\$35,000

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Amended Effective: May 1, 2021

Accepted: March 16, 2021

Order: G-13-21

Commission Secretary: 

130 % or more but less than 140%	\$40,000
140% or more	\$50,000

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### 3. Fleet Discounts and Fleet Surcharges for issue or renewal

#### 3.1 Fleet Discounts and Fleet Surcharges for Issue of Insurance

(1) Unless subsection (2) applies, ICBC may offer a fleet discount of 15% with respect to vehicles not rated in rate classes 510, 511, 512, 513, 514, 550, 551 or 552 for two insurance years to a fleet that commences or recommences to insure as a fleet.

(2) Where the operator of a fleet that

(a) is comprised of vehicles

- (i) where a minimum of 3 motor vehicles were insured by the fleet operator for a minimum of 2 full insurance years but not as a fleet, or
- (ii) had previously been operated as a fleet by the fleet operator but had ceased to be a fleet, and

(b) commences or recommences to be insured as a fleet and gives ICBC complete information, on form APV-84, on the loss experience of each vehicle in the fleet during the 2, 3 or 4 years preceding the date of commencing or recommencing to insure as a fleet,

the discount or surcharge for issue of insurance for the fleet must be determined by ICBC by reference to the Table set out in section 3.3 or 3.4 as though the fleet had been operating as a fleet and had established the loss experience with ICBC during the years to which the loss experience applies.

#### 3.2 Date of application

Notwithstanding sections 3.1, 3.3 and 3.4, the maximum surcharge set out in section 3.4 applies to a fleet described in section 3.1 other than a fleet that has no previous loss experience, unless the fleet operator makes application to insure the vehicles as a fleet more than 30 days before the commencement of the insurance year applicable to the fleet.

#### 3.3 Fleet Discounts for renewal of insurance

(1) On renewal, if the fleet operator provides ICBC with a claims history letter from another insurer ICBC will take the loss experience into account as if it were part of the fleet's loss

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experience during the scan period for calculating the fleet discount or fleet surcharge for the renewal.

(2) The discount for renewal of insurance for a fleet that has a loss ratio set out in Column A of the following Tables is the discount set out opposite that loss ratio in Column B:

(a) for vehicles rated in rate classes 510, 511, 512, 513, 514, 550, 551 or 552:

<b>Column A</b>	<b>Column B</b>
<i>Loss Ratio</i>	<i>Discount</i>
<i>All loss ratios</i>	<i>0% of premium</i>

(b) for all other vehicles:

<b>Column A</b>	<b>Column B</b>
<i>Loss Ratio</i>	<i>Discount</i>
0%	63% of premium or rate
Over 0 to 1%	62% of premium or rate
Over 1 to 2%	61% of premium or rate
Over 2 to 3%	60% of premium or rate
Over 3 to 4%	59% of premium or rate
Over 4 to 5%	58% of premium or rate
Over 5 to 6%	57% of premium or rate
Over 6 to 7%	56% of premium or rate
Over 7 to 8%	55% of premium or rate
Over 8 to 9%	54% of premium or rate
Over 9 to 10%	53% of premium or rate
Over 10 to 11%	52% of premium or rate
Over 11 to 12%	51% of premium or rate
Over 12 to 13%	50% of premium or rate
Over 13 to 14%	49% of premium or rate
Over 14 to 15%	48% of premium or rate
Over 15 to 16%	47% of premium or rate
Over 16 to 17%	46% of premium or rate
Over 17 to 18%	45% of premium or rate

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Over 18 to 19%	44% of premium or rate
Over 19 to 20%	43% of premium or rate
Over 20 to 21%	42% of premium or rate
Over 21 to 22%	41% of premium or rate
Over 22 to 23%	40% of premium or rate
Over 23 to 24%	39% of premium or rate
Over 24 to 25%	38% of premium or rate
Over 25 to 26%	37% of premium or rate
Over 26 to 27%	36% of premium or rate
Over 27 to 28%	35% of premium or rate
Over 28 to 29%	34% of premium or rate
Over 29 to 30%	33% of premium or rate
Over 30 to 31%	32% of premium or rate
Over 31 to 32%	31% of premium or rate
Over 32 to 33%	30% of premium or rate
Over 33 to 34%	29% of premium or rate
Over 34 to 35%	28% of premium or rate
Over 35 to 36%	27% of premium or rate
Over 36 to 37%	26% of premium or rate
Over 37 to 38%	25% of premium or rate
Over 38 to 39%	24% of premium or rate
Over 39 to 40%	23% of premium or rate
Over 40 to 41%	22% of premium or rate
Over 41 to 42%	21% of premium or rate
Over 42 to 43%	20% of premium or rate
Over 43 to 44%	19% of premium or rate
Over 44 to 45%	18% of premium or rate
Over 45 to 46%	17% of premium or rate
Over 46 to 47%	16% of premium or rate
Over 47 to 48%	15% of premium or rate
Over 48 to 49%	14% of premium or rate
Over 49 to 50%	13% of premium or rate

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Over 50 to 51%	12% of premium or rate
Over 51 to 52%	11% of premium or rate
Over 52 to 53%	10% of premium or rate
Over 53 to 54%	9% of premium or rate
Over 54 to 55%	8% of premium or rate
Over 55 to 56%	7% of premium or rate
Over 56 to 57%	6% of premium or rate
Over 57 to 58%	5% of premium or rate
Over 58 to 59%	4% of premium or rate
Over 59 to 60%	3% of premium or rate
Over 60 to 61%	2% of premium or rate
Over 61 to 62%	1% of premium or rate
Over 62 to 63%	0% of premium or rate

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**3.4 Fleet Surcharges for renewal of insurance**

The surcharge for renewal of insurance for a fleet that has the loss ratio set out in Column A of the following Tables is the surcharge set out opposite that loss ratio in Column B:

- a) for vehicles rated in rate classes 510, 511, 512, 513, 514, 550, 551 or 552:

<b>Column A</b>	<b>Column B</b>
<i>Loss Ratio</i>	<i>Surcharge</i>
<i>All loss ratios</i>	<i>0% of premium</i>

- b) for all other vehicles:

<b>Column A</b>	<b>Column B</b>
<i>Loss Ratio</i>	<i>Surcharge</i>
Over 63 to 64%	1% of premium or rate
Over 64 to 65%	2% of premium or rate
Over 65 to 66%	3% of premium or rate
Over 66 to 67%	4% of premium or rate

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 Second Revision Effective: May 1, 2020

Over 67 to 68%	5% of premium or rate
Over 68 to 69%	6% of premium or rate
Over 69 to 70%	7% of premium or rate
Over 70 to 71%	8% of premium or rate
Over 71 to 72%	9% of premium or rate
Over 72 to 73%	10% of premium or rate
Over 73 to 74%	11% of premium or rate
Over 74 to 75%	12% of premium or rate
Over 75 to 76%	13% of premium or rate
Over 76 to 77%	14% of premium or rate
Over 77 to 78%	15% of premium or rate
Over 78 to 79%	16% of premium or rate
Over 79 to 80%	17% of premium or rate
Over 80 to 81%	18% of premium or rate
Over 81 to 82%	19% of premium or rate
Over 82 to 83%	20% of premium or rate
Over 83 to 84%	21% of premium or rate
Over 84 to 85%	22% of premium or rate
Over 85 to 86%	23% of premium or rate
Over 86 to 87%	24% of premium or rate
Over 87 to 88%	25% of premium or rate
Over 88 to 89%	26% of premium or rate
Over 89 to 90%	27% of premium or rate
Over 90 to 91%	28% of premium or rate
Over 91 to 92%	29% of premium or rate
Over 92 to 93%	30% of premium or rate
Over 93 to 94%	31% of premium or rate
Over 94 to 95%	32% of premium or rate
Over 95 to 96%	33% of premium or rate
Over 96 to 97%	34% of premium or rate
Over 97 to 98%	35% of premium or rate
Over 98 to 99%	36% of premium or rate

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Over 99 to 100%	37% of premium or rate
Over 100 to 102%	38% of premium or rate
Over 102 to 104%	39% of premium or rate
Over 104 to 106%	40% of premium or rate
Over 106 to 108%	41% of premium or rate
Over 108 to 110%	42% of premium or rate
Over 110 to 113%	43% of premium or rate
Over 113 to 116%	44% of premium or rate
Over 116 to 119%	45% of premium or rate
Over 119 to 122%	46% of premium or rate
Over 122 to 125%	47% of premium or rate
Over 125 to 130%	48% of premium or rate
Over 130 to 135%	49% of premium or rate
Over 135 to 140%	50% of premium or rate
Over 140 to 145%	51% of premium or rate
Over 145 to 150%	52% of premium or rate
Over 150 to 157%	53% of premium or rate
Over 157 to 164%	54% of premium or rate
Over 164 to 171%	55% of premium or rate
Over 171 to 178%	56% of premium or rate
Over 178 to 185%	57% of premium or rate
Over 185 to 192%	58% of premium or rate
Over 192 to 200%	59% of premium or rate
Over 200%	60% of premium or rate

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3.5 The fleet discount or fleet surcharge is determined without reference to a repaid fleet claim.

**4. Fleet Discounts and Fleet Surcharges for Fleets with Taxis Insured on a Fleet Reporting Certificate - Taxis**

4.1 Despite subsections 3.1, 3.2, 3.3(2)(b) and 3.4(b), ICBC may offer a discount of 44% to a fleet operator that insures one or more taxis on a Fleet Reporting Certificate – Taxis, for 24 consecutive months beginning from the effective date of the first Fleet Reporting Certificate – Taxis that the fleet operator holds, provided that the fleet operator insures one or more taxis on a Fleet Reporting Certificate – Taxis for those 24 consecutive months.

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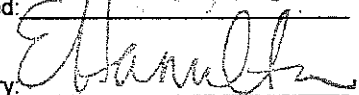
**SCHEDULE J – THIS SCHEDULE IS NO LONGER IN EFFECT**

Amended effective: January 1, 2011

Accepted:

NOV 25 2010

Commission Secretary



**SCHEDULE K**  
**FLEET PREMIUM ADJUSTMENT AGREEMENT**

In consideration of the **INSURANCE CORPORATION OF BRITISH COLUMBIA**  
(the Corporation) entering into this agreement, \_\_\_\_\_(the Fleet Operator) agrees with the  
Corporation as follows:

**1. DEFINITIONS**

In this agreement:

**FLEET** means, collectively, Fleet Numbers(s).

**LOSS RATIO** means the total amount paid or payable by the Corporation in respect of claims described in the definition of "actual loss ratio" of Schedule I of the Corporation's Basic Insurance Tariff filed with the British Columbia Utilities Commission (the "Tariff"), expressed as a percentage of the premium paid to the Corporation for insurance on the Fleet for the current insurance year, subject to the following amendments to the definition of actual loss ratio:

- (a) the total amount paid or payable is based on the result of accidents occurring during the current insurance year instead of the scan period;
- (b) where the date of the accident is before May 1, 2021, any amount over \$200,000 per accident in respect of amounts paid or payable for third party liability claims will not form part of the Loss Ratio for the purposes of this agreement, and
- (c) where the date of the accident is on or after May 1, 2021, any amount over \$200,000 per accident in respects of the combined amounts paid or payable for Enhanced Accident Benefits, income top-up, Basic Vehicle Damage coverage and third party liability claims will not form part of the Loss Ratio for the purposes of this agreement.

**PREMIUM PAID** means the total amount of all premium paid to the Corporation for all vehicles in the Fleet after allowance for any discount or surcharge.

**RETURN PREMIUM** means the percentage of the Premium Paid that is to be refunded by the Corporation, if any, after an adjustment of premium has been made under section 2 below.

**ADDITIONAL PREMIUM** means the percentage of the Premium Paid that will be paid to the Corporation by the Fleet Operator over and above the Premium Paid after an adjustment of premium has been made under section 2 below.

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Commission Secretary: 

**2. ADJUSTMENT PLAN**

Subject to the terms and conditions of this agreement and subject to the provisions of the Insurance (Vehicle) Act and regulations made under the Act, the Fleet Operator agrees that the Premium Paid for the coverage provided to the Fleet Operator for the term set out in section 6 below or any subsequent term, as the case may be, shall be adjusted in accordance with Schedule "A".

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Order: G-13-21

Commission Secretary: 

**3. ADJUSTMENT OF PREMIUM**

The Corporation shall at the time of adjustment examine the Loss Ratio of the Fleet and based on that Loss Ratio using the Table in Schedule "A", shall calculate the amount of any Return Premium or Additional Premium owing.

The Corporation shall refund the Return Premium or the Fleet Operator shall pay the Additional Premium shown in Column II of Schedule "A", as the case may be, that corresponds to the Loss Ratio for the Fleet shown in Column I of Schedule "A".

Where as a result of adjustments made pursuant to sections 4B and 4C respectively of this agreement, premium becomes payable by the Fleet Operator, the Corporation will bill the Fleet Operator for the portion of any amount of premium as determined and that corresponds to the Loss Ratio and which had previously been refunded to the Fleet Operator as Return Premium.

**4. TIME FOR ADJUSTMENT**

Premium adjustments shall be made on three occasions during the term of this agreement as follows:

- A. first, six months from the designated expiry month of the fleet,
- B. secondly, 12 months from the date of the first adjustment, and
- C. finally, 12 months from the date of the second adjustment.

**5. PREMIUM**

Where it is determined that Premium or Additional Premium is payable under this agreement, it shall be paid to the Corporation forthwith by the Fleet Operator, and section 15.7(3) of the Insurance (Vehicle) Regulation applies in respect of any such Premium or Additional Premium due.

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**6. TERM OF AGREEMENT**

The term of this agreement is from the      day of      , **20** to the      day of      , **20** .

**7. RENEWAL**

At the expiration of the term of this agreement, or any extension thereof, the term shall be deemed to be extended for a further period of one year, or for such other length of time as shall be agreed, upon the same terms and conditions as are contained in this agreement provided that if the fleet during the term of this agreement or during the term of any extension thereof is or becomes prior to or is at the time of such extension unable to meet the requirements of the Corporation's Basic Insurance Tariff filed with the British Columbia Utilities Commission for eligibility for such an extension, this agreement or then current extension as the case may be shall be deemed to be

Amended effective: May 1, 2021

Accepted: March 16, 2021

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Commission Secretary: 

terminated and to be null and void as of the date ending the term of this agreement or such current extension or unless either party, at least one month prior to the expiration of such term or any extension thereof, shall have given to the other notice in writing of the intention of that party to terminate this agreement at the expiration of the current term.

**8. PROHIBITION OF ASSIGNMENT**

The Fleet Operator may not assign this agreement without the prior written consent of the Corporation. Such consent shall not be unreasonably withheld.

**9. GENERAL**

This agreement shall be governed by the laws of the province of British Columbia.

This agreement shall enure to the benefit of and be binding upon the parties hereto and their respective heirs, executors, administrators, successors and permitted assigns.

THE PARTIES HAVE EXECUTED THIS AGREEMENT AS OF THE \_\_\_\_\_ DAY OF  
,20\_\_.

EXECUTED BY THE FLEET OPERATOR )

\_\_\_\_\_  
AUTHORIZED SIGNATORY (Signature) )

\_\_\_\_\_  
(Print Name) )

\_\_\_\_\_  
(Print Title) )

\_\_\_\_\_  
AUTHORIZED SIGNATORY (Signature) )

\_\_\_\_\_  
(Print Name) )

\_\_\_\_\_  
(Print Title) )

EXECUTED BY THE INSURANCE )  
CORPORATION OF BRITISH COLUMBIA )

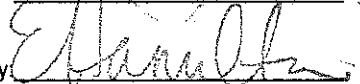
Per: \_\_\_\_\_ )

Name: \_\_\_\_\_ )

Title: \_\_\_\_\_ )

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Accepted: **NOV 25 2010**

Commission Secretary 

SCHEDULE "A"

10

COLUMN I

LOSS RATIO

25% OR LESS  
OVER 25% TO 30%  
OVER 30% TO 35%  
OVER 35% TO 40%  
OVER 40% TO 45%  
OVER 45% TO 50%  
OVER 50% TO 55%  
OVER 55% TO 60%

COLUMN II

RETURN PREMIUM

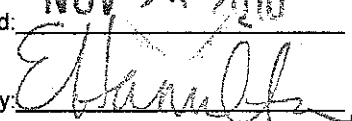
35%  
30%  
25%  
20%  
15%  
10%  
5%  
0%

ADDITIONAL PREMIUM

OVER 60% TO 65%  
OVER 65%

5%  
10%

Amended effective: January 1, 2011

Accepted: NOV 25 2010  


Commission Secretary

**SCHEDULE L**

**GARAGE POLICY PREMIUMS**

**THIRD PARTY LIABILITY, ENHANCED ACCIDENT BENEFITS, BASIC VEHICLE DAMAGE  
 COVERAGE, UNDERINSURED MOTORIST PROTECTION – INCLUDING OWNED  
 VEHICLES**

**SECTION 1, SUBSECTION A**

**TABLE 1A-1 – (Dealers) - Business Codes:** 300, 301, 302, 303, 310, 500, 501, 510, 600, 601, 602, 603, 604, 606, 608, 610, 800, 801, & 810

<b>THIRD PARTY COVERAGE</b>	<b>D,F</b>	<b>W</b>	<b>X,Y</b>	<b>E,H</b>	<b>G,L,N</b>	<b>P,R,S,V</b>
\$200,000	1,384	1,080	1,272	1,100	1,127	1,236
\$1,000,000	1,692	1,317	1,550	1,341	1,375	1,511

Premiums shown are for 100 points.

**TABLE 1A-2 – (All Other Operations) - Business Codes:** 200, 210, 400, 401, 402, 403, 410, 700, 701, 702, 710, 900, 902, 903, & 910

<b>THIRD PARTY COVERAGE</b>	<b>D,F</b>	<b>W</b>	<b>X,Y</b>	<b>E,H</b>	<b>G,L,N</b>	<b>P,R,S,V</b>
\$200,000	1,190	958	1,100	958	1,002	1,073
\$1,000,000	1,540	1,244	1,439	1,244	1,304	1,395

Premiums shown are for 100 points.



**GARAGE POLICY PREMIUMS**

**THIRD PARTY LIABILITY, ENHANCED ACCIDENT BENEFITS, BASIC VEHICLE DAMAGE  
 COVERAGE, UNDERINSURED MOTORIST PROTECTION – CUSTOMERS’ VEHICLES**

**SECTION 1, SUBSECTION B**

**TABLE 1B-1 – (All Other Operations) - Business Codes:** 300, 301, 302, 303, 310, 400, 401, 402, 403, 410, 500, 501, 510, 600, 601, 602, 603, 604, 606, 608, 610, 700, 701, 702, 710, 800, 801, 810, 900, 902, 903, & 910

THIRD PARTY COVERAGE	D,F	W	X,Y	E,H	G,L,N	P,R,S,V
\$200,000	151	118	118	139	122	140
\$1,000,000	200	157	157	185	165	186

Premiums shown are for 100 points.

**TABLE 1B-2 – (Towing) - Business Codes:** 200, & 210

THIRD PARTY COVERAGE	D,F	W	X,Y	E,H	G,L,N	P,R,S,V
\$200,000	14	12	12	13	12	13
\$1,000,000	19	16	16	18	16	18

Premiums shown are for 100 points.



**GARAGE POLICY PREMIUMS**

**LEGAL LIABILITY FOR OWN DAMAGE COVERAGE TO CUSTOMERS' VEHICLES**

**SECTION 3, SUBSECTION A  
 COLLISION**

**TABLE 3A-1 – (All Operations Other Than Towing) - Business Codes:** 300, 301, 302, 303, 310, 400, 401, 402, 403, 410, 500, 501, 510, 600, 601, 602, 603, 604, 606, 608, 610, 700, 701, 702, 710, 800, 801, 810, 900, 902, 903, & 910

<b>DEDUCTIBLE</b>	<b>D,F</b>	<b>W</b>	<b>X,Y</b>	<b>E,H</b>	<b>G,L,N</b>	<b>P,R,S,V</b>
\$1,000	29	21	29	29	29	33

Premiums shown are for 100 points.

**TABLE 3A-2 – (Towing) - Business Codes:** 200, & 210

<b>DEDUCTIBLE</b>	<b>D,F</b>	<b>W</b>	<b>X,Y</b>	<b>E,H</b>	<b>G,L,N</b>	<b>P,R,S,V</b>
\$1,000	207	146	207	207	207	230

Premiums shown are for 100 points.

**TABLE 3A-3 – (Transporters) - Business Codes:** 902, 910, 200, & 210

<b>DEDUCTIBLE</b>	<b>D,F</b>	<b>W</b>	<b>X,Y</b>	<b>E,H</b>	<b>G,L,N</b>	<b>P,R,S,V</b>
\$1,000	238	175	258	258	238	306

Premiums shown are for 100 points.



**GARAGE POLICY PREMIUMS**

**LEGAL LIABILITY FOR OWN DAMAGE COVERAGE TO CUSTOMERS' VEHICLES**

**SECTION 3, SUBSECTION C  
SPECIFIED PERILS**

**TABLE 3C – ALL TERRITORIES/ALL BUSINESS CODES**

<b>LIMIT CUSTOMERS' VEHICLES</b>	<b>PREMIUM PAYABLE</b>	<b>LIMIT CUSTOMERS' VEHICLES</b>	<b>PREMIUM PAYABLE</b>
\$15,000	103	\$100,000	374
25,000	175	150,000	431
30,000	201	200,000	471
40,000	240	250,000	504
50,000	273	300,000	531
60,000	300	400,000	570
70,000	321	500,000	605
80,000	341	750,000	660
90,000	357	1,000,000	700

For values above \$1,000,000 the Premium Payable is increased by \$15 for each additional \$100,000 of value.



**SCHEDULE M**

**GARAGE POLICY - PLATE POINTS**

<b>Plate Type</b>	<b>Points Per Plate</b>
Demonstration plate (excluding Motorcycle and Trailer Demonstration plate)	100
Repair person/Repairer plate	50
Transporter plate	200
Private Passenger plate	100
Commercial plate (5,000 kg GVW or less)	100
Commercial plate (over 5,000 kg GVW)	150
Trailer plate            Trailer Demonstration plate)	10
Motorcycle plate (including Motorcycle Demonstration plate)	50

Accepted: October 25, 2007  
Effective: June 1, 2007  
Order No. G-57-07



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

**SCHEDULE N**  
**GARAGE POLICY - EMPLOYEE POINTS**

Class	Description	Points Per Employee
A	<ul style="list-style-type: none"> <li>• all proprietors, partners and officers - all must be included, silent or otherwise</li> <li>▪ salespersons and managers - this group also includes parts truck drivers, travelling parts salespersons and employees who spend more than 50% of their time driving vehicles</li> <li>- all other employees whose duties consist principally of the operation of vehicles</li> </ul>	100
B	<ul style="list-style-type: none"> <li>• all clerical office employees - includes telephone operators, office clerks, bookkeepers, stenographers, accountants, self serve cashiers, etc., who do not drive customers' vehicles</li> </ul>	20
C	<ul style="list-style-type: none"> <li>• all other employees not included in Class A or Class B, including mechanics, body shop and parts people - although these employees drive vehicles as part of their duties, their duties consist principally of repairing vehicles and issuing parts</li> </ul>	60

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 Order No. G-57-07




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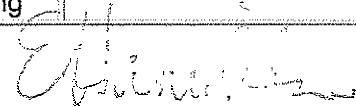
Commission Secretary

**SCHEDULE O**  
**GARAGE POLICY - BUSINESS CODES**

**Types of Business**

Principal Business	Code	Definition	Incidental Operations that Are <b>Included</b>
Auto towing	200	Operation of wreckers (tow cars).	Service station, repair garage.
Auto towing & "____"	210	Used where the insured has an additional business that is not incidental, for example, "Auto towing & Transportation of Trailers", or has a business description not otherwise provided	None.
New and used auto dealer	300	Has a franchise from a manufacturer to sell new vehicles.	Repair garage, service station.
Motorcycle dealer	301	Sale of motorcycles (new and/or used).	Repair garage, service station, and occasional sale of off-road vehicles, cars and/or trucks.
Auto wholesaler	302	Sale of new vehicles to auto dealers only. No retail sales.	None.
Truck dealer	303	Has a franchise from a manufacturer to sell new trucks.	Repair garage, service station.
New and used auto dealer & "____"	310	Used where the insured has an additional business that is not incidental, for example, "New and used auto dealer & Auto towing", or has a business description not otherwise provided	None.
Repair garage	400	Vehicle repairs, which include repairs to mufflers, brakes, shocks, transmissions, upholstery, custom painting, undercoating, radiators, air conditioning	Service station, incidental sale of used vehicles, towing.

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Commission Secretary

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 Schedule O: Garage Policy – Business Codes Page 2  
 Effective: June 1, 2007

		units, engines. Also includes autobody shops, machine shops, etc.	
Auto conversion	401	Manufactures motor vehicles or trailers or converts vans into motor homes, constructs truck bodies, campers, canopies, or similar operations.	Service station, incidental sale of new and/or used vehicles.
School vocational auto shop	402	Vehicle repairs and service as part of an auto mechanic course.	None.
Private repair garage	403	Firm that repairs owned vehicles only.	None.
Repair Garage & "_____"	410	Used where the insured has an additional business that is not incidental, or has a business description not otherwise provided, for example, "Air Care Facility"	None.
Implement dealer	500	Sale of implements of husbandry.	Repair garage, service station, and incidental sale of cars and/or trucks.
Equipment dealer	501	Sale of heavy equipment such as graders, cranes, construction and logging equipment.	Repair garage, service station, and incidental sale of cars and/or trucks.
Implement Dealer & "_____"	510	Used where the insured has an additional business that is not incidental, for example, "Implement dealer & Auto towing", or has a business description not otherwise provided	None.
Used auto dealer	600	Sale of used vehicles (does not have a new car franchise).	Service station, repair garage.
Used auto wholesaler	601	Sale of used vehicles to auto dealers only. No retail sales.	None.
"_____"and	602, 603,	These are risks that are primarily other	None.

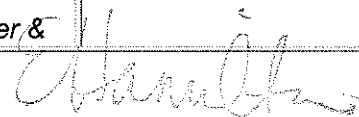
Accepted: October 25, 2007  
 Effective: June 1, 2007  
 Order No. G-57-07

  
 Commission Secretary

Insurance Corporation of British Columbia  
 Basic Insurance Tariff  
 Schedule O: Garage Policy – Business Codes Page 3  
 Effective: June 1, 2007

used auto dealer	604, 606	businesses but are rated as dealers because they have a Dealer's Licence, Demonstration plate(s), and sell vehicles. These businesses are: 602 - Repair garage 603 - Auto conversion 604 - Service station 606 - Bailiff	
Used truck dealer	608	Sale of used trucks (does not have a new truck franchise).	Service station, repair garage.
Used auto dealer & "_____"	610	Used where the insured has an additional business that is not incidental, for example, "Used auto dealer & Auto towing", or has a business description not otherwise provided	None.
Service station	700	Sale of gas and oil, tune-up shops, tire shops, car wash facilities, radio installations and repairs, auto electrical shops, minor repairs, etc.	Towing.
Auto cleaning	701	Car wash, auto detailing (vehicle pickup), etc.	None.
Auto glass installation	702	Automobile glass installation.	None.
Service station & "_____"	710	Used where the insured has an additional business that is not incidental, or needs a business description not otherwise provided, for example, "Auto Locksmith"	None.
Recreational vehicle dealer	800	Sale of motor homes, recreational trailers, boat trailers, snowmobiles, off-highway motorcycles.	Occasional sale of cars and/or trucks and motorcycles.
Boat trailer dealer	801	Sale of new or used boat trailers only.	Trailer service and repair.
Recreational vehicle dealer & "_____"	810	Used where the insured has an additional business that is not incidental, for example, "Recreational vehicle dealer & _____"	None.

Accepted: October 25, 2007  
 Effective: June 1, 2007  
 Order No. G-57-07




Commission Secretary

Insurance Corporation of British Columbia  
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 Schedule O: Garage Policy – Business Codes Page 4  
 Effective: June 1, 2007

“_____”		<i>Repair garage</i> , or has a business description not otherwise provided	
Auto parking	900	Parking lots, hotel parking, restaurant valet service, etc.	None.
Auto transporter	902	A transporter as defined under the <i>Motor Vehicle Act</i> .	None.
Bailiff	903	Repossess vehicles.	Occasional vehicle sale. Refer to <u>Business Code 606</u> above.
Auto transporter & “_____”	910	Used where the insured has an additional business that is not incidental, or needs a business description not otherwise provided, for example, <i>“Transporting of Trailers Only”</i>	None.

Accepted: October 25, 2007  
 Effective: June 1, 2007  
 Order No. G-57-07

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

**SCHEDULE P – THIS SCHEDULE IS NO LONGER IN EFFECT**

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Amended effective: September 1, 2019

Order: G-188-18

Accepted: August 26, 2019

Commission Secretary: 

**SCHEDULE Q  
SHORT TERM CERTIFICATES**

**1. Definition**

In this Schedule, "**premium**" does not include interest or service charge.

**2. Payable Surcharge**

2.1 The surcharge payable by an applicant for the issue or renewal of a short term certificate is as follows:

- (a) For a certificate of not less than 3 months duration and not more than 7 months duration, the surcharge is 2.5% of the annual net premium; and
- (b) For a certificate of more than 7 months duration and not more than 11 months duration, the surcharge is 2% of the annual net premium.

2.2 Section 15.4(2) of the IVR applies in respect of a surcharge referred to in subsection 2.1.

**3. No Entitlement**

No person is entitled to a refund of a surcharge referred to in subsection 2.1 of this Schedule.

**4. Maximum Surcharge**

The maximum surcharge payable by an applicant for the issue or renewal of a short term certificate is \$100.





**SCHEDULE R  
TEMPORARY OPERATION PERMIT AND OWNER'S  
CERTIFICATE OF INSURANCE PREMIUMS**

In this Schedule, the following vehicle rate classes for Temporary Operation Permit and Owner's Certificate of Insurance (TOP) shall apply:

<b>Rate Class</b>	<b>Type of Vehicle</b>
850	Private Passenger (Type 1), including Golf Cart, All Terrain Vehicle, Snowmobile, Motor Home (Type 5)
851	Motorcycle (Type 3), Trailer (Type 4)
852	Commercial Trailer (Type 6)
853	Unladen Commercial Vehicle (5000 kg GVW or less) (Type 2), including Snow Vehicles, Trucksters
854	Unladen Commercial Vehicles (5001 - 9000 kg GVW) (Type 2), including Snow Vehicles
855	Unladen Commercial Vehicles (9001 kg GVW and over) (Type 2), including Snow Vehicles
856	Laden Commercial Vehicle (5000 kg or less) (Type 2), including Snow Vehicles, Trucksters
857	Laden Commercial Vehicles (5000 kg GVW or less) (Type 2); Passenger Transportation Licence required other than a Passenger Transportation Licence that authorizes only transportation network services, including Snow Vehicles, Trucksters
858	Laden Commercial Vehicles (5001 – 9000 kg GVW) (Type 2), including Snow Vehicles
859	Laden Commercial Vehicles (9001 kg GVW and over) (Type 2), including Snow Vehicles
860	Industrial Machine (Fixed Load) (Type 2) including Riding Lawnmower, Garden Tractor
861	Parade Use or Construction Machinery

Amended effective: September 16, 2019

Accepted: September 5, 2019

Order: G-167-19

Commission Secretary: 

**TOP PREMIUMS**

The TOP premiums for the TOP vehicle rate classes described in this Basic Insurance Tariff for the number of days of the TOP duration is:

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base rate x TOP Factor

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Where:

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**TOP Factor** is the TOP Factor from Table 1 with reference to the rate class declared in the application for a TOP, TPL Limit and the total number of days of the TOP duration.

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Amended Effective: June 30, 2025

Accepted: May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

**TABLE 1: TOP FACTOR**


Rate Class	TPL Limit	# of Days														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
850, 853, 861	\$200K	0.017	0.034	0.049	0.064	0.078	0.091	0.103	0.113	0.124	0.134	0.141	0.148	0.156	0.162	0.167
850, 853, 861	\$1MM	0.021	0.040	0.059	0.076	0.092	0.108	0.122	0.135	0.147	0.160	0.168	0.177	0.186	0.193	0.198
850, 853, 861	\$2MM	0.026	0.048	0.066	0.086	0.104	0.120	0.135	0.150	0.162	0.175	0.184	0.193	0.202	0.208	0.216
851	\$200K	0.016	0.030	0.043	0.055	0.066	0.077	0.087	0.096	0.104	0.113	0.119	0.125	0.132	0.137	0.141
852	\$1MM	0.021	0.040	0.059	0.076	0.092	0.108	0.122	0.135	0.147	0.160	0.168	0.177	0.186	0.193	0.198
854 & 855	\$1MM	0.021	0.040	0.059	0.076	0.092	0.108	0.122	0.135	0.147	0.160	0.168	0.177	0.186	0.193	0.198
856	\$200K	0.025	0.046	0.068	0.086	0.106	0.121	0.137	0.148	0.162	0.171	0.180	0.188	0.191	0.197	0.199
857	\$1MM	0.048	0.092	0.133	0.172	0.208	0.240	0.270	0.297	0.319	0.340	0.358	0.371	0.383	0.392	0.397
858 & 859	\$1MM	0.048	0.092	0.133	0.172	0.208	0.240	0.270	0.297	0.319	0.340	0.358	0.371	0.383	0.392	0.397
858 & 859	\$2MM	0.059	0.109	0.151	0.195	0.234	0.267	0.300	0.328	0.352	0.375	0.393	0.406	0.421	0.430	0.435
860	\$200K	0.040	0.078	0.112	0.146	0.176	0.203	0.228	0.251	0.270	0.288	0.303	0.314	0.324	0.332	0.336
860	\$1MM	0.048	0.092	0.133	0.172	0.208	0.240	0.270	0.297	0.319	0.340	0.358	0.371	0.383	0.392	0.397

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Effective: April 17, 2021

Accepted: February 18, 2021

Order: G-13-21

Commission Secretary: 

**SCHEDULE S – THIS SCHEDULE IS NO LONGER IN EFFECT**

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Amended effective: October 25, 2019

Accepted: October 22, 2019

Order: G-252-19

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

**SCHEDULE T  
PREMIUM PRORATE INSTRUCTIONS**

**New Plate and Renew Plate Transactions**

To find the prorated premium payable for New Plate and Renew Plate transactions, do the following:

1. Determine the annual net premium for the transaction.
2. Using Table 2: Numeric Equivalents for Year 2, find the number corresponding to the expiry date of the transaction. |C
3. If the effective date of the transaction is in the same calendar year as the expiry date, then use Table 2 again to find the number corresponding to the effective date. |C
4. If the effective date of the transaction is in the year *before* the expiry date, then use Table 1: Numeric Equivalents for Year 1, to find the number corresponding to the effective date. |C
5. Subtract the number of the effective date from the number of the expiry date.
6. Add 1 to the result. This gives the number of days for which to charge premium.
7. Determine the prorated premium using the following formula:

$$\text{prorated Premium} = \left[ \frac{(\text{days for which to charge premium})}{365} \right] \times \text{annual net premium}$$

## Change Transactions

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

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

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

9. A positive result is the amount payable by the applicant; a negative result is the amount refundable to the applicant.

## Cancellations

To find the prorated premium refundable for Cancellation transactions, do the following, using Method 1 unless a person is applying to cancel insurance on a vehicle for of any of the following reasons, in which case using Method 2:

- (a) the vehicle is not part of a fleet and the person is applying to insure it as part of a fleet,
- (b) the vehicle is part of a fleet and the person is applying to insure it as not part of a fleet,
- (c) the vehicle is being transferred to its lessee who has applied for an owner’s certificate for the vehicle,
- (d) the person is reporting the acquisition of a substitute vehicle in accordance with section 9 or section 9.1 of the IVR, as the case may be, and as a result the applicant is required to cancel and replace the certificate,
- (e) the person is reporting the acquisition of a substitute vehicle in accordance with section 9 or section 9.1 of the IVR, as the case may be, but the premium for one vehicle is determined under the Fleetplan provisions of section 2.D and the premium for the other vehicle is not,



#### METHOD 1

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

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

#### METHOD 2

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

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



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**Table 1: Numeric Equivalents for Year 1**

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January		February		March		April	
Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.
JAN 01	001	FEB 01	032	MAR 01	060	APR 01	091
JAN 02	002	FEB 02	033	MAR 02	061	APR 02	092
JAN 03	003	FEB 03	034	MAR 03	062	APR 03	093
JAN 04	004	FEB 04	035	MAR 04	063	APR 04	094
JAN 05	005	FEB 05	036	MAR 05	064	APR 05	095
JAN 06	006	FEB 06	037	MAR 06	065	APR 06	096
JAN 07	007	FEB 07	038	MAR 07	066	APR 07	097
JAN 08	008	FEB 08	039	MAR 08	067	APR 08	098
JAN 09	009	FEB 09	040	MAR 09	068	APR 09	099
JAN 10	010	FEB 10	041	MAR 10	069	APR 10	100
JAN 11	011	FEB 11	042	MAR 11	070	APR 11	101
JAN 12	012	FEB 12	043	MAR 12	071	APR 12	102
JAN 13	013	FEB 13	044	MAR 13	072	APR 13	103
JAN 14	014	FEB 14	045	MAR 14	073	APR 14	104
JAN 15	015	FEB 15	046	MAR 15	074	APR 15	105
JAN 16	016	FEB 16	047	MAR 16	075	APR 16	106
JAN 17	017	FEB 17	048	MAR 17	076	APR 17	107
JAN 18	018	FEB 18	049	MAR 18	077	APR 18	108
JAN 19	019	FEB 19	050	MAR 19	078	APR 19	109
JAN 20	020	FEB 20	051	MAR 20	079	APR 20	110
JAN 21	021	FEB 21	052	MAR 21	080	APR 21	111
JAN 22	022	FEB 22	053	MAR 22	081	APR 22	112
JAN 23	023	FEB 23	054	MAR 23	082	APR 23	113
JAN 24	024	FEB 24	055	MAR 24	083	APR 24	114
JAN 25	025	FEB 25	056	MAR 25	084	APR 25	115
JAN 26	026	FEB 26	057	MAR 26	085	APR 26	116
JAN 27	027	FEB 27	058	MAR 27	086	APR 27	117
JAN 28	028	FEB 28	059	MAR 28	087	APR 28	118
JAN 29	029	FEB 29	059	MAR 29	088	APR 29	119
JAN 30	030			MAR 30	089	APR 30	120
JAN 31	031			MAR 31	090		

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Accepted: October 22, 2019

Order: G-127-15, G-252-19

Commission Secretary: 

Insurance Corporation of British Columbia  
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 Effective: October 25, 2019

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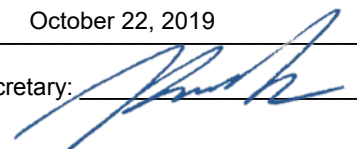
May		June		July		August	
Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.
MAY 01	121	JUN 01	152	JUL 01	182	AUG 01	213
MAY 02	122	JUN 02	153	JUL 02	183	AUG 02	214
MAY 03	123	JUN 03	154	JUL 03	184	AUG 03	215
MAY 04	124	JUN 04	155	JUL 04	185	AUG 04	216
MAY 05	125	JUN 05	156	JUL 05	186	AUG 05	217
MAY 06	126	JUN 06	157	JUL 06	187	AUG 06	218
MAY 07	127	JUN 07	158	JUL 07	188	AUG 07	219
MAY 08	128	JUN 08	159	JUL 08	189	AUG 08	220
MAY 09	129	JUN 09	160	JUL 09	190	AUG 09	221
MAY 10	130	JUN 10	161	JUL 10	191	AUG 10	222
MAY 11	131	JUN 11	162	JUL 11	192	AUG 11	223
MAY 12	132	JUN 12	163	JUL 12	193	AUG 12	224
MAY 13	133	JUN 13	164	JUL 13	194	AUG 13	225
MAY 14	134	JUN 14	165	JUL 14	195	AUG 14	226
MAY 15	135	JUN 15	166	JUL 15	196	AUG 15	227
MAY 16	136	JUN 16	167	JUL 16	197	AUG 16	228
MAY 17	137	JUN 17	168	JUL 17	198	AUG 17	229
MAY 18	138	JUN 18	169	JUL 18	199	AUG 18	230
MAY 19	139	JUN 19	170	JUL 19	200	AUG 19	231
MAY 20	140	JUN 20	171	JUL 20	201	AUG 20	232
MAY 21	141	JUN 21	172	JUL 21	202	AUG 21	233
MAY 22	142	JUN 22	173	JUL 22	203	AUG 22	234
MAY 23	143	JUN 23	174	JUL 23	204	AUG 23	235
MAY 24	144	JUN 24	175	JUL 24	205	AUG 24	236
MAY 25	145	JUN 25	176	JUL 25	206	AUG 25	237
MAY 26	146	JUN 26	177	JUL 26	207	AUG 26	238
MAY 27	147	JUN 27	178	JUL 27	208	AUG 27	239
MAY 28	148	JUN 28	179	JUL 28	209	AUG 28	240
MAY 29	149	JUN 29	180	JUL 29	210	AUG 29	241
MAY 30	150	JUN 30	181	JUL 30	211	AUG 30	242
MAY 31	151			JUL 31	212	AUG 31	243

Amended effective: October 25, 2019

Accepted: October 22, 2019

Order: G-127-15, G-252-19

Commission Secretary:




September		October		November		December	
Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.
SEP 01	244	OCT 01	274	NOV 01	305	DEC 01	335
SEP 02	245	OCT 02	275	NOV 02	306	DEC 02	336
SEP 03	246	OCT 03	276	NOV 03	307	DEC 03	337
SEP 04	247	OCT 04	277	NOV 04	308	DEC 04	338
SEP 05	248	OCT 05	278	NOV 05	309	DEC 05	339
SEP 06	249	OCT 06	279	NOV 06	310	DEC 06	340
SEP 07	250	OCT 07	280	NOV 07	311	DEC 07	341
SEP 08	251	OCT 08	281	NOV 08	312	DEC 08	342
SEP 09	252	OCT 09	282	NOV 09	313	DEC 09	343
SEP 10	253	OCT 10	283	NOV 10	314	DEC 10	344
SEP 11	254	OCT 11	284	NOV 11	315	DEC 11	345
SEP 12	255	OCT 12	285	NOV 12	316	DEC 12	346
SEP 13	256	OCT 13	286	NOV 13	317	DEC 13	347
SEP 14	257	OCT 14	287	NOV 14	318	DEC 14	348
SEP 15	258	OCT 15	288	NOV 15	319	DEC 15	349
SEP 16	259	OCT 16	289	NOV 16	320	DEC 16	350
SEP 17	260	OCT 17	290	NOV 17	321	DEC 17	351
SEP 18	261	OCT 18	291	NOV 18	322	DEC 18	352
SEP 19	262	OCT 19	292	NOV 19	323	DEC 19	353
SEP 20	263	OCT 20	293	NOV 20	324	DEC 20	354
SEP 21	264	OCT 21	294	NOV 21	325	DEC 21	355
SEP 22	265	OCT 22	295	NOV 22	326	DEC 22	356
SEP 23	266	OCT 23	296	NOV 23	327	DEC 23	357
SEP 24	267	OCT 24	297	NOV 24	328	DEC 24	358
SEP 25	268	OCT 25	298	NOV 25	329	DEC 25	359
SEP 26	269	OCT 26	299	NOV 26	330	DEC 26	360
SEP 27	270	OCT 27	300	NOV 27	331	DEC 27	361
SEP 28	271	OCT 28	301	NOV 28	332	DEC 28	362
SEP 29	272	OCT 29	302	NOV 29	333	DEC 29	363
SEP 30	273	OCT 30	303	NOV 30	334	DEC 30	364
		OCT 31	304			DEC 31	365

Amended effective: October 25,

Accepted: October 22, 2019

2019 Order: G-127-15, G-252-19

Commission Secretary: 

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**Table 2: Numeric Equivalents for Year 2**

January		February		March		April	
Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.
JAN 01	366	FEB 01	397	MAR 01	425	APR 01	456
JAN 02	367	FEB 02	398	MAR 02	426	APR 02	457
JAN 03	368	FEB 03	399	MAR 03	427	APR 03	458
JAN 04	369	FEB 04	400	MAR 04	428	APR 04	459
JAN 05	370	FEB 05	401	MAR 05	429	APR 05	460
JAN 06	371	FEB 06	402	MAR 06	430	APR 06	461
JAN 07	372	FEB 07	403	MAR 07	431	APR 07	462
JAN 08	373	FEB 08	404	MAR 08	432	APR 08	463
JAN 09	374	FEB 09	405	MAR 09	433	APR 09	464
JAN 10	375	FEB 10	406	MAR 10	434	APR 10	465
JAN 11	376	FEB 11	407	MAR 11	435	APR 11	466
JAN 12	377	FEB 12	408	MAR 12	436	APR 12	467
JAN 13	378	FEB 13	409	MAR 13	437	APR 13	468
JAN 14	379	FEB 14	410	MAR 14	438	APR 14	469
JAN 15	380	FEB 15	411	MAR 15	439	APR 15	470
JAN 16	381	FEB 16	412	MAR 16	440	APR 16	471
JAN 17	382	FEB 17	413	MAR 17	441	APR 17	472
JAN 18	383	FEB 18	414	MAR 18	442	APR 18	473
JAN 19	384	FEB 19	415	MAR 19	443	APR 19	474
JAN 20	385	FEB 20	416	MAR 20	444	APR 20	475
JAN 21	386	FEB 21	417	MAR 21	445	APR 21	476
JAN 22	387	FEB 22	418	MAR 22	446	APR 22	477
JAN 23	388	FEB 23	419	MAR 23	447	APR 23	478
JAN 24	389	FEB 24	420	MAR 24	448	APR 24	479
JAN 25	390	FEB 25	421	MAR 25	449	APR 25	480
JAN 26	391	FEB 26	422	MAR 26	450	APR 26	481
JAN 27	392	FEB 27	423	MAR 27	451	APR 27	482
JAN 28	393	FEB 28	424	MAR 28	452	APR 28	483
JAN 29	394	FEB 29	424	MAR 29	453	APR 29	484
JAN 30	395			MAR 30	454	APR 30	485
JAN 31	396			MAR 31	455		

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Insurance Corporation of British Columbia  
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 Effective: October 25, 2019


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May		June		July		August	
Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.
MAY 01	486	JUN 01	517	JUL 01	547	AUG 01	578
MAY 02	487	JUN 02	518	JUL 02	548	AUG 02	579
MAY 03	488	JUN 03	519	JUL 03	549	AUG 03	580
MAY 04	489	JUN 04	520	JUL 04	550	AUG 04	581
MAY 05	490	JUN 05	521	JUL 05	551	AUG 05	582
MAY 06	491	JUN 06	522	JUL 06	552	AUG 06	583
MAY 07	492	JUN 07	523	JUL 07	553	AUG 07	584
MAY 08	493	JUN 08	524	JUL 08	554	AUG 08	585
MAY 09	494	JUN 09	525	JUL 09	555	AUG 09	586
MAY 10	495	JUN 10	526	JUL 10	556	AUG 10	587
MAY 11	496	JUN 11	527	JUL 11	557	AUG 11	588
MAY 12	497	JUN 12	528	JUL 12	558	AUG 12	589
MAY 13	498	JUN 13	529	JUL 13	559	AUG 13	590
MAY 14	499	JUN 14	530	JUL 14	560	AUG 14	591
MAY 15	500	JUN 15	531	JUL 15	561	AUG 15	592
MAY 16	501	JUN 16	532	JUL 16	562	AUG 16	593
MAY 17	502	JUN 17	533	JUL 17	563	AUG 17	594
MAY 18	503	JUN 18	534	JUL 18	564	AUG 18	595
MAY 19	504	JUN 19	535	JUL 19	565	AUG 19	596
MAY 20	505	JUN 20	536	JUL 20	566	AUG 20	597
MAY 21	506	JUN 21	537	JUL 21	567	AUG 21	598
MAY 22	507	JUN 22	538	JUL 22	568	AUG 22	599
MAY 23	508	JUN 23	539	JUL 23	569	AUG 23	600
MAY 24	509	JUN 24	540	JUL 24	570	AUG 24	601
MAY 25	510	JUN 25	541	JUL 25	571	AUG 25	602
MAY 26	511	JUN 26	542	JUL 26	572	AUG 26	603
MAY 27	512	JUN 27	543	JUL 27	573	AUG 27	604
MAY 28	513	JUN 28	544	JUL 28	574	AUG 28	605
MAY 29	514	JUN 29	545	JUL 29	575	AUG 29	606
MAY 30	515	JUN 30	546	JUL 30	576	AUG 30	607
MAY 31	516			JUL 31	577	AUG 31	608

Amended effective: October 25, 2019

Accepted: October 22, 2019

Order: G-127-15, G-252-19

Commission Secretary: 

Insurance Corporation of British Columbia  
 Basic Insurance Tariff  
 Schedule T: Premium Prorate Instructions Page 9  
 First Revision Effective: June 30, 2025

September		October		November		December	
Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.	Effective or Expiry Date	Num. Equiv.
SEP 01	609	OCT 01	639	NOV 01	670	DEC 01	700
SEP 02	610	OCT 02	640	NOV 02	671	DEC 02	701
SEP 03	611	OCT 03	641	NOV 03	672	DEC 03	702
SEP 04	612	OCT 04	642	NOV 04	673	DEC 04	703
SEP 05	613	OCT 05	643	NOV 05	674	DEC 05	704
SEP 06	614	OCT 06	644	NOV 06	675	DEC 06	705
SEP 07	615	OCT 07	645	NOV 07	676	DEC 07	706
SEP 08	616	OCT 08	646	NOV 08	677	DEC 08	707
SEP 09	617	OCT 09	647	NOV 09	678	DEC 09	708
SEP 10	618	OCT 10	648	NOV 10	679	DEC 10	709
SEP 11	619	OCT 11	649	NOV 11	680	DEC 11	710
SEP 12	620	OCT 12	650	NOV 12	681	DEC 12	711
SEP 13	621	OCT 13	651	NOV 13	682	DEC 13	712
SEP 14	622	OCT 14	652	NOV 14	683	DEC 14	713
SEP 15	623	OCT 15	653	NOV 15	684	DEC 15	714
SEP 16	624	OCT 16	654	NOV 16	685	DEC 16	715
SEP 17	625	OCT 17	655	NOV 17	686	DEC 17	716
SEP 18	626	OCT 18	656	NOV 18	687	DEC 18	717
SEP 19	627	OCT 19	657	NOV 19	688	DEC 19	718
SEP 20	628	OCT 20	658	NOV 20	689	DEC 20	719
SEP 21	629	OCT 21	659	NOV 21	690	DEC 21	720
SEP 22	630	OCT 22	660	NOV 22	691	DEC 22	721
SEP 23	631	OCT 23	661	NOV 23	692	DEC 23	722
SEP 24	632	OCT 24	662	NOV 24	693	DEC 24	723
SEP 25	633	OCT 25	663	NOV 25	694	DEC 25	724
SEP 26	634	OCT 26	664	NOV 26	695	DEC 26	725
SEP 27	635	OCT 27	665	NOV 27	696	DEC 27	726
SEP 28	636	OCT 28	666	NOV 28	697	DEC 28	727
SEP 29	637	OCT 29	667	NOV 29	698	DEC 29	728
SEP 30	638	OCT 30	668	NOV 30	699	DEC 30	729
		OCT 31	669			DEC 31	730

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Amended Effective: June 30, 2025

Accepted: May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

**OWNER'S INTERIM CERTIFICATE OF INSURANCE (APV38) PREMIUMS**

To determine the premiums for an Owner's Interim Certificate of Insurance (APV38), refer to "# of days" and Basic Third Party Liability limit.

The APV38 premiums for the number of days of the APV38 duration is calculated as follows:

$$\text{base rate} \times \text{APV38 Factor}$$

Where:

**APV38 Factor** is the APV38 Factor from Table 1 with reference the Basic limit and the total number of days of the APV38 duration.

Amended Effective: June 30, 2025

Accepted: May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave


**TABLE 1: APV38 FACTOR**

Basic limit:	\$200,000	\$1 million	\$2 million
# of days			
1	0.021	0.025	0.027
2	0.040	0.050	0.052
3	0.059	0.072	0.076
4	0.072	0.087	0.093
5	0.078	0.095	0.102
6	0.085	0.103	0.109
7	0.090	0.109	0.117
8	0.094	0.113	0.121
9	0.098	0.119	0.126
10	0.102	0.124	0.132
11	0.106	0.128	0.137
12	0.109	0.133	0.142
13	0.113	0.138	0.147
14	0.116	0.141	0.150
15	0.119	0.143	0.154
16	0.121	0.147	0.158
17	0.124	0.150	0.160
18	0.126	0.154	0.164
19	0.129	0.156	0.167
20	0.132	0.160	0.171
21	0.133	0.162	0.172
22	0.134	0.163	0.175
23	0.136	0.164	0.176
24	0.137	0.166	0.177
25	0.138	0.168	0.180
26	0.139	0.169	0.181
27	0.141	0.171	0.182
28	0.142	0.172	0.184
29	0.143	0.173	0.186
30	0.145	0.176	0.188
31	0.146	0.177	0.189

Amended effective: April 1, 2021

Accepted: March 8, 2021

Order: G-13-21

Commission Secretary: 

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**Expiry Date of Policy:**

Any period up to 31 days maximum.

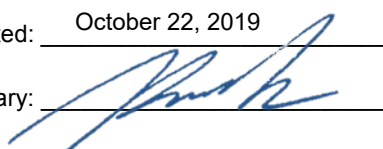
**Short Term Surcharge:**

Short term surcharges do not apply to premiums for Owner's Interim Certificate of Insurance (APV38).

Amended effective: October 25, 2019

Order: G-192-19, G-252-19

Accepted: October 22, 2019

Commission Secretary: 

**SCHEDULE V**

**MINIMUM PREMIUMS AND MINIMUM RETAINED PREMIUMS FOR ADDITIONAL  
PRODUCT CERTIFICATES**

<b>COLUMN A Certificate Name</b>	<b>COLUMN B Minimum Premium</b>	<b>COLUMN C Minimum Retained Premium</b>
Manufacturer's Licence and Certificate of Insurance (APV 31)	\$30	\$30
Trailer Floater Licence and Certificate of Insurance (APV 33)	\$30	\$30
Owner's Certificate of Insurance for Highway Crossing Permit (APV 37)	100% of premiums charged	100% of premiums charged
Binder for Owner's Interim Certificate of Insurance (APV 38)	\$30	\$30
Temporary Change of Use and/or Territory Endorsement (APV 40)	\$15	\$15
Vintage Motor Vehicle Certificate (APV44)	\$30	\$30
Unlicensed Farm Tractor Certificate (APV49)	\$15	\$15
Combined Non-Resident Commercial Vehicle Permit and Insurance Certificate (APV 96)	100% of premiums charged	100% of premiums charged
Combined Certificate of Registration of a Non-Resident Motor Vehicle and Insurance Certificate (APV 97)	\$16	100% of premiums charged
Special Agreement Vehicle Licence and Certificate of Insurance (APV 116A)	\$30	\$30
Collector Multi Vehicle Licence and Certificate of Insurance (APV317)	\$30	\$30
APV 16 Temporary Operation Permit and Owner's Certificate of Insurance (TOP) for a System-Wide Outage Temporary Operation Permit and Owner's Certificate of Insurance (APV 16S)	\$6	100% of premiums charged
APV 383 Motion Picture Rental Blanket Certificate	\$50	100% of premiums charged

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**SCHEDULE W  
U-DRIVE VEHICLES USED IN PLACE OF COURTESY CARS**

**1. Definitions**

In this Schedule

“Courtesy Car” has the meaning set out in Table 4.3-A of Schedule B

“U-Drive” has the meaning set out in Table 4.4-A of Schedule B

**2. Fleets Not Insured Under a Fleet Reporting Certificate**

If a fleet is insured under Fleetplan but is not insured under a Fleet Reporting Certificate [see section 2.D.6 of this Basic Insurance Tariff], the applicant may, in respect of any vehicle in the fleet that is insured under Rate Class 008 or 018, apply in the form established by ICBC for a partial rebate of premium in respect of any days for which the vehicle is rented by

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- (a) a garage service operator for the exclusive use as a courtesy car by a customer of the garage service operator, or
- (b) a customer of a garage service operator exclusively for use as a courtesy car.

The rebate payable to the applicant will be calculated and paid on a quarterly basis as follows:

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$$\left[ \frac{\text{[(annual premium for the vehicle – the annual premium that would have been payable for the vehicle if it were rated in Rate Class 007 +/- Fleet Discount or Fleet Surcharge)]}{365} \right] \times \text{number of days in the quarter that the vehicle was rented in accordance with (a) or (b) above}$$

**3. Fleets Insured Under a Fleet Reporting Certificate**

If a fleet is insured under a Fleet Reporting Certificate, the applicant may, in respect of any vehicle in the fleet that is insured under Rate Class 901, apply in the form established by ICBC to reduce the premium payable for any days for which the vehicle is rented to

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- (a) a garage service operator for the exclusive use as a courtesy car by a customer of the garage service operator, or
- (b) a customer of a garage service operator exclusively for use as a courtesy car.

The reduction in premium must be calculated as follows:

$$\left[ \frac{\text{[(annual premium for the vehicle – the annual premium that would have been payable for the vehicle if it were rated in Rate Class 007 +/- Fleet Discount or Fleet Surcharge)]}{365} \right] \times \text{number of days in the adjustment period that the vehicle was rented in accordance with (a) or (b) above}$$



**SCHEDULE X  
ADVANCED SAFETY TECHNOLOGY FACTOR**

**1. Definitions**

In this Schedule:

“**advanced safety technology**” means an autonomous emergency braking system that:

- (a) has the capability to apply a vehicle’s brakes, independent of any action or inaction by the driver, when a collision with the front end of the vehicle is imminent,
- (b) was installed in a vehicle by the vehicle’s manufacturer at the time the vehicle was manufactured, and
- (c) was installed in a vehicle that has a model year assigned by the vehicle’s manufacturer of 2006 or later.

**2. Advanced Safety Technology Factor**

The advanced safety technology factor referred to in Section 2.C. of this Basic Insurance Tariff is:

- (a) 0.9 if the applicant is able to verify to the satisfaction of ICBC that advanced safety technology is installed in the vehicle being insured; or
- (b) 1.0 if paragraph (a) does not apply.

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**SCHEDULE Y  
DISTANCE FACTOR**

**1. Definitions**

In this Schedule:

“**eligible rate class**” means vehicle rate class 001, 002, 003, 004, 007, 008, 009, 011, 012, 013, 014, 015, or 017.

“**previous certificate**” means a certificate for a term of 12 months if the certificate:

- (a) expired before the time of application for a renewal certificate, or
- (b) has not expired at the time of application for a renewal certificate.

“**renewal certificate**” means a renewal certificate for a term of 12 months that renews a previous certificate.

“**qualifying period**” means the time period between the date of application for a previous certificate and the date of application for a renewal certificate.

**2. Distance factor**

2.1 Subject to sections 2.2 and 2.3, the distance factor referred to in Section 2.C. of this Basic Insurance Tariff is:

(a) 0.9, for a renewal certificate if all of the following apply:

- (i) at the time of application for a renewal certificate, the applicant verifies, to ICBC’s satisfaction, that the vehicle or vehicles described in the previous certificate were driven, in aggregate, for less than 5,000 kilometres during the qualifying period,
- (ii) during the term of the previous certificate:
  - A. the vehicle or vehicles described in the previous certificate were rated only in an eligible rate class, ignoring any vehicle rate class that was temporarily permitted under a temporary change of use and/or territory endorsement (APV40), and
  - B. there were no more than two occasions where a vehicle described in the previous certificate was substituted by another vehicle,

and

- (iii) the vehicle rate class applicable to the renewal certificate on the date of application is an eligible rate class,

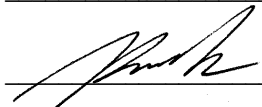
(b) 0.9, for a new certificate, rated in an eligible vehicle rate class, with a term of 12 months issued immediately to replace either a:

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- (i) renewal certificate, that at the time it was replaced was not yet eligible to be renewed, for which a distance factor of 0.9 determined under paragraph (a) applied, or
- (ii) certificate, that at the time it was replaced, a distance factor of 0.9 determined under paragraph (a) would have applied had the certificate been renewed,

because of one of the following reasons:

- A. the new certificate is issued to the same owner when a vehicle changes to or from being insured as part of a fleet,
  - B. the vehicle is being transferred to its lessee who has applied for the new certificate for the vehicle,
  - C. ownership of the vehicle is transferred from the estate of the owner to the owner's surviving spouse,
  - D. ownership of the vehicle is transferred such that there is at least one owner in common between the certificate being replaced and the new certificate, and the certificate being replaced:
    - 1. has expired,
    - 2. will expire on the effective date of the replacement certificate being issued,
    - 3. has been cancelled, or
    - 4. will be cancelled on the effective date of the replacement certificate being issued,
- or
- E. any other situation where ICBC requires an applicant to cancel and replace the certificate in the same owner's name,

(c) 1.0, for a renewal certificate where the previous certificate it is renewing was replaced in accordance with section 2.1(b),

or

(d) 1.0, if paragraphs (a) and (b) do not apply.

2.2 The distance factor referred to in Section 2.C. of this Basic Insurance Tariff is 1.0 for the remaining balance of the term of a renewal certificate if the vehicle rate class applicable to the certificate changes to a vehicle rate class that is not an eligible rate class, ignoring any vehicle rate class that was temporarily permitted under a temporary change of use and/or territory endorsement (APV40).

2.3 ICBC shall refund the applicant the difference between the premium paid using a distance factor of 1.0 and the premium payable using a distance factor of 0.9, from the date the applicant provides the verification described in section 2.1(a)(i) to the end of the certificate term, if:

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- (a) the applicant provides verification after the date of application for, and before the expiry of, the renewal certificate, and
- (b) from the date of application to the date the applicant provides the verification to ICBC, the vehicle rate class applicable to the certificate was in an eligible vehicle rate class, ignoring any vehicle rate class that was temporarily permitted under a temporary change of use and/or territory endorsement (APV40).

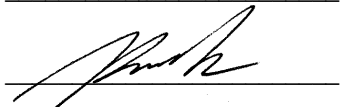
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Effective: June 1, 2024

Accepted: February 29, 2024

Order: G-36-24

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



**SCHEDULE Z  
TRANSITION FACTOR**

**1. Definitions**

In this Schedule:

“**baseline CDF**” means the result of multiplying the following for a renewal certificate:

- (a) the combined driver factor determined in accordance with Schedule D,
- (b) the advanced safety technology factor determined in accordance with Schedule X,  
and
- (c) the distance factor determined in accordance with Schedule Y.

“**capped CDF**” for a renewal certificate means

- (a) if the previous certificate had an effective date before September 1, 2019, the product of multiplying the following:
  - (i) 1.2,
  - (ii) a factor equal to the percentage of base rate premium applicable to the previous certificate in accordance with Table 1 of Schedule D of this Basic Insurance Tariff as it existed on the effective date, (for example: 0.57 if the previous certificate had a discount of 43%; and 2.0 if the previous certificate had a surcharge of 100%), and
  - (iii) the STF, or
- (b) if the previous certificate had an effective date on or after September 1, 2019, the product of multiplying the following:
  - (i) 1.2, and
  - (ii) the capped CDF of the previous certificate.

“**CDF**” has the same meaning as in Section 2.C. of this Basic Insurance Tariff.

“**chargeable claim payment**” has the same meaning as in Schedule D of this Basic Insurance Tariff.

“**claim payment record**” has the same meaning as in Schedule D of this Basic Insurance Tariff.

“**IDF**” has the same meaning as in Schedule D of this Basic Insurance Tariff.

“**previous certificate**” means a certificate that either

- (a) has expired less than one year before the time of application for a renewal certificate,  
or
- (b) has not expired at the time of application for a renewal certificate.

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“**renewal certificate**” means a renewal certificate with an effective date on or after September 1, 2019 that renews a previous certificate.

“**STF**” means a senior transition factor equal to

(a) 0.75, if:

- (i) the previous certificate provided insurance in respect of a vehicle in vehicle rate class 005, 055, 320, 321, 322, 323, 324, 705, 720, 721, 722, 723 or 724,
- (ii) the renewal certificate provides insurance in respect of a vehicle in vehicle rate class 001, 051, 310, 311, 312, 313, 314, 701, 710, 711, 712, 713 or 714, and
- (iii) any owner of the vehicle is or will be 65 years of age or older during the term of the renewal certificate, or

(b) 1.00, if paragraph (a) does not apply.

## 2. Transition factor

2.1 The transition factor referred to in Section 2.C. of this Basic Insurance Tariff is

(a) 1.00, if

- (i) the certificate is not a renewal certificate,
- (ii) the transition factor applicable to the previous certificate was 1.00,
- (iii) any listed driver's IDF, which was used in a CDF formula described in Schedule D to calculate the premium for the renewal certificate, was determined with reference to a chargeable claim payment in which the date of the accident is on or after September 1, 2019, or
- (iv) the principal driver is different than the principal operator or the principal driver named in the previous certificate; there was no principal operator or principal driver named in the previous certificate and there is one named in the renewal certificate; there was a principal operator or principal driver named in the previous certificate and there is not one named in the renewal certificate; or there was a mid-term change of principal driver during the term of the previous certificate,

(b) if paragraphs (a) or (c) do not apply, the lesser of

- (i) 1.00, and
- (ii) the capped CDF divided by the baseline CDF, or

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Commission Secretary: 

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- (a) equal to the transition factor of the previous certificate if there is a series of renewal certificates and 12 months has not elapsed since the effective date of the most recent previous renewal certificate for which the transition factor was determined in accordance with paragraph (b).

2.2 The transition factor determined in accordance with Section 2.1 does not change when calculating a premium payment or refund under section 2.K.1 of this Basic Insurance Tariff following a mid-term change.

2.3 If a certificate is canceled and immediately replaced for one of the following reasons:

- (a) the vehicle is being transferred to its lessee who has applied for an owner's certificate for the vehicle,
- (b) ownership of the vehicle is transferred from the estate of the owner to the owner's surviving spouse, or
- (c) any other situation where ICBC requires an applicant to cancel and replace the certificate in the same owner's name,

then, the cancelled certificate is deemed to be a previous certificate and the replacement certificate is deemed to be a renewal certificate of the cancelled certificate, for the purposes of this Schedule.



**SCHEDULE AA**  
**UNLISTED DRIVER PROTECTION PREMIUM**

**1. Definitions**

In this Schedule:

“**chargeable claim payment**” has the same meaning as in Schedule D of this Basic Insurance Tariff.

“**repaid claim**” has the same meaning as in Schedule D of this Basic Insurance Tariff.

“**unlisted driver**” means a person who is not a listed driver.

“**unlisted driver claim payment**” means a chargeable claim payment made in respect of an accident in which an unlisted driver was driving a vehicle insured under a certificate with an effective date on or after September 1, 2019 or such a payment that would have been a chargeable claim payment:

- (a) had it not been repaid, except when repaid in accordance with subsection 5.2 of Schedule D; or
- (b) had it not been excluded from the definition of chargeable claim payment in accordance with subparagraph (a)(i)(L), (b)(i)(N) or (c)(i)(M) of that definition.

“**unlisted driver claim payment record**” means a person’s record of unlisted driver claim payments made in respect of certificates in which the person was an owner or, in the case of a leased vehicle, a lessee.

“**unlisted driver protection premium scan period**” means the time period

- (a) starting from:
  - (i) 45 days before the expiry of an existing certificate for which the unlisted driver protection premium was paid, for an application to renew for the certificate, provided that the application is made on or prior to the expiry date of the certificate; or
  - (ii) the date of application for all other applications; and
- (b) extending backward, the shorter of the following time periods:
  - (i) 5 years; or
  - (ii) to September 1, 2019.



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**2. Unlisted Driver Protection Premium**

2.1 The unlisted driver protection premium referred to in Section 2.C. of this Basic Insurance Tariff is the amount determined in accordance with section 2.2, if the applicant elects to pay the amount payable for the unlisted driver protection premium.

2.2 The unlisted driver protection premium is the amount set out in the following table opposite the number of unlisted driver claim payments in the unlisted driver claim payment record of an owner or, in the case of a leased vehicle, a lessee, during the unlisted driver protection premium scan period:

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<b>Number of Unlisted Driver Claim Payments</b>	<b>Premium</b>
1	\$50
2	\$250
3	\$500
4	\$1,000
5 or more	\$1,500

2.3 For the purpose of subsection 2.2, if a certificate has more than one owner or, in the case of a leased vehicle, more than one lessee, then the unlisted driver claim payment record of the owner or lessee with the greatest number of unlisted driver claim payments will be used to determine the unlisted driver protection premium.

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2.4 Despite subsection 2.2, on a certificate where the unlisted driver protection premium is shown, the unlisted driver protection premium is not re-determined on a change during the term to that certificate.



**SCHEDULE AB  
UNLISTED DRIVER ACCIDENT PREMIUM**

**1. Definitions**

In this Schedule:

“**chargeable claim payment**” has the same meaning as in Schedule D of this Basic Insurance Tariff.

“**employee**” means an employee, director, officer or partner.

“**medical emergency**” means an emergency that requires an unplanned visit to a doctor or hospital for the purpose of receiving medical attention for an illness, condition, or injury.

“**repaid claim**” has the same meaning as in Schedule D of this Basic Insurance Tariff.

“**unlisted driver accident premium scan period**” means the time period

- (a) starting from the date of an accident; and
- (b) extending backward, the shorter of the following time periods:
  - (i) 5 years; or
  - (ii) to September 1, 2019.

“**unlisted driver**” has the same meaning as in Schedule AA of this Basic Insurance Tariff.

“**unlisted driver claim payment**” has the same meaning as in Schedule AA of this Basic Insurance Tariff.

“**unlisted driver claim payment record**” has the same meaning as in Schedule AA of this Basic Insurance Tariff.

**2. Unlisted Driver Accident Premium**

2.1 Subject to subsection 2.3, the unlisted driver accident premium referred to in Section 2.C. of this Basic Insurance Tariff is the amount determined in accordance with Subsection 2.2 for each unlisted driver claim payment made if:

- (a) the certificate describing the vehicle driven by an unlisted driver does not indicate:
  - (i) the unlisted driver protection is included in the premium paid for the certificate; or
  - (ii) that a premium for unlisted driver protection premium referred to in Schedule AA of this Basic Insurance Tariff has been paid for the certificate;
- (b) an unlisted driver is driving the vehicle described in the certificate at the time of an accident that results in an unlisted driver claim payment and the unlisted driver, at the time of the accident, is one of the following

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- (i) a member of the household, or an employee, of the owner or, in the case of a leased vehicle, the lessee,
- (ii) a member of the household, or an employee, of the principal driver,
- (iii) a person who does not hold a valid driver's licence,
- (iv) a person who, as an unlisted driver, drives a vehicle insured under any certificate in the name of the owner or, in the case of a leased vehicle, the lessee, named on the certificate, on more than 12 days in the 12 month period prior to the date of accident,
- (v) a person who, on one or more previous occasions, but not including the accident described in section 2.1(b), during the unlisted driver accident premium scan period, was the driver of any vehicle insured under any certificate in the name of the owner or, in the case of a leased vehicle, the lessee, named on the certificate, at the time of an accident that resulted in a chargeable claim payment or a payment that would have been a chargeable claim payment:
  - A. had it not been repaid, except when repaid in accordance with subsection 5.2 of Schedule D; or
  - B. had it not been excluded from the definition of chargeable claim payment in accordance with subparagraph (a)(i)(L), (b)(i)(N) or (c)(i)(M) of that definition.

2.2 The amount of unlisted driver accident premium payable when an unlisted driver claim payment occurs is:

- (a) \$5,000 if the unlisted driver has never been issued a driver's licence or learner driver's licence in BC or another jurisdiction,
- (b) \$250 if the most recent driver's licence or learner driver's licence issued to the unlisted driver was not issued in BC,
- (c) \$0 if at the time of the accident, the unlisted driver is receiving driver training for a BC class 1, 2, 3 or 4 driver's licence, from a driver training instructor for a driver training school or driver training institute, licensed by the Corporation in accordance with Division 27 of the Motor Vehicle Act Regulation, and the learner premium, as described in section 2.O of this Basic Insurance Tariff, has been paid for the vehicle operated by the unlisted driver; or
- (d) if paragraphs (a), (b) or (c) do not apply, the amount is determined as follows:
  - (i) calculate the premium difference by subtracting the amount calculated in subparagraph A from the amount calculated in subparagraph B without reference to any premium paid in respect of a Temporary Change of Use and/or Territory Endorsement (APV40):

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- A. the premium paid for the number of days in the term of the certificate that are unexpired as of the date of the accident, divided by that number of days, multiplied by the number of days in the term of the certificate; and
- B. the premium that would have been payable, using the base rate and the applicable premium set out in Section 2.O that was in effect on the certificate effective date, for the number of days in the term of the certificate that are unexpired as of the date of the accident had the unlisted driver been added on the date of the accident as a listed driver, but not the principal driver, divided by that number of days, multiplied by the number of days in the term of the certificate;

| O

(ii) if the premium difference is a negative amount or is less than or equal to \$5, no unlisted driver accident premium is payable,

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(iii) otherwise the unlisted driver accident premium payable is the premium difference calculated in (i) multiplied by 15, to a maximum of \$5,000.

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



## SCHEDULE AC

### TNS AND P2P BLANKET CERTIFICATE DISCOUNTS AND SURCHARGES

| C

#### 1. Definitions

**Actual loss ratio** for accidents:

(a) occurring on or after May 1, 2021, is the total amount paid or payable by ICBC for claims described in paragraphs (i), (ii) and (iii) during the **scan period** expressed as a percentage of the **net premium** for the same **scan period**:

(i) claims made under the blanket certificate for the same **scan period** excluding only claims:

- A. for uninsured accidents occurring on a highway;
- B. under Basic Vehicle Damage coverage for a vehicle insured under the blanket certificate; and
- C. under Enhanced Accident Benefits and collision coverage, including a claim involving an unidentified person, to the extent that an operator of a vehicle insured under the blanket certificate is not responsible;

(ii) to the extent an operator of a vehicle insured under the blanket certificate is responsible, claims for the same **scan period** by a person not insured under the blanket certificate for Enhanced Accident Benefits, income top-up, Basic Vehicle Damage coverage and collision coverage; and

(iii) to the extent an operator of a vehicle insured under the blanket certificate is responsible, claims for the same **scan period** for income top-up coverage by a person insured under the blanket certificate.

or

(b) occurring before May 1, 2021 is the total amount paid or payable by ICBC for claims under a blanket certificate during the **scan period** expressed as a percentage of the **net premium** for the same **scan period** excluding only claims for hit and run and uninsured accidents occurring on a highway.

**Designated scan date** means the day and month of the effective date of the first blanket certificate, in respect of the same type of business, issued to a blanket certificate holder.



**Gross premium** means the total amount of all premiums payable to ICBC without allowance for any discount or surcharge, for all blanket certificates in respect of the same type of business and any optional insurance contracts issued to the blanket certificate holder providing insurance for all vehicles insured under the blanket certificates, for the period of time the blanket certificates were in effect in an insurance year.

**Insurance year** is the **12** month period commencing with the designated scan date and ending on the day preceding the designated scan date.

**Loss experience** means the total amount paid or payable by ICBC under all blanket certificates in respect of the same type of business and any optional insurance contracts issued to the blanket certificate holder providing insurance for all vehicles insured under the blanket certificates, to which the loss experience pertains as a result of accidents:

(a) occurring on or after May 1, 2021, where the operator of a vehicle insured under the blanket certificate is fully or partially responsible for the accidents, that occurred during the **insurance year** for which the **loss experience** is calculated and, subject to the **maximum chargeable amounts** described in section 2 below, includes:

- (i) the **total claim amount** for the following combination of coverages, not exceeding \$7 500 for the combined claim amounts per accident, where the included claim amount for a:
  - A. third party liability claim is the full third party liability claim amount,
  - B. Basic Vehicle Damage coverage claim for vehicles not insured under the blanket certificate is:
    - 1. the full Basic Vehicle Damage coverage claim amount; unless
    - 2. the accident also involves more than one other vehicle or person, where the operator of the vehicle insured under the blanket certificate and at least one of the other parties to the accident, but excluding the vehicle that is the subject of the Basic Vehicle Damage coverage claim, are responsible for the accident; in which case the Basic Vehicle Damage coverage claim amount is proportional to the responsibility of the operator of the vehicle insured under the blanket certificate;
  - C. Enhanced Accident Benefits claim, is the Enhanced Accident Benefits claim amount proportional to the responsibility of the operator of the vehicle insured under the blanket certificate; and
  - D. income top-up claim, is the income top-up claim amount proportional to the responsibility of the operator of the vehicle insured under the blanket certificate,

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Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

- (ii) the **total claim amount** for each claim under collision coverage, not exceeding \$7 500 per claim,

but does not include an amount paid in respect of

- (iii) a claim under specified perils coverage or comprehensive coverage,
- (iv) a claim under underinsured motorist protection,
- (v) a claim under loss of use coverage,
- (vi) a claim for an uninsured accident occurring on a highway,
- (vii) a claim under Basic Vehicle Damage coverage for a vehicle insured under the blanket certificate;
- (viii) a claim under collision coverage, including a claim involving an unidentified person, to the extent that an operator of a vehicle insured under the blanket certificate is not responsible; or
- (ix) expenses including legal fees.

or

(b) occurring before May 1, 2021, regardless of the extent that an operator of a vehicle insured under the blanket certificate is responsible, that occurred during the **insurance year** for which the **loss experience** is calculated and, subject to the **maximum chargeable amounts** described in section 2 below, includes the **total claim amount** for each third party liability claim and collision coverage claim, not exceeding \$7,500 per claim, but does not include an amount paid in respect of

- a) a claim for accident benefits,
- b) a claim for a hit and run accident occurring on a highway,
- c) a claim under specified perils coverage or comprehensive coverage,
- d) a claim under underinsured motorist protection,
- e) a claim under loss of use coverage,
- f) a claim for an uninsured accident occurring on a highway, or
- g) expenses including legal fees

**Loss ratio** means the **loss experience** of a blanket certificate holder during the applicable **scan period** expressed as a percentage of the **gross premium** payable to ICBC for insurance for all blanket certificates and any optional insurance contracts issued to the blanket certificate holder providing insurance for all vehicles insured under the blanket certificates, in respect of the same type of business during the same **scan period**.

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**Net premium** means the total amount of all premiums payable to ICBC including allowance for any discount or surcharge, for all blanket certificates in respect of the same type of business and any optional insurance contracts issued to the blanket certificate holder providing insurance for all vehicles insured under the blanket certificates, for the period of time the blanket certificates were in effect in an insurance year.

**Repaid blanket certificate claim** means a claim where the total claim amount paid by ICBC for a claim taken into account in the calculation of the loss ratio of a blanket certificate holder in relation to an application for a blanket certificate in respect of the same type of business, plus the amount paid in the case of a Collision coverage claim for Loss of Use coverage has been remitted to ICBC in accordance with the following requirements:

- a) ICBC has determined that no further payments are likely in respect of the claim;
- b) the claim has not yet been used in the determination of premium on any blanket certificate; and
- c) the accident occurred in the time period used in the calculation of the loss ratio to which the application applies.

**Scan period** means the number of **insurance years**, not exceeding **3**, immediately preceding the last designated scan date that occurred at least 12 months prior to the date of application for a blanket certificate.

**Total claim amount** means the total of all payments incurred and outstanding reserves in respect of a claim under a blanket certificate and any optional insurance contract issued to the blanket certificate holder providing insurance for all vehicles insured under the blanket certificate.

## 2. Maximum Amount per Claim for Actual Loss Ratios of 80% or Higher

Despite the definition of “loss experience” in this Schedule AC, where the actual loss ratio of a blanket certificate holder is 80% or higher, ICBC will substitute the corresponding amount from the table below for the amount of \$7,500 referred to in subparagraphs (a)(i),(a)(ii) and (b) of the definition of loss experience when calculating the loss ratio for the purpose of determining the blanket certificate discount or blanket certificate surcharge.

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<b>Column 1</b> <b>Actual Loss Ratio</b>	<b>Column 2</b> <b>Maximum Amount Per Coverage or combination of Coverages</b>
Less than 80 %	\$7,500
80% or more but less than 90%	\$10,000
90% or more but less than 100%	\$15,000
100% or more but less than 110%	\$20,000
110% or more but less than 115%	\$25,000
115% or more but less than 120%	\$30,000
120% or more but less than 130%	\$35,000
130 % or more but less than 140%	\$40,000
140% or more	\$50,000

### 3. TNS and P2P Blanket Certificate Discounts and Surcharges for Issue or Renewal

| C

#### 3.1 Blanket Certificate Discounts for Issue of Insurance

- (1) ICBC may offer a discount of 44% to a blanket certificate holder, for a blanket certificate in respect transportation network services use, for the first 24 months that the certificate holder holds a blanket certificate in respect of the same type of business.
- (2) ICBC may offer a discount of 15% to a blanket certificate holder, for a blanket certificate in respect peer-to-peer rental vehicle use for vehicles not rated in rate classes 510, 511, 512, 513, 514, 550, 551 or 552, for the first 24 months that the certificate holder holds a blanket certificate in respect of the same type of business.
- (3) ICBC may offer a discount of 15% to a blanket certificate holder if the certificate holder recommences to hold a blanket certificate in respect of the same type of business and the certificate holder has not held any blanket certificate in respect of the same type of business during the scan period that applies to the new certificate.

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### 3.2 Blanket Certificate Discounts for renewal

The discount for renewal of a blanket certificate, in respect of the same type of business, for a blanket certificate holder that has a loss ratio set out in Column A of the following Table is the discount set out opposite that loss ratio in Column B:

- (a) for peer-to-peer rental vehicle use vehicles rated in rate classes 510, 511, 512, 513, 514, 550, 551 or 552:

<b>Column A</b>	<b>Column B</b>
<i>Loss Ratio</i>	<i>Discount</i>
<i>All loss ratios</i>	<i>0% of premium</i>

- (b) for all other vehicles:

<b>Column A</b>	<b>Column B</b>
<i>Loss Ratio</i>	<i>Discount</i>
0%	63% of premium
Over 0 to 1%	62% of premium
Over 1 to 2%	61% of premium
Over 2 to 3%	60% of premium
Over 3 to 4%	59% of premium
Over 4 to 5%	58% of premium
Over 5 to 6%	57% of premium
Over 6 to 7%	56% of premium
Over 7 to 8%	55% of premium
Over 8 to 9%	54% of premium
Over 9 to 10%	53% of premium
Over 10 to 11%	52% of premium
Over 11 to 12%	51% of premium
Over 12 to 13%	50% of premium
Over 13 to 14%	49% of premium
Over 14 to 15%	48% of premium
Over 15 to 16%	47% of premium
Over 16 to 17%	46% of premium
Over 17 to 18%	45% of premium
Over 18 to 19%	44% of premium

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Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

Over 19 to 20%	43% of premium
Over 20 to 21%	42% of premium
Over 21 to 22%	41% of premium
Over 22 to 23%	40% of premium
Over 23 to 24%	39% of premium
Over 24 to 25%	38% of premium
Over 25 to 26%	37% of premium
Over 26 to 27%	36% of premium
Over 27 to 28%	35% of premium
Over 28 to 29%	34% of premium
Over 29 to 30%	33% of premium
Over 30 to 31%	32% of premium
Over 31 to 32%	31% of premium
Over 32 to 33%	30% of premium
Over 33 to 34%	29% of premium
Over 34 to 35%	28% of premium
Over 35 to 36%	27% of premium
Over 36 to 37%	26% of premium
Over 37 to 38%	25% of premium
Over 38 to 39%	24% of premium
Over 39 to 40%	23% of premium
Over 40 to 41%	22% of premium
Over 41 to 42%	21% of premium
Over 42 to 43%	20% of premium
Over 43 to 44%	19% of premium
Over 44 to 45%	18% of premium
Over 45 to 46%	17% of premium
Over 46 to 47%	16% of premium
Over 47 to 48%	15% of premium
Over 48 to 49%	14% of premium
Over 49 to 50%	13% of premium
Over 50 to 51%	12% of premium
Over 51 to 52%	11% of premium
Over 52 to 53%	10% of premium

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Accepted: May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

Over 53 to 54%	9% of premium
Over 54 to 55%	8% of premium
Over 55 to 56%	7% of premium
Over 56 to 57%	6% of premium
Over 57 to 58%	5% of premium
Over 58 to 59%	4% of premium
Over 59 to 60%	3% of premium
Over 60 to 61%	2% of premium
Over 61 to 62%	1% of premium
Over 62 to 63%	0% of premium

### 3.3 Blanket Certificate Surcharges for renewal

The surcharge for renewal of a blanket certificate, in respect of the same type of business, for a blanket certificate holder that has the loss ratio set out in Column A of the following Table is the surcharge set out opposite that loss ratio in Column B:

- a) for peer-to-peer rental vehicle use vehicles rated in rate classes 510, 511, 512, 513, 514, 550, 551 or 552:

<b>Column A</b>	<b>Column B</b>
<i>Loss Ratio</i>	<i>Surcharge</i>
<i>All loss ratios</i>	<i>0% of premium</i>

- b) for all other vehicles:

<b>Column A</b>	<b>Column B</b>
<i>Loss Ratio</i>	<i>Surcharge</i>
Over 63 to 64%	1% of premium
Over 64 to 65%	2% of premium
Over 65 to 66%	3% of premium
Over 66 to 67%	4% of premium
Over 67 to 68%	5% of premium
Over 68 to 69%	6% of premium
Over 69 to 70%	7% of premium
Over 70 to 71%	8% of premium

Amended Effective: June 30, 2025

Accepted: May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

Insurance Corporation of British Columbia  
Basic Insurance Tariff

Schedule AC: TNS AND P2P Blanket Certificate Discounts and Surcharges Page 7  
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Over 71 to 72%	9% of premium
Over 72 to 73%	10% of premium
Over 73 to 74%	11% of premium
Over 74 to 75%	12% of premium
Over 75 to 76%	13% of premium
Over 76 to 77%	14% of premium
Over 77 to 78%	15% of premium
Over 78 to 79%	16% of premium
Over 79 to 80%	17% of premium
Over 80 to 81%	18% of premium
Over 81 to 82%	19% of premium
Over 82 to 83%	20% of premium
Over 83 to 84%	21% of premium
Over 84 to 85%	22% of premium
Over 85 to 86%	23% of premium
Over 86 to 87%	24% of premium
Over 87 to 88%	25% of premium
Over 88 to 89%	26% of premium
Over 89 to 90%	27% of premium
Over 90 to 91%	28% of premium
Over 91 to 92%	29% of premium
Over 92 to 93%	30% of premium
Over 93 to 94%	31% of premium
Over 94 to 95%	32% of premium
Over 95 to 96%	33% of premium
Over 96 to 97%	34% of premium
Over 97 to 98%	35% of premium
Over 98 to 99%	36% of premium
Over 99 to 100%	37% of premium
Over 100 to 102%	38% of premium
Over 102 to 104%	39% of premium
Over 104 to 106%	40% of premium
Over 106 to 108%	41% of premium
Over 108 to 110%	42% of premium

Amended Effective: June 30, 2025

Accepted: May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

Over 110 to 113%	43% of premium
Over 113 to 116%	44% of premium
Over 116 to 119%	45% of premium
Over 119 to 122%	46% of premium
Over 122 to 125%	47% of premium
Over 125 to 130%	48% of premium
Over 130 to 135%	49% of premium
Over 135 to 140%	50% of premium
Over 140 to 145%	51% of premium
Over 145 to 150%	52% of premium
Over 150 to 157%	53% of premium
Over 157 to 164%	54% of premium
Over 164 to 171%	55% of premium
Over 171 to 178%	56% of premium
Over 178 to 185%	57% of premium
Over 185 to 192%	58% of premium
Over 192 to 200%	59% of premium
Over 200%	60% of premium

3.4 The blanket certificate discount or blanket certificate surcharge is determined without reference to a repaid blanket certificate claim.

Amended Effective: June 30, 2025

Accepted: May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

## SCHEDULE AD

### TNS AND P2P BLANKET CERTIFICATE PREMIUM ADJUSTMENT AGREEMENT

| C

In consideration of the **INSURANCE CORPORATION OF BRITISH COLUMBIA** (the Corporation) entering into this agreement, \_\_\_\_\_ (the "Certificate Holder") agrees with the Corporation as follows, with respect to \_\_\_\_\_ [insert blanket certificate type of business, e.g., transportation network services or peer-to-peer vehicle rental services]:

#### 1. DEFINITIONS

In this agreement:

**ADJUSTMENT DATE** means each of the dates that are 6 months, 18 months and 30 months after the end of a blanket certificate.

**LOSS RATIO** means the total amount paid or payable by the Corporation in respect of claims described in the definition of "actual loss ratio" of Schedule AC of the Corporation's Basic Insurance Tariff filed with the British Columbia Utilities Commission (the "Tariff"), expressed as a percentage of the premium paid to the Corporation for insurance on the blanket certificate for the current insurance year, subject to the following amendments to the definition of actual loss ratio:

- (a) the total amount paid or payable is based on the result of accidents occurring during the current insurance year instead of the scan period;
- (b) where the date of the accident is before May 1, 2021, any amount over \$200,000 per accident in respect of amounts paid or payable for third party liability claims will not form part of the Loss Ratio for the purposes of this agreement, and
- (c) where the date of the accident is on or after May 1, 2021, any amount over \$200,000 per accident in respects of the combined amounts paid or payable for Enhanced Accident Benefits, income top-up, Basic Vehicle Damage coverage and third party liability claims will not form part of the Loss Ratio for the purposes of this agreement.

**PREMIUM PAID** means the total amount of all premium paid for a blanket certificate, not including any adjustments made in accordance with this agreement.

Amended effective: September 30, 2024

Accepted: August 29, 2024

Order: G-225-24

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



## 2. ADJUSTMENT PLAN

Subject to the terms and conditions of this agreement and subject to the provisions of the *Insurance (Vehicle) Act* and regulations made under the Act, the Certificate Holder agrees that the premium payable for blanket certificates in respect of the same type of business, issued to the Certificate Holder during the term of this agreement shall be adjusted in accordance with section 3.

## 3. ADJUSTMENT OF PREMIUM

At each Adjustment Date

- a) the Corporation shall determine the Loss Ratio for the blanket certificate,
- b) the premium payable for the blanket certificate will be increased or decreased by the percentage of the Premium Paid that is set out opposite the Loss Ratio in Schedule A,

Amended Effective: June 30, 2025

Accepted: May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave



THE PARTIES HAVE EXECUTED THIS AGREEMENT AS OF THE \_\_\_\_ DAY OF \_\_\_\_\_,  
20\_\_.

EXECUTED BY THE CERTIFICATE HOLDER )

\_\_\_\_\_)  
AUTHORIZED SIGNATORY (Signature) )

\_\_\_\_\_)  
(Print Name) )

\_\_\_\_\_)  
(Print Title) )

\_\_\_\_\_)  
AUTHORIZED SIGNATORY (Signature) )

\_\_\_\_\_)  
(Print Name) )

\_\_\_\_\_)  
(Print Title) )

EXECUTED BY THE INSURANCE )  
CORPORATION OF BRITISH COLUMBIA )

Per: \_\_\_\_\_)

Name: \_\_\_\_\_)

Title: \_\_\_\_\_)

Amended Effective: June 30, 2025

Accepted: \_\_\_\_\_ May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

SCHEDULE "A"

LOSS RATIO

DECREASE PREMIUM PAID

25% OR LESS	35%
OVER 25% TO 30%	30%
OVER 30% TO 35%	25%
OVER 35% TO 40%	20%
OVER 40% TO 45%	15%
OVER 45% TO 50%	10%
OVER 50% TO 55%	5%
OVER 55% TO 60%	0%

INCREASE PREMIUM PAID

OVER 60% TO 65%	5%
OVER 65%	10%

Amended Effective: June 30, 2025

Accepted: May 14, 2025

Order: G-120-25

Acting Commission Secretary: Electronically signed by Sara Hardgrave

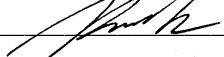
**SCHEDULE AE – THIS SCHEDULE IS NO LONGER IN EFFECT**

O

Amended effective: January 1, 2024

Accepted: November 27, 2023

Order: G-322-23

Commission Secretary: 

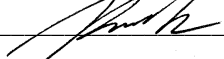
**SCHEDULE AF – THIS SCHEDULE IS NO LONGER IN EFFECT**

0

Amended effective: January 1, 2024

Accepted: November 27, 2023

Order: G-322-23

Commission Secretary: 

**SCHEDULE AG  
NON-FLEET TAXI UNLISTED DRIVER PROTECTION PREMIUM**

**1. Definitions**

In this Schedule:

**“chargeable claim payment”** has the same meaning as in Schedule D of this Basic Insurance Tariff.

**“non-fleet taxi unlisted driver claim payment”** means a chargeable claim payment made in respect of an accident in which an unlisted driver was driving a taxi insured under a Non-fleet Taxi Certificate (APV 434) or such a payment that would have been a chargeable claim payment:

- (a) had it not been repaid, except when repaid in accordance with subsection 5.2 of Schedule D;
- (b) had it not been excluded from the definition of chargeable claim payment in accordance with subparagraph (a)(i)(I), (b)(i)(K) or (c)(i)(K) of that definition; or
- (c) had it not been excluded from the definition of chargeable claim payment in accordance with subparagraph (a)(i)(K), (b)(i)(N) or (c)(i)(M) of that definition.

**“non-fleet taxi unlisted driver claim payment record”** means a person’s record of non-fleet taxi unlisted driver claim payments made in respect of a Non-fleet Taxi Certificates (APV 434) in which the person was an owner or, in the case of a leased vehicle, a lessee.

**“non-fleet taxi unlisted driver protection premium scan period”** means the time period

- (a) starting from:
  - (i) 45 days before the expiry of an existing Non-fleet Taxi Certificates (APV 434) for which the non-fleet taxi unlisted driver protection premium was paid, for an application to renew for the certificate, provided that the application is made on or prior to the expiry date of the certificate; or
  - (ii) the date of application for all other applications; and
- (b) extending backward, the shorter of the following time periods:
  - (i) 5 years; or
  - (ii) to May 1, 2020.

**“repaid claim”** has the same meaning as in Schedule D of this Basic Insurance Tariff.

**“unlisted driver”** has the same meaning as in Schedule AA of this Basic Insurance Tariff.



**2. Non-Fleet Taxi Unlisted Driver Protection Premium**

2.1 The non-fleet taxi unlisted driver protection premium referred to in Section 2.F.18 of this Basic Insurance Tariff is the amount determined in accordance with section 2.2, if the applicant elects to pay the amount payable for the non-fleet taxi unlisted driver protection premium.

2.2 The non-fleet taxi unlisted driver protection premium is the amount set out in the following table opposite the number of non-fleet taxi unlisted driver claim payments in the non-fleet taxi unlisted driver claim payment record of an owner or, in the case of a leased vehicle, a lessee, during the non-fleet taxi unlisted driver protection premium scan period:

| C

<b>Number of Non-Fleet Taxi Unlisted Driver Claim Payments</b>	<b>Premium</b>
1	\$50
2	\$250
3	\$500
4	\$1,000
5 or more	\$1,500

2.3 For the purpose of subsection 2.2, if a Non-Fleet Taxi Certificate (APV 434) has more than one owner or, in the case of a leased vehicle, more than one lessee, then the non-fleet taxi unlisted driver claim payment record of the owner or lessee with the greatest number of non-fleet taxi unlisted driver claim payments will be used to determine the non-fleet taxi unlisted driver protection premium.

| C

2.4 Despite subsection 2.2, on a Non-Fleet Taxi Certificate (APV 434) where the non-fleet taxi unlisted driver protection premium is shown, the non-fleet taxi unlisted driver protection premium is not re-determined on a change during the term to that certificate.

**SCHEDULE AH  
NON-FLEET TAXI UNLISTED DRIVER ACCIDENT PREMIUM**

**1. Definitions**

In this Schedule:

“**CDF**” means the combined driver factor determined in accordance with Schedule D.

“**chargeable claim payment**” has the same meaning as in Schedule D of this Basic Insurance Tariff.

“**employee**” has the same meaning as in Schedule AB of this Basic Insurance Tariff.

“**medical emergency**” has the same meaning as in Schedule AB of this Basic Insurance Tariff.

“**non-fleet taxi unlisted driver accident premium scan period**” means the time period

- (a) starting from the date of an accident; and
- (b) extending backward, the shorter of the following time periods:

- (i) 5 years; or
- (ii) to May 1, 2020.

“**non-fleet taxi unlisted driver claim payment**” has the same meaning as in Schedule AG of this Basic Insurance Tariff.

“**non-fleet taxi unlisted driver claim payment record**” has the same meaning as in Schedule AG of this Basic Insurance Tariff.

“**repaid claim**” has the same meaning as in Schedule D of this Basic Insurance Tariff.

“**unlisted driver**” has the same meaning as in Schedule AA of this Basic Insurance Tariff.

**2. Non-Fleet Taxi Unlisted Driver Accident Premium**

2.1 Subject to subsection 2.3, the non-fleet taxi unlisted driver accident premium referred to in Section 2.F.18 of this Basic Insurance Tariff is the amount determined in accordance with Subsection 2.2 for each non-fleet taxi unlisted driver claim payment made if:

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Accepted: March 16, 2021

Order: G-13-21

Commission Secretary: 

- (a) the Non-Fleet Taxi Certificate (APV 434) describing the vehicle driven by an unlisted driver does not indicate:
- (i) that the non-fleet taxi unlisted driver protection is included in the premium paid for the certificate; or
  - (ii) that a premium for non-fleet taxi unlisted driver protection premium referred to in Schedule AG of this Basic Insurance Tariff has been paid for the certificate;
- (b) an unlisted driver is driving the vehicle described in the certificate at the time of an accident that results in a non-fleet taxi unlisted driver claim payment and the unlisted driver, at the time of the accident, is one of the following:
- (i) a member of the household, or an employee, of the owner or, in the case of a leased vehicle, the lessee, | C
  - (ii) a member of the household, or an employee, of the principal driver,
  - (iii) a person who does not hold a valid driver's licence,
  - (iv) a person who, as an unlisted driver, drives a vehicle insured under any Non-Fleet Taxi Certificate (APV 434) in the name of the owner or, in the case of a leased vehicle, the lessee, named on the certificate, on more than 12 days in the 12 month period prior to the date of accident, | C
  - (v) a person who, on one or more previous occasions, but not including the accident described in section 2.1(b), during the non-fleet taxi unlisted driver accident premium scan period, was the driver of any vehicle insured under any Non-Fleet Taxi Certificate (APV 434) in the name of the owner or, in the case of a leased vehicle, the lessee, named on the certificate, at the time of an accident that resulted in a chargeable claim payment or a payment that would have been a chargeable claim payment: | C
    - A. had it not been repaid, except when repaid in accordance with subsection 5.2 of Schedule D;
    - B. had it not been excluded from the definition of chargeable claim payment in accordance with subparagraph (a)(i)(J) or (b)(i)(K) of that definition;
    - C. had it not been excluded from the definition of chargeable claim payment in accordance with subparagraph (a)(i)(M) or (b)(i)(N) of that definition.

2.2 The amount of non-fleet taxi unlisted driver accident premium payable when a non-fleet taxi unlisted driver claim payment occurs is:

- (a) \$5,000 if the unlisted driver has never been issued a driver's licence or learner driver's licence in BC or another jurisdiction,
- (b) \$250 if the most recent driver's licence or learner driver's licence issued to the unlisted driver was not issued in BC,



- (c) \$0 if at the time of the accident, the unlisted driver is receiving driver training for a BC class 1, 2, 3 or 4 driver's licence, from a driver training instructor for a driver training school or driver training institute, licensed by the Corporation in accordance with Division 27 of the Motor Vehicle Act Regulation, and the learner premium, as described in section

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

(d) if paragraphs (a), (b) and (c) do not apply, the amount is determined as follows:

| C

(i) calculate the premium difference by subtracting the amount calculated in subparagraph A from the amount calculated in subparagraph B:

| C

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

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

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

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

| O



(ii) if the premium difference is a negative amount or is less than or equal to \$5, no unlisted driver accident premium is payable,

(iii) otherwise the unlisted driver accident premium payable is the premium difference calculated in (i) multiplied by 15, to a maximum of \$5,000.

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

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