

MANITOBA PUBLIC INSURANCE
2022 GENERAL RATE APPLICATION
Round 1 Information Requests
August 17, 2021

Taxi Coalition (TC)



**MANITOBA
PUBLIC INSURANCE**

TC (MPI) 1-1

Part and Chapter:	Part V REV	Page No.:	See question for reference
PUB Approved Issue No:	12) VFH class, including rates		
Topic:	DSR impact on Taxi VFH		
Sub Topic:	Driver Premium forecast by DSR level		

Preamble to IR:

Taxi VFH, and other VFH subcategories have become eligible for DSR discounts.

Question:

- a) Please Update Figures 1 & 2 from TC(MPI) 1-11 from the 2021 GRA.

Rationale for Question:

To understand the impact of DSR discounts on the subcategories of VFH and assess the reasonableness of the DSR upgrade forecast.

RESPONSE:

- a) Please see Figures 1 and 2 below.

Figure 1 Number of VFH Policies by DSR Level and VFH Subcategory

Line No.	DSR Level	Rate Model as of November 1, 2020					Rate Model as of November 1, 2019					Rate Model as of November 1, 2018				
		Passenger VFH	Taxicab VFH	Accessible VFH	Limousine VFH	Total VFH	Passenger VFH	Taxicab VFH	Accessible VFH	Limousine VFH	Total VFH	Passenger VFH	Taxicab VFH	Accessible VFH	Limousine VFH	Total VFH
1	15	137	157	21	-	315	107	167	22	2	298	65	155	12	1	233
2	14	21	22	4	3	50	17	16	1	1	35	13	36	1	-	50
3	13	25	26	7	-	58	25	25	3	4	57	13	22	2	-	37
4	12	33	21	5	2	61	16	23	4	-	43	8	20	2	3	33
5	11	31	23	6	-	60	30	27	8	1	66	19	29	4	1	53
6	10	43	53	9	-	105	32	28	3	2	65	20	34	6	7	67
7	9	35	27	2	-	64	26	39	6	4	75	18	22	2	3	45
8	8	33	20	5	2	60	24	23	4	-	51	20	29	2	3	54
9	7	47	19	4	-	70	33	25	5	2	65	17	26	2	-	45
10	6	37	28	3	-	68	25	20	6	-	51	29	29	2	2	62
11	5	57	15	4	1	77	35	25	2	-	62	23	12	4	1	40
12	4	62	17	8	-	87	50	15	3	2	70	24	18	1	-	43
13	3	56	24	8	1	89	38	16	10	1	65	38	10	6	1	55
14	2	84	30	9	-	123	41	23	6	-	70	43	17	6	-	66
15	1	78	18	7	1	104	47	26	6	1	80	28	22	6	-	56
16	0 (Individual)*	120	29	11	-	160	92	28	15	2	137	54	29	10	-	93
17	0 (Corporate)**	58	27	54	25	164	58	29	72	52	211	41	58	60	60	219
18	-1	30	7	3	-	40	20	9	1	-	30	9	8	1	-	18
19	-2	23	7	2	-	32	17	9	2	-	28	8	6	1	1	16
20	-3	9	7	2	-	18	5	5	3	1	14	8	7	1	-	16
21	-4	14	3	4	-	21	14	7	2	-	23	16	5	-	-	21
22	-5	18	7	3	-	28	13	6	1	1	21	5	5	3	-	13
23	-6	11	1	1	-	13	3	4	3	-	10	1	5	-	3	9
24	-7	6	9	1	-	16	9	3	2	-	14	7	3	6	-	16
25	-8	3	2	3	-	8	3	3	1	-	7	2	6	2	-	10
26	-9	5	1	-	-	6	3	1	-	-	4	1	4	-	-	5
27	-10	8	3	-	1	12	3	4	2	-	9	2	3	2	-	7
28	-11	3	1	1	-	5	-	4	-	-	4	-	-	-	-	-
29	-12	4	-	-	-	4	7	1	-	1	9	-	-	-	-	-
30	-13	2	-	-	-	2	1	1	-	-	2	3	2	2	-	7
31	-14	1	1	-	-	2	-	1	1	-	2	1	1	-	-	2
32	-15	3	1	2	-	6	-	1	3	-	4	-	1	-	-	1
33	-16	2	-	-	-	2	1	-	-	-	1	1	-	-	-	1
34	-17	1	-	-	-	1	2	-	-	-	2	-	1	-	-	1
35	-18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36	-19	-	1	-	-	1	-	1	-	-	1	-	-	-	-	-
37	-20	2	2	1	-	5	-	2	1	-	3	3	-	2	-	5
38	Total	1,102	609	190	36	1,937	797	617	198	77	1,689	540	625	148	86	1,399

39 * Individual customer types qualify for DSR discounts

40 ** Corporate customer types do not qualify for DSR discounts

Figure 2 Discount by VFH Subcategory

Line No.	VFH Group	Undisc Premium	Disc Premium	Discount	Percent Discount
1	<u>As of Nov 1, 2018</u>				
2	Passenger VFH	1,296,008	1,108,158	187,850	14.49%
3	Taxicab VFH	6,449,849	5,114,961	1,334,888	20.70%
4	Accessible VFH	349,075	321,753	27,322	7.83%
5	Limousine VFH	255,642	238,911	16,731	6.54%
6	Total	8,350,574	6,783,783	1,566,791	18.76%
7	<u>As of Nov 1, 2019</u>				
8	Passenger VFH	2,200,872	1,877,107	323,765	14.71%
9	Taxicab VFH	6,237,385	4,926,169	1,311,216	21.02%
10	Accessible VFH	494,921	445,393	49,528	10.01%
11	Limousine VFH	207,624	193,844	13,780	6.64%
12	Total	9,140,802	7,442,513	1,698,289	18.58%
13	<u>As of Nov 1, 2020*</u>				
14	Passenger VFH	3,906,701	3,317,519	589,182	15.08%
15	Taxicab VFH	6,680,750	5,154,801	1,525,949	22.84%
16	Accessible VFH	529,145	462,984	66,161	12.50%
17	Limousine VFH	101,146	94,042	7,104	7.02%
18	Total	11,217,742	9,029,346	2,188,396	19.51%
19	*Based on applied for rates and vehicle premium discounts				

TC (MPI) 1-2

Part and Chapter:	Part VI Ratemaking	Page No.:	PDF Page 1037
PUB Approved Issue No:	2b) Ratemaking methodology		
Topic:	Ratemaking		
Sub Topic:	Loss Coding		

Preamble to IR:

At PDF page 1037 MPI states:

The sum of the claims costs from the 6 major classes does not equal the
 13 overall claims costs due to the procedure used by MPI to code losses. In the
 14 event that the insurance use, which determines the major class, is not
 15 applicable (for example pedestrian or cyclist claims), no entry is made in the
 16 insurance use field when the claim is processed. In addition, MPI does not
 17 code claims such as unidentified motorists with a specific insurance use. As
 18 such, claims costs for these claims cannot be attributed to a major class.

Question:

- a) Please file a complete set of loss attribution business rules (what might also be called claims cost allocation, or loss coding business rules). For clarity, the rules sought are those that determine how the collision, bodily injury and other costs incurred by any/either vehicle are apportioned to either the major class, or insurance use or other, for the purposes of rate setting.
- b) Please describe the role of fault in the collision as it relates to attribution of costs and deductible payable.
- c) Please file the Loss Transfer rules established in Order 97/05 and 122/10.

Rationale for Question:

To fully understand loss coding and cost causation.

RESPONSE:

- a) For ratemaking, Collision, Comprehensive, Third Party Liability – Property Damage, and Third Party Liability – Bodily Injury, MPI allocates losses to the insurance use of the vehicle incurring the loss. For example, if a Taxicab Vehicle for Hire (VFH) collides with an All Purpose Passenger Vehicle, MPI would allocate the Collision loss for the Taxicab VFH (i.e. the cost of its repair) to the Taxicab VFH insurance use and the Collision loss for the All Purpose Passenger Vehicle to its insurance use.

MPI allocates PIPP losses on the basis prescribed in PUB Order 97/05, Order #1:

(a) In any accident involving only MPI-insured vehicles (one or more) and no other injured party, total PIPP costs are to be allocated equally (per vehicle) across the rating categories to which those vehicles belong; and

(b) In any accident involving one or more MPI-insured vehicles and (i) one or more unidentified hit-and-run offenders, or (ii) another injured party or parties (including cyclists, pedestrians, and occupant(s) of out-of-province vehicles), 50% of total PIPP costs are to be allocated equally (per MPI-insured vehicle) across the rating categories to which the MPI-insured vehicles belong, and the remaining 50% of total PIPP costs are to be effectively allocated across all vehicle rating categories.

For example, if a Taxicab VFH collides with an All Purpose Passenger Vehicle, MPI would allocate the total PIPP losses from this Collision (if any), equally to both the Taxicab VFH and All Purpose Passenger Vehicle insurance uses.

Finally, MPI allocates PIPP losses resulting from a collision with wildlife as per PUB Order 122/10, Order #3, whereby the PUB extended PUB Order 97/05, Order #1(b) above to include collision with wildlife losses. For example, if a Taxicab VFH

collides with wildlife, MPI would allocate only 50% of the PIPP losses from the Collision (if any) to the Taxicab VFH insurance use.

MPI allocates all losses not allocated to an insurance use (e.g. pedestrian and cyclists PIPP losses), to a "pool" class. Per *Ratemaking Chapter, page 39*, the losses in the "pool" class are "*allocated equally on a per unit basis to major classes 1, 2, 3 and 4*".

- b) MPI does not consider fault when allocating losses for the purposes of ratemaking. However, fault does affect the amount of Third Party Liability – Property Damage losses incurred by an insurance use. In a collision between two (or more) vehicles, the Third Party Liability – Property Damage coverage of the party at fault covers the deductible and loss of use (as applicable) for the party who is not at fault.
- c) Please see the response to (a) for the loss allocation rules in PUB Order 97/05. The loss allocation rule in PUB Order 122/10 is described below:

"The loss attribution rules provided in Board Order 97/05 for single vehicle accidents involving pedestrians and cyclists are hereby amended to include wildlife/livestock related accidents,"

TC (MPI) 1-3

Part and Chapter:	Part VI RM	Page No.:	PDF page 1088
PUB Approved Issue No:	2b) Ratemaking methodology		
Topic:	Ratemaking		
Sub Topic:	Experience Adjustments		

Preamble to IR:

Taxicab VFH are noted to have the following experience adjustments in RM Appendix 3:

- Territory 1: 3.55%
- Territory 2: 6.72%
- Territory 3: 2.65%
- Territory 4: -3.61%

Question:

- a) For each Territory, please provide and narrative explanation and supporting calculations for the experience adjustments, for Taxicab Vehicle for hire.
- b) Please provide a similar explanation and supporting calculations for Passenger VFH.

Rationale for Question:

To understand causation and calculation of experience adjustments, in light of the most recent years' experience under COVID-19.

RESPONSE:

- a) Ratemaking Chapter RM.5 presents the rules for deriving the experience adjustments. Ratemaking RM Appendix 9, Table 14 presents the “*indicated increase or decrease*” to determine the experience adjustments in the ‘Balanced Indicated Change’ column. For Taxicab VFH, given that the “*indicated increase or decrease is 10% or less*” for all territories, only the first rule applies, (i.e. “*set the initial estimate of the experience adjustment as the amount of the indicator*”). As such, the experience adjustments for Taxicab VFH closely matches the ‘Balanced Indicated Change’ presented in Ratemaking RM Appendix 9, Table 14, with minor differences attributed to balancing after the derivation of experience adjustments for all groups.

Ratemaking Chapter RM.4.4 and Ratemaking RM Appendix 9, Table 14 both present the details on the derivation of the ‘Balanced Indicated Change’. Briefly, MPI determines the ‘Balanced Indicated Change’ by comparing the required rate (at the use and territory level) to the current average rate. It determines the required rate by applying the relativities (for use and territory) to the required rate for the major class to which the use is assigned. For Taxicab VFH, MPI applies the relativities to the required rate for the Public major class.

The experience adjustments for Taxicab VFH in territories 1 and 3 track closely with the required rate change for the Public major class of 3.6% (see Ratemaking Chapter Figure RM-14). The higher experience adjustment for Taxicab VFH in Territory 2 is due to the higher indicated relativity (compared to current relativity) for Territory 2 for the Public major class (see Ratemaking RM Appendix 9, Table 13). By contrast, the lower experience adjustment for Taxicab VFH in Territory 4 is due to the lower indicated relativity (compared to current relativity) for Territory 4 for the Public major class.

- b) Please see the response to part (a) for supporting calculations.

The large experience adjustments for the Passenger VFH (Passenger Vehicle) insurance use (12% to 15%) results mainly from an increase in the current

relativity in response to PUB Order 1/21, Order #3. *Ratemaking Chapter, page 48* presents the details of this increase. By contrast, the experience adjustments for the Passenger VFH (Truck 4,499 kg or less GVW) insurance use is generally negative due to the lower indicated relativity (compared to current relativity) for the insurance use.

TC (MPI) 1-4

Part and Chapter:	Part VI RM Appendix 9	Page No.:	See question for reference
PUB Approved Issue No:	2a) Rate indication based on AAP in Canada		
Topic:	VFH Rates		
Sub Topic:	Impact of Major class on subcategory VFH rates		

Preamble to IR:

Passenger VFH rates are determined in accordance with Major Class 1, Private Passenger, while the remaining VFH subcategories are determined in accordance with Major Class 3, Public.

Question:

a) Please file an updated version of TC (MPI) 1-13(e) Appendix 1 from the 2021 GRA.

Rationale for Question:

To understand rational for factor selection for Collision, Comprehensive and Property Damage.

RESPONSE:

Please see *Appendix 1*.

Rationale for Factor Selection for Collision, Comprehensive and Property Damage

2022 GRA

(Note: Unless mentioned, the selected factor is unchanged from last year.)

Collision

<u>Major Class</u>	<u>Selected</u>
1 – Private Passenger	<p>12-24 – 5-year weighted avg. adjusted:</p> <ul style="list-style-type: none"> • Adjustment = Overall selected / Overall 5-year weighted avg. <p>24-36 – Overall:</p> <ul style="list-style-type: none"> • Indicated factors for the MC are not significantly different than the overall.
2 – Commercial	<p>12-24 to 36-48 – 5-year weighted hi-lo avg.</p> <p>48-60 & 72-84 – Judgment:</p> <ul style="list-style-type: none"> • Selected based on the indicated factors.
3 – Public	<p>12-24 – 5-year weighted hi-lo avg.</p> <p>24-36 – 5-year weighted hi-lo avg.:</p> <ul style="list-style-type: none"> • Last Year – Judgment. <p>36-48 to 60-72 – Judgment:</p> <ul style="list-style-type: none"> • Selected based on the indicated factors.
4 – Motorcycles	<p>12-24 – 7-year weighted hi-lo avg.:</p> <ul style="list-style-type: none"> • Two significantly lower points in the five most current years. • The 7-year weighted hi-lo avg. removes the lowest point, and gives less weight to the other lower point. • Balance between stability and responsiveness. • Last Year – 5-year weighted hi-lo avg. <p>24-36 & 36-48 – 5-year weighted hi-lo avg.</p>
5 – Trailers	<p>12-24 – 3-year weighted avg.:</p> <ul style="list-style-type: none"> • Indicated factors for the three most current years are higher. • Last Year – 5-year weighted hi-lo avg. <p>24-36 to 48-60 – 5-year weighted hi-lo avg.</p>

Comprehensive

<u>Major Class</u>	<u>Selected</u>
1 – Private Passenger	<p>12-24 – 5-year weighted avg. adjusted:</p> <ul style="list-style-type: none"> • Adjustment = Overall selected / Overall 5-year weighted avg. <p>24-36 – Overall adjusted:</p> <ul style="list-style-type: none"> • Adjustment = Difference in the 5-year weighted hi-lo avg. between MC and overall. • Last Year – Overall. <p>36-48 to 48-60 – Overall:</p> <ul style="list-style-type: none"> • Indicated factors for the MC are not significantly different than the overall.
2 – Commercial	<p>12-24 – 5-year weighted hi-lo avg.</p> <p>24-36 – 7-year weighted hi-lo avg.:</p> <ul style="list-style-type: none"> • Two significantly higher points in the five most current years.

	<ul style="list-style-type: none"> The 7-year weighted hi-lo avg. removes the highest point, and gives less weight to the other higher point. Balance between stability and responsiveness. Last Year – 5-year weighted hi-lo avg. <p>36-48 & 48-60 – Judgment:</p> <ul style="list-style-type: none"> Selected based on the variance between the indicated factors for the MC and for Overall (ten most current years).
3 – Public	<p>12-24 & 24-36 – 5-year weighted hi-lo avg.</p> <p>36-48 & 48-60 – Judgment:</p> <ul style="list-style-type: none"> Selected based on the variance between the indicated factors for the MC and for Overall (ten most current years).
4 – Motorcycles	N/A
5 – Trailers	<p>12-24 & 24-36 – 5-year weighted hi-lo avg.</p> <p>36-48 to 60-72 – Judgment:</p> <ul style="list-style-type: none"> Selected based on the variance between the indicated factors for the MC and for Overall (ten most current years).

Property Damage

<u>Major Class</u>	<u>Selected</u>
1 – Private Passenger	<p>12-24 – 5-year weighted avg.:</p> <ul style="list-style-type: none"> 5-year weighted hi-lo avg. = 1.1483. Last Year – Judgment. <p>24-36 – 5-year weighted avg.:</p> <ul style="list-style-type: none"> 5-year weighted hi-lo avg. = 1.0273. <p>36-48 – 5-year weighted hi-lo avg.:</p> <ul style="list-style-type: none"> Decision to use this method for Major Classes 1, 2 & 3.
2 – Commercial	<p>12-24 – 5-year weighted hi-lo avg.:</p> <ul style="list-style-type: none"> Last Year – Judgment. <p>24-36 – 9-year weighted avg.:</p> <ul style="list-style-type: none"> A longer term average was chosen since indicated factors exhibit significant fluctuation. <p>36-48 – 5-year weighted hi-lo avg.:</p> <ul style="list-style-type: none"> Decision to use this method for Major Classes 1, 2 & 3.
3 – Public	<p>12-24 – 5-year weighted hi-lo avg.:</p> <ul style="list-style-type: none"> Balance between stability and responsiveness. Last Year – 5-year weighted avg. <p>24-36 – 5-year weighted hi-lo avg.</p> <p>36-48 – 5-year weighted hi-lo avg.:</p> <ul style="list-style-type: none"> Decision to use this method for Major Classes 1, 2 & 3.
4 – Motorcycles	<p>12-24 to 36-48 – Overall:</p> <ul style="list-style-type: none"> Impact is not significant.
5 – Trailers	<p>12-24 to 36-48 – Overall:</p> <ul style="list-style-type: none"> Impact is not significant.

TC (MPI) 1-5

Part and Chapter:	Part VI RM Appendix 9	Page No.:	PDF Page 1294 Table 13
PUB Approved Issue No:	2b) Ratemaking methodology		
Topic:	Ratemaking		
Sub Topic:	Balancing procedure		

Preamble to IR:

RM Appendix 9, Table 13 provides one instance of balancing procedure MPI uses in its ratemaking methodology.

Question:

- a) Please discuss if the balancing procedure within the public major class results in some shifting of costs from VFH to non-VFH (or vice versa). Please discuss if this is consistent with the premise that VFH are to be tracked in a separate 'pool' as described in the 2018 Interim VFH application (page 4, line 26,27).
- b) Please elaborate on how MPI tracks VFH claims in a separate pool. Please provide quantitative support and references to the application as available.

Rationale for Question:

To fully understand the treatment of the VFH pool.

RESPONSE:

- a) Per *Part VI Ratemaking, RM.4.4*, "MPI balanced the relativities in order that the average relativity for each rating variable within the major class is one." The balancing procedure applies the same adjustment to all insurance uses within the major class, and does not change the relative risk between these insurance uses.

For example, for all insurance uses within the Public major class, the balanced raw relativities are simply the raw relativities multiplied by 1.0238. Further, when comparing the raw relativity for the 'Taxicab Vehicle-for-Hire' insurance use to the 'U-Drive Passenger Vehicle' insurance use, the raw relativity for 'Taxicab Vehicle-for-Hire' is 307% higher before and after applying the balancing procedure.

- b) In the 2018 Interim VFH Application, MPI stated, "*Vehicles for hire insurance policies will also be tracked in a separate pool, ensuring there is no impact on the rest of Basic's customers.*" This statement refers to the creation of separate VFH insurance uses for all VFH groups so that the loss experience (for each VFH insurance use) can be separately tracked and used to determine appropriate rates such that there is no cross-subsidization.

MPI created five new insurance uses – Passenger VFH (Passenger Vehicles), Passenger VFH (Truck 4,499 kg or less GVW), Taxicab VFH, Limousine VFH and Accessible VFH. As a result of this, which MPI uses to separately track the loss experience. The quantitative support for this is provided in *Part VI Ratemaking, RM Appendix 9, Tables 8, 9 and 11*, which shows the reported losses and earned units separately for these insurance uses.

TC (MPI) 1-6

Part and Chapter:	Part VI RM	Page No.:	1100
PUB Approved Issue No:	2b) Ratemaking methodology		
Topic:	Ratemaking		
Sub Topic:	Applied for Adjustment		

Preamble to IR:

RM Appendix 6 contains a summary of applied-for Adjustments.

Question:

- a) Please confirm that Column A from of RM Appendix 4, describes an average rate without the 5% capital release, and so is not consistent with Column F of the same appendix in the 2021 GRA. If not confirmed, please fully explain.
- b) Please fully explain the impact of removing the capital release provision on applied for adjustments, if not fully explained in part (a) above.
- c) Please provide a sample calculation for Taxi VFH, if that differs from the answer to TC(MPI) 3(a).

Rationale for Question:

Fully understand the impact of the removal of the capital release provision.

RESPONSE:

a) Confirmed.

b) and c)

There is no impact on the applied for adjustments from the removal of the capital release provision. The applied for adjustments reflect the magnitude of changes to the current rates (or 2021/22 rates) for the groupings presented in *Ratemaking Appendix 4 Transition from Rate Requirement Indicators to Applied for Rate Adjustment*. The capital release provision was calculated simply as 5.2% multiplied by the current rates for all groups. While it reduced the amount paid by policyholders for 2021/22, the capital release is only applicable to that year. The capital release (or build) is to be recalculated each year under MPI's Capital Management Plan (CMP), i.e. the prior year's capital release (or build) resets to 0%, and a revised release/build is applied if applicable based on the CMP. For the 2022 GRA, MPI has applied for leave for continued use of the CMP beyond the two-year trial period, with reasons provided in *Legal Application Chapter*. As such there is no capital release/build determined for the 2022 GRA.

TC (MPI) 1-7

Part and Chapter:	Part VI RM	Page No.:	PDF p 1235 - 1248
PUB Approved Issue No:	2b) Ratemaking methodology		
Topic:	Ratemaking		
Sub Topic:	Serious Losses		

Preamble to IR:

RM Appendix 9 Table 9.

Question:

- a) Please confirm that Passenger VFH continue to have no "Serious Losses and ALAE", which explains the absence from RM Appendix 9, Table 9.

Rationale for Question:

To confirm the absence of serious losses for Passenger VFH.

RESPONSE:

- a) Confirmed. Per *Ratemaking RM Appendix 9, Table 9*, "Uses not listed have zero Serious Losses in the recent 10 years as of March 31, 2021."

TC (MPI) 1-8

Part and Chapter:	Part VIII ART	Page No.:	See Reference in Preamble
PUB Approved Issue No:	2a) Rate indication based on AAP in Canada 12) VFH class, including rates		
Topic:	VFH Rates		
Sub Topic:	Change from prior year		

Preamble to IR:

The following figures were sourced from the 2021 GRA Compliance Filing Rate Tables, and the 2022 GRA Rate Tables. Note that Percent Change column was calculated.

Rates for Taxi VFH 4, no Discounts

<u>Territory</u>	<u>2021 GRA Compliance Filing</u>	<u>2022 GRA</u>	<u>% increase</u>
1	\$ 11,447	\$ 12,705	10.99%
2	\$ 5,824	\$ 6,660	14.35%
3	\$ 6,492	\$ 7,141	10.00%
4	\$ 6,953	\$ 7,182	3.29%

Question:

- a) Please confirm the table in the preamble is correct, and the percentage increases are correct.
- b) Please explain why Taxi VFH base rates are facing an increase at or above 10%. Please quantify the various elements of the rate increase, including removal of the capital release provision, any significant reduction in the claims experience through 2020/21, and any other factors contributing to the rate increase.

Rationale for Question:

To understand the rational and mechanics of the rate increase to Taxi VFH.

RESPONSE:

a) and b)

Please see the revised figure below. MPI recalculated the percentage changes based on the 2021 rates, before applying the capital release provision. The capital release provision should not be included since it only applies to the 2021 rates and is driven by the capital position of MPI rather than by the actual rate requirement. The percentage changes match the experience adjustments for Taxicab VFH 4 (by territory) per *Rate-making RM Appendix 3 2022 Experience Rate Adjustments*. An explanation of the experience adjustments is provided in *TC (MPI) 1-3*.

Figure 1 Rates for Taxi VFH 4, No Discounts

Line No.	Territory	2021 GRA Compliance Filing			2022 GRA	% Change*
		Rate w/out Capital Release	Capital Release	Rate with Capital Release		
1	1	12,075	-628	11,447	12,504	3.55%
2	2	6,143	-319	5,824	6,556	6.72%
3	3	6,848	-356	6,492	7,029	2.64%
4	4	7,334	-381	6,953	7,069	-3.61%
5	*Reflects the change from the 2021 rate without capital release to the 2022 rate					

TC (MPI) 1-9

Part and Chapter:	Part VIII ART	Page No.:	See Reference in Preamble
PUB Approved Issue No:	2a) Rate indication based on AAP in Canada 12) VFH class, including rates		
Topic:	VFH Rates		
Sub Topic:	Change from prior year		

Preamble to IR:

The following figures were sourced from the 2021 GRA Compliance Filing Rate Tables, and the 2022 GRA Rate Tables. Note that Percent Change column was calculated.

Rates for Taxi VFH 4, Territory 1

Territory	2022 Discount level	Insurance Use	2022 GRA	2021 Discount Level	2021 Compliance Filing	Percent change
1	0	Taxicab Vehicle-for-Hire 4	\$ 12,705	0	\$ 11,447	11%
1	5	Taxicab Vehicle-for-Hire 4	\$ 12,070	5	\$ 10,875	11%
1	10	Taxicab Vehicle-for-Hire 4	\$ 11,434	10	\$ 10,302	11%
1	15	Taxicab Vehicle-for-Hire 4	\$ 10,799	15	\$ 9,730	11%
1	20	Taxicab Vehicle-for-Hire 4	\$ 10,164	20	\$ 9,158	11%
1	25	Taxicab Vehicle-for-Hire 4	\$ 9,529	25	\$ 8,585	11%
1	27	Taxicab Vehicle-for-Hire 4	\$ 9,275	26	\$ 8,471	9%
1	29	Taxicab Vehicle-for-Hire 4	\$ 9,021	27	\$ 8,356	8%
1	30	Taxicab Vehicle-for-Hire 4	\$ 8,893	28	\$ 8,242	8%
1	31	Taxicab Vehicle-for-Hire 4	\$ 8,766	29	\$ 8,127	8%
1	32	Taxicab Vehicle-for-Hire 4	\$ 8,639	30	\$ 8,013	8%
1	37	Taxicab Vehicle-for-Hire 4	\$ 8,004	33	\$ 7,669	4%

Question:

- a) Please provide supporting calculations to illustrate how the percentage increases for Taxi VFH were derived across the various levels of DSR discount.

Rationale for Question:

To better understand how the applied -for overall rate decrease is being apportioned among DSR levels.

RESPONSE:

Please see Appendix 1 for a revised version of Ratemaking Appendix 1 - Basic rate Tables. Also, please see the revised figure below. MPI recalculated the percentage changes based on the 2021 rates, before applying the capital release. The capital release should not be included since it only applies to the 2021 rates and is determined by the capital position of MPI and not by the actual rate requirement.

Further, MPI calculated the percentage changes with and without changes to the DSR vehicle discount percentages in order to appropriately isolate their effect. The percentage changes (for all discount levels) without changes to the DSR vehicle discount percentages match the experience adjustment for Taxicab VFH 4, Territory 1 per Ratemaking, RM Appendix 3.

Figure 1 Rates for Taxi VFH 4, Territory 1

Line No.	2021 GRA Compliance Filing				2022 Discount Level	2022 GRA	% Change*	2022 GRA w/out DSR	
	2021 Discount Level	Rate w/out Capital Release	Capital Release	Rate with Capital Release				Disc Change	% Change*
1	0.00%	12,075	-628	11,447	0.00%	12,504	3.55%	12,504	3.55%
2	5.00%	11,471	-596	10,875	5.00%	11,879	3.56%	11,879	3.56%
3	10.00%	10,868	-566	10,302	10.00%	11,254	3.55%	11,254	3.55%
4	15.00%	10,264	-534	9,730	15.00%	10,628	3.55%	10,628	3.55%
5	20.00%	9,660	-502	9,158	20.00%	10,003	3.55%	10,003	3.55%
6	25.00%	9,056	-471	8,585	25.00%	9,378	3.56%	9,378	3.56%
7	26.00%	8,936	-465	8,471	27.00%	9,128	2.15%	9,253	3.55%
8	27.00%	8,815	-459	8,356	29.00%	8,878	0.71%	9,128	3.55%
9	28.00%	8,694	-452	8,242	30.00%	8,753	0.68%	9,003	3.55%
10	29.00%	8,573	-446	8,127	31.00%	8,628	0.64%	8,878	3.56%
11	30.00%	8,453	-440	8,013	32.00%	8,503	0.59%	8,753	3.55%
12	33.00%	8,090	-421	7,669	37.00%	7,878	-2.62%	8,378	3.56%

13 *Reflects the change from the 2021 rate without capital release to the 2022 rate

2022 BASIC RATE TABLE (\$)

Terr	Disc %	Insurance Use Description	RATING GROUPS																																															
			0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40							
1	15	All Purpose Passenger Vehicle	555	614	630	645	660	677	693	709	725	742	758	772	791	813	837	872	906	943	979	1017	1047	1090	1130	1175	1216	1262	1306	1349	1393	1436	1480	1525	1570	1616	1662	1720	1784	1847	1912	1981	2031							
1	20	All Purpose Passenger Vehicle	522	578	593	607	622	637	652	667	682	698	714	726	745	766	788	821	853	887	922	957	986	1026	1064	1106	1145	1188	1229	1270	1311	1352	1393	1435	1478	1521	1564	1619	1679	1738	1800	1865	1912							
1	25	All Purpose Passenger Vehicle	490	541	556	569	583	597	611	625	640	655	669	681	698	718	739	769	799	832	864	897	924	961	997	1036	1073	1114	1152	1190	1229	1267	1306	1345	1385	1426	1466	1518	1574	1630	1687	1748	1792							
1	27	All Purpose Passenger Vehicle	477	527	541	554	567	581	595	609	623	637	651	663	680	699	719	749	778	810	841	873	899	936	971	1009	1045	1084	1121	1159	1196	1234	1271	1310	1348	1388	1427	1478	1532	1586	1642	1702	1745							
1	29	All Purpose Passenger Vehicle	464	513	526	539	552	565	579	592	606	620	633	645	661	679	699	728	757	787	818	849	875	910	944	981	1016	1054	1091	1127	1164	1200	1236	1274	1311	1350	1388	1437	1490	1543	1597	1655	1697							
1	30	All Purpose Passenger Vehicle	457	505	519	531	544	557	570	584	597	611	624	636	652	670	689	718	746	776	806	837	862	897	931	967	1002	1039	1075	1111	1147	1183	1219	1256	1293	1331	1368	1417	1469	1521	1575	1632	1673							
1	31	All Purpose Passenger Vehicle	451	498	511	524	536	549	562	575	589	602	615	627	642	660	680	708	736	765	795	825	850	885	918	954	987	1025	1060	1095	1131	1166	1201	1238	1274	1312	1349	1397	1448	1499	1552	1608	1649							
1	32	All Purpose Passenger Vehicle	444	491	504	516	528	541	554	567	580	594	607	617	633	651	670	698	725	754	783	813	838	872	904	940	973	1010	1044	1079	1115	1149	1184	1220	1256	1293	1329	1376	1427	1478	1530	1585	1625							
1	37	All Purpose Passenger Vehicle	411	455	467	478	490	501	513	525	537	550	562	572	587	603	621	646	672	699	726	753	776	808	838	871	902	936	968	1000	1033	1065	1097	1130	1164	1198	1232	1275	1322	1369	1417	1469	1506							
1	0	All Purpose Trailer \$2500 or less	8																																															
1	0	All Purpose Trailer \$2501 or more		28	81	136	191	231	261	288	315	342	369	395	422	449	455	462	469	476																														
1	0	All Purpose Truck 4,540 kg or less GVW	540	601	631	646	656	667	680	694	709	723	742	762	782	803	826	851	875	902	930	960	993	1030	1069	1109	1150	1195	1240	1294	1345	1402	1468	1532	1598	1668	1742	1828	1864	1908	1962	2028	2090							
1	5	All Purpose Truck 4,540 kg or less GVW	513	571	599	614	623	634	646	659	674	687	705	724	743	763	785	808	831	857	883	912	943	978	1016	1054	1092	1135	1178	1229	1278	1332	1395	1455	1518	1585	1655	1737	1771	1813	1864	1927	1985							
1	10	All Purpose Truck 4,540 kg or less GVW	486	541	568	581	590	600	612	625	638	651	668	686	704	723	743	766	787	812	837	864	894	927	962	998	1035	1075	1116	1165	1210	1262	1321	1379	1438	1501	1568	1645	1678	1717	1766	1825	1881							
1	15	All Purpose Truck 4,540 kg or less GVW	459	511	536	549	558	567	578	590	603	615	631	648	665	683	702	723	744	767	790	816	844	875	909	943	977	1016	1054	1100	1143	1192	1248	1302	1358	1418	1481	1554	1584	1622	1668	1724	1776							
1	20	All Purpose Truck 4,540 kg or less GVW	432	481	505	517	525	534	544	555	567	578	594	610	626	642	661	681	700	722	744	768	794	824	855	887	920	956	992	1035	1076	1122	1174	1226	1278	1334	1394	1462	1491	1526	1570	1622	1672							
1	25	All Purpose Truck 4,540 kg or less GVW	405	451	473	484	492	500	510	520	532	542	556	571	586	602	619	638	656	676	697	720	745	772	802	832	862	896	930	970	1009	1051	1101	1149	1198	1251	1306	1371	1398	1431	1471	1521	1567							
1	27	All Purpose Truck 4,540 kg or less GVW	394	439	461	472	479	487	496	507	518	528	542	556	571	586	603	621	639	658	679	701	725	752	780	810	839	872	905	945	982	1023	1072	1118	1167	1218	1272	1334	1361	1393	1432	1480	1526							
1	29	All Purpose Truck 4,540 kg or less GVW	383	427	448	459	466	474	483	493	503	513	527	541	555	570	586	604	621	640	660	682	705	731	759	787	816	848	880	919	955	995	1042	1088	1135	1184	1237	1298	1323	1355	1393	1440	1484							
1	30	All Purpose Truck 4,540 kg or less GVW	378	421	442	452	459	467	476	486	496	506	519	533	547	562	578	596	612	631	651	672	695	721	748	776	805	836	868	906	941	981	1028	1072	1119	1168	1219	1280	1305	1336	1373	1420	1463							
1	31	All Purpose Truck 4,540 kg or less GVW	373	415	435	446	453	460	469	479	489	499	512	526	540	554	570	587	604	622	642	662	685	711	738	765	793	825	856	893	928	967	1013	1057	1103	1151	1202	1261	1286	1317	1354	1399	1442							
1	32	All Purpose Truck 4,540 kg or less GVW	367	409	429	439	446	454	462	472	482	492	505	518	532	546	562	579	595	613	632	653	675	700	727	754	782	813	843	880	915	953	998	1042	1087	1134	1185	1243	1268	1297	1334	1379	1421							
1	37	All Purpose Truck 4,540 kg or less GVW	340	379	398	407	413	420	428	437	447	455	467	480	493	506	520	536	551	568	586	605	626	649	673	699	724	753	781	815	847	883	925	965	1007	1051	1097	1152	1174	1202	1236	1278	1317							
1	0	Antique Vehicle - Bus	122																																															
1	0	Antique Vehicle - Motorcycle	122																																															
1	0	Antique Vehicle - Passenger Vehicle	122																																															
1	0	Antique Vehicle - Truck	122																																															
1	0	Artisan Truck 4,540 kg or less GVW	445	496	520	533	541	551	561	572	585	597	613	629	646	663	682	702	722	745	767	792	820	850	882	915	949	986	1023	1068	1110	1157	1211	1264	1319	1377	1438	1509	1538	1575	1619	1674	1725							
1	5	Artisan Truck 4,540 kg or less GVW	423	471	494	506	514	523	533	543	556	567	582	598	614	630	648	667	686	708	729	752	779	807	838	869	902	937	972	1015	1054	1099	1150	1201	1253	1308	1366	1434	1461	1496	1538	1590	1639							
1	10	Artisan Truck 4,540 kg or less GVW	400	446	468	480	487	496	505	515	526	537	552	566	581	597	614	632	650	670	690	713	738	765	794	823	854	887	921	961	999	1041	1090	1138	1187	1239	1294	1358	1384	1417	1457	1507	1552							
1	15	Artisan Truck 4,540 kg or less GVW	378	422	442	453	460	468	477	486	497	507	521	535	549	564	580	597	614	633	652	673	697	722	750	778	807	838	870	908	943	983	1029	1074	1121	1170	1222	1283	1307	1339	1376	1423	1466							
1	20	Artisan Truck 4,540 kg or less GVW	356	397	416	426	433	441	449	458	468	478	490	503	517	530	546	562	578	596	614	634	656	680	706	732	759	789	818	854	888	926	969	1011	1055	1102	1150	1207	1230	1260	1295	1339	1380							
1	25	Artisan Truck 4,540 kg or less GVW	334	372	390	400	406	413	421	429	439	448	460	472	484	497	511	526	541	559	575	594	615	637	661	686	712	739	767	801	832	868	908	948	989	1033	1078	1132	1153	1181	1214	1255	1294							
1	27	Artisan Truck 4,540 kg or less GVW	325	362	380	389	395	402	410	418	427	436	447	459	472	484	498																																	

2022 BASIC RATE TABLE (\$)

Terr	Disc %	Insurance Use Description	RATING GROUPS																																								
			0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	5	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	987	1082	1116	1148	1176	1205	1233	1262	1291	1321	1350	1374	1409	1448	1491	1552	1613	1677	1743	1810	1864	1940	2013	2091	2165	2247	2323	2401	2479	2556	2634	2714	2795	2877	2957	3063	3175	3287	3405	3500	3580
1	10	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	935	1025	1057	1087	1114	1141	1168	1195	1223	1252	1279	1301	1335	1372	1412	1471	1528	1588	1651	1714	1766	1838	1907	1981	2051	2128	2200	2274	2349	2422	2496	2571	2648	2725	2802	2902	3008	3114	3226	3316	3391
1	15	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	883	968	999	1027	1052	1078	1103	1129	1155	1182	1208	1229	1261	1295	1334	1389	1443	1500	1560	1619	1668	1736	1801	1871	1937	2010	2078	2148	2218	2287	2357	2428	2501	2574	2646	2740	2841	2941	3046	3131	3203
1	20	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	831	911	940	966	990	1014	1038	1062	1087	1113	1137	1157	1186	1219	1255	1307	1358	1412	1468	1524	1570	1634	1695	1761	1823	1892	1956	2022	2088	2153	2218	2286	2354	2422	2490	2579	2674	2768	2867	2947	3014
1	25	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	779	854	881	906	928	951	973	996	1019	1043	1066	1084	1112	1143	1177	1225	1273	1324	1376	1429	1471	1531	1589	1651	1709	1774	1834	1895	1957	2018	2080	2143	2206	2271	2335	2418	2506	2595	2688	2763	2826
1	27	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	758	831	858	882	904	926	948	969	992	1015	1037	1056	1083	1113	1145	1193	1240	1288	1340	1391	1432	1491	1547	1607	1664	1726	1785	1845	1905	1964	2024	2086	2148	2210	2272	2354	2440	2526	2616	2689	2751
1	29	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	738	809	834	858	879	900	922	943	965	988	1009	1027	1053	1082	1114	1160	1206	1253	1303	1353	1393	1450	1504	1563	1618	1679	1736	1794	1853	1911	1969	2028	2089	2150	2210	2289	2373	2457	2545	2616	2675
1	30	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	727	797	822	846	867	888	909	930	951	974	995	1012	1038	1067	1098	1144	1189	1235	1284	1333	1373	1429	1483	1541	1595	1655	1711	1769	1827	1884	1941	2000	2059	2120	2179	2257	2339	2422	2509	2579	2638
1	31	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	717	786	811	834	854	875	896	916	938	960	980	998	1023	1052	1083	1127	1172	1218	1266	1314	1354	1409	1462	1519	1573	1632	1687	1744	1801	1857	1913	1971	2030	2089	2148	2225	2306	2387	2473	2542	2600
1	32	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	707	775	799	821	842	862	883	903	924	946	966	983	1008	1036	1067	1111	1155	1200	1248	1295	1334	1389	1441	1497	1550	1608	1663	1718	1775	1830	1886	1943	2001	2059	2117	2192	2273	2353	2437	2505	2562
1	37	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	655	718	740	761	780	799	818	837	856	876	895	911	934	960	988	1029	1070	1112	1156	1200	1236	1286	1335	1387	1436	1490	1540	1592	1644	1695	1747	1800	1853	1908	1961	2031	2105	2180	2258	2321	2374
1	0	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	757	843	885	906	920	936	954	973	995	1014	1042	1069	1097	1127	1159	1194	1228	1266	1304	1346	1393	1445	1500	1556	1614	1677	1739	1816	1887	1967	2060	2149	2242	2340	2445	2565	2615	2677	2753	2846	2932
1	5	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	719	801	841	861	874	889	906	924	945	963	990	1016	1042	1071	1101	1134	1167	1203	1239	1279	1323	1373	1425	1478	1533	1593	1652	1725	1793	1869	1957	2042	2130	2223	2323	2437	2484	2543	2615	2704	2785
1	10	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	681	759	796	815	828	842	859	876	895	913	938	962	987	1014	1043	1075	1105	1139	1174	1211	1254	1300	1350	1400	1453	1509	1565	1634	1698	1770	1854	1934	2018	2106	2200	2308	2353	2409	2478	2561	2639
1	15	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	643	717	752	770	782	796	811	827	846	862	886	909	932	958	985	1015	1044	1076	1108	1144	1184	1228	1275	1323	1372	1425	1478	1544	1604	1672	1751	1827	1906	1989	2078	2180	2223	2275	2340	2419	2492
1	20	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	606	674	708	725	736	749	763	778	796	811	834	855	878	902	927	955	982	1013	1043	1077	1114	1156	1200	1245	1291	1342	1391	1453	1510	1574	1648	1719	1794	1872	1956	2052	2092	2142	2202	2277	2346
1	25	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	568	632	664	679	690	702	715	730	746	760	781	802	823	845	869	895	921	949	978	1009	1045	1084	1125	1167	1210	1258	1304	1362	1415	1475	1545	1612	1681	1755	1834	1924	1961	2008	2065	2134	2199
1	27	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	553	615	646	661	672	683	696	710	726	740	761	780	801	823	846	872	896	924	952	983	1017	1055	1095	1136	1178	1224	1269	1326	1378	1436	1504	1569	1637	1708	1785	1872	1909	1954	2010	2078	2140
1	29	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	537	599	628	643	653	665	677	691	706	720	740	759	779	800	823	848	872	899	926	956	989	1026	1065	1105	1146	1191	1235	1289	1340	1397	1463	1526	1592	1661	1736	1821	1857	1901	1955	2021	2082
1	30	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	530	590	619	634	644	655	668	681	696	710	729	748	768	789	811	836	860	886	913	942	975	1011	1050	1089	1130	1174	1217	1271	1321	1377	1442	1504	1569	1638	1711	1795	1830	1874	1927	1992	2052
1	31	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	522	582	611	625	635	646	658	671	687	700	719	738	757	778	800	824	847	874	900	929	961	997	1035	1074	1114	1157	1200	1253	1302	1357	1421	1483	1547	1615	1687	1770	1804	1847	1900	1964	2023
1	32	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	515	573	602	616	626	636	649	662	677	690	709	727	746	766	788	812	835	861	887	915	947	983	1020	1058	1098	1140	1183	1235	1283	1338	1401	1461	1525	1591	1663	1744	1778	1820	1872	1935	1994
1	37	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	477	531	558	571	580	590	601	613	627	639	656	673	691	710	730	752	774	798	822	848	878	910	945	980	1017	1057	1096	1144	1189	1239	1298	1354	1412	1474	1540	1616	1647	1687	1734	1793	1847
1	0	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1089	1193	1231	1266	1297	1329	1360	1392	1425	1458	1490	1516	1555	1597	1645	1712	1780	1850	1923	1996	2056	2140	2220	2307	2388	2478	2563	2648	2735	2820	2907	2994	3083	3173	3263	3379	3503	3626	3756	3859	3947
1	5	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1035	1133	1169	1203	1232	1263	1292	1322	1354	1385	1415	1440	1477	1517	1563	1626	1691	1757	1827	1896	1953	2033	2109	2192	2269	2354	2435	2516	2598	2679	2762	2844	2929	3014	3100	3210	3328	3445	3568	3666	3750
1	10	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	980	1074	1108	1139	1167	1196	1224	1253	1282	1312	1341	1364	1399	1437	1480	1541	1602	1665	1731	1796	1850	1926	1998	2076	2149	2230	2307	2383	2461	2538	2616	2695	2775	2856	2937	3041	3153	3263	3380	3473	3552
1	15	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	926	1014	1046	1076	1102	1130	1156	1183	1211	1239	1266	1289	1322	1357	1398	1455	1513	1572	1635	1697	1748	1819	1887	1961	2030	2106	2179	2251	2325	2397	2471	2545	2621	2697	2774	2872	2978	3082	3193	3280	3355
1	20	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	871	954	985	1013	1038	1063	1088	1114	1140	1166	1192	1213	1244	1278	1316	1370	1424	1480	1538	1597	1645	1712	1776	1846	1910	1982	2050	2118	2188	2256	2326	2395	2466	2538	2610	2703	2802	2901	3005	3087	3158
1	25	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	817	895	923	949	973	997	1020	1044	1069	1093	1117	1137	1166	1198	1234	1284	1335	1387	1442	1497	1542	1605	1665	1730	1791	1858	1922	1986	2051	2115	2180	2245	2312	2380	2447	2534	2627	2719	2817	2894	2960
1	27	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	795	871	899	924	947	970	993	1016	1040	1064	1088	1107																													

2022 BASIC RATE TABLE (\$)

Terr	Disc %	Insurance Use Description	RATING GROUPS																																								
			0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	20	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	911	998	1030	1058	1085	1111	1137	1164	1191	1218	1246	1267	1300	1335	1375	1432	1489	1547	1608	1669	1719	1790	1857	1930	1997	2072	2143	2214	2287	2358	2430	2504	2578	2654	2729	2825	2929	3032	3141	3227	3302
1	25	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	854	935	966	992	1017	1042	1066	1091	1117	1142	1168	1188	1219	1252	1289	1342	1396	1450	1507	1564	1612	1678	1741	1809	1872	1942	2009	2076	2144	2211	2278	2347	2417	2488	2558	2648	2746	2842	2944	3025	3095
1	27	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	831	910	940	966	990	1014	1037	1062	1087	1112	1137	1156	1186	1218	1255	1307	1359	1412	1467	1523	1569	1633	1694	1761	1822	1891	1956	2021	2087	2152	2218	2285	2353	2421	2490	2578	2673	2767	2866	2945	3013
1	29	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	809	885	914	939	963	986	1009	1033	1057	1081	1105	1125	1154	1185	1220	1271	1321	1373	1427	1481	1526	1588	1648	1713	1772	1839	1902	1965	2030	2093	2157	2222	2288	2355	2422	2507	2599	2691	2787	2864	2930
1	30	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	797	873	902	926	949	972	995	1018	1042	1066	1090	1109	1137	1168	1203	1253	1303	1354	1407	1460	1504	1566	1625	1688	1747	1813	1875	1938	2001	2064	2127	2191	2256	2322	2388	2472	2563	2653	2748	2824	2889
1	31	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	786	860	889	913	936	958	980	1004	1027	1051	1074	1093	1121	1152	1186	1235	1284	1334	1387	1439	1483	1544	1601	1664	1722	1787	1849	1910	1973	2034	2096	2160	2224	2289	2354	2436	2526	2615	2709	2783	2848
1	32	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	775	848	876	900	922	945	966	989	1013	1036	1059	1077	1105	1135	1169	1217	1265	1315	1367	1418	1461	1521	1578	1640	1697	1761	1822	1882	1944	2005	2066	2128	2192	2256	2319	2401	2489	2577	2670	2743	2806
1	37	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	718	786	811	833	854	875	895	917	938	959	981	998	1024	1051	1083	1128	1172	1218	1266	1314	1354	1409	1462	1520	1572	1632	1688	1744	1801	1857	1914	1972	2030	2090	2149	2225	2306	2388	2473	2541	2600
1	0	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	830	924	970	993	1008	1026	1046	1066	1090	1112	1141	1172	1203	1235	1270	1309	1346	1387	1429	1475	1527	1583	1644	1705	1769	1838	1906	1990	2068	2156	2257	2355	2457	2565	2679	2810	2865	2934	3017	3118	3213
1	5	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	788	878	921	943	958	975	994	1013	1035	1056	1084	1113	1143	1173	1206	1244	1279	1318	1358	1401	1451	1504	1562	1620	1681	1746	1811	1890	1965	2048	2144	2237	2334	2437	2545	2669	2722	2787	2866	2962	3052
1	10	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	747	832	873	894	907	923	941	959	981	1001	1027	1055	1083	1111	1143	1178	1211	1248	1286	1327	1374	1425	1480	1534	1592	1654	1715	1791	1861	1940	2031	2119	2211	2308	2411	2529	2578	2641	2715	2806	2892
1	15	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	705	785	824	844	857	872	889	906	926	945	970	996	1023	1050	1079	1113	1144	1179	1215	1254	1298	1346	1397	1449	1504	1562	1620	1691	1758	1833	1918	2002	2088	2180	2277	2388	2435	2494	2564	2650	2731
1	20	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	664	739	776	794	806	821	837	853	872	890	913	938	962	988	1016	1047	1077	1110	1143	1180	1222	1266	1315	1364	1415	1470	1525	1592	1654	1725	1806	1884	1966	2052	2143	2248	2292	2347	2414	2494	2570
1	25	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	622	693	727	745	756	769	784	799	817	834	856	879	902	926	952	982	1009	1040	1072	1106	1145	1187	1233	1279	1327	1378	1429	1492	1551	1617	1693	1766	1843	1924	2009	2107	2149	2200	2263	2338	2410
1	27	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	606	675	708	725	736	749	764	778	796	812	833	856	878	902	927	956	983	1013	1043	1077	1115	1156	1200	1245	1291	1342	1391	1453	1510	1574	1648	1719	1794	1872	1956	2051	2091	2142	2202	2276	2345
1	29	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	589	656	689	705	716	728	743	757	774	790	810	832	854	877	902	929	956	985	1015	1047	1084	1124	1167	1211	1256	1305	1353	1413	1468	1531	1602	1672	1744	1821	1902	1995	2034	2083	2142	2214	2281
1	30	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	581	647	679	695	706	718	732	746	763	778	799	820	842	864	889	916	942	971	1000	1032	1069	1108	1151	1193	1238	1287	1334	1393	1448	1509	1580	1648	1720	1795	1875	1967	2005	2054	2112	2183	2249
1	31	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	573	638	669	685	696	708	722	736	752	767	787	809	830	852	876	903	929	957	986	1018	1054	1092	1134	1176	1221	1268	1315	1373	1427	1488	1557	1625	1695	1770	1849	1939	1977	2024	2082	2151	2217
1	32	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	564	628	660	675	685	698	711	725	741	756	776	797	818	840	864	890	915	943	972	1003	1038	1076	1118	1159	1203	1250	1296	1353	1406	1466	1535	1601	1671	1744	1822	1911	1948	1995	2052	2120	2185
1	37	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	523	582	611	626	635	646	659	672	687	701	719	738	758	778	800	825	848	874	900	929	962	997	1036	1074	1114	1158	1201	1254	1303	1358	1422	1484	1548	1616	1688	1770	1805	1848	1901	1964	2024
1	0	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1188	1302	1344	1381	1414	1449	1483	1518	1553	1589	1624	1653	1695	1742	1793	1867	1941	2017	2097	2177	2242	2333	2421	2516	2604	2702	2795	2888	2983	3075	3169	3265	3362	3460	3558	3684	3820	3954	4096	4211	4307
1	5	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1129	1237	1277	1312	1343	1377	1409	1442	1475	1510	1543	1570	1610	1655	1703	1774	1844	1916	1992	2068	2130	2216	2300	2390	2474	2567	2655	2744	2834	2921	3011	3102	3194	3287	3380	3500	3629	3756	3891	4000	4092
1	10	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1069	1172	1210	1243	1273	1304	1335	1366	1398	1430	1462	1488	1525	1568	1614	1680	1747	1815	1887	1959	2018	2100	2179	2264	2344	2432	2515	2599	2685	2767	2852	2938	3026	3114	3202	3316	3438	3559	3686	3790	3876
1	15	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1010	1107	1142	1174	1202	1232	1261	1290	1320	1351	1380	1405	1441	1481	1524	1587	1650	1714	1782	1850	1906	1983	2058	2139	2213	2297	2376	2455	2536	2614	2694	2775	2858	2941	3024	3131	3247	3361	3482	3579	3661
1	20	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	950	1042	1075	1105	1131	1159	1186	1214	1242	1271	1299	1322	1356	1394	1434	1494	1553	1614	1678	1742	1794	1866	1937	2013	2083	2162	2236	2310	2386	2460	2535	2612	2690	2768	2846	2947	3056	3163	3277	3369	3446
1	25	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	891	976	1008	1036	1060	1087	1112	1138	1165	1192	1218	1240	1271	1306	1345	1400	1456	1513	1573	1633	1681	1750	1816	1887	1953	2026	2096	2166	2237	2306	2377	2449	2521	2595	2668	2763	2865	2965	3072	3158	3230
1	27	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	867	950	981	1008	1032	1058	1083	1108	1134	1160	1186	1207	1237	1272	1309	1363	1417	1472	1531	1589	1637	1703	1767	1837	1901	1972	2040	2108	2178	2245	2313	2383	2454	2526	2597	2689	2789	2886	2990	3074	3144
1	29	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	843	924	954	981	1004	1029	1053	1078	1103	1128	1153	1174	1203	1237	1273	1326	1378	1432	1489	1546	1592	1656	1719	1786	1849	1918	1984	2050	2118	2183	2250	2318	2387	2457	2526	2616	2712	2807	2908	2990	3058
1	30	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	832	911	941	967	990	1014	1038	1063	1087	1112	1137	1157	1186	1219	1255	1307	1359	1412	1468	1524	1569	1633	1695	1761	1823	1891	1956	2022	2088	2152	2218	2285	2353	2422	2491	2579	2674	2768	2867	2948	3015
1	31	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	820	898	927	953</																																					

2022 BASIC RATE TABLE (\$)

Terr	Disc %	Insurance Use Description	RATING GROUPS																																																			
			0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40											
1	32	Pleasure Motorcycle - Sport 501 to 1000 cc	1178	1190	1202	1224	1267	1314	1368	1419	1486	1569	1569	1569																																								
1	37	Pleasure Motorcycle - Sport 501 to 1000 cc	1091	1102	1113	1134	1174	1218	1268	1315	1377	1453	1453	1453																																								
1	0	Pleasure Motorcycle - Sport 1001 cc or more	2264	2288	2310	2354	2436	2528	2630	2728	2856	3016	3016	3016																																								
1	5	Pleasure Motorcycle - Sport 1001 cc or more	2151	2174	2194	2236	2314	2402	2498	2592	2713	2865	2865	2865																																								
1	10	Pleasure Motorcycle - Sport 1001 cc or more	2038	2059	2079	2119	2192	2275	2367	2455	2570	2714	2714	2714																																								
1	15	Pleasure Motorcycle - Sport 1001 cc or more	1924	1945	1963	2001	2071	2149	2235	2319	2428	2564	2564	2564																																								
1	20	Pleasure Motorcycle - Sport 1001 cc or more	1811	1830	1848	1883	1949	2022	2104	2182	2285	2413	2413	2413																																								
1	25	Pleasure Motorcycle - Sport 1001 cc or more	1698	1716	1732	1765	1827	1896	1972	2046	2142	2262	2262	2262																																								
1	27	Pleasure Motorcycle - Sport 1001 cc or more	1653	1670	1686	1718	1778	1845	1920	1991	2085	2202	2202	2202																																								
1	29	Pleasure Motorcycle - Sport 1001 cc or more	1607	1624	1640	1671	1730	1795	1867	1937	2028	2141	2141	2141																																								
1	30	Pleasure Motorcycle - Sport 1001 cc or more	1585	1602	1617	1648	1705	1770	1841	1910	1999	2111	2111	2111																																								
1	31	Pleasure Motorcycle - Sport 1001 cc or more	1562	1579	1594	1624	1681	1744	1815	1882	1971	2081	2081	2081																																								
1	32	Pleasure Motorcycle - Sport 1001 cc or more	1540	1556	1571	1601	1656	1719	1788	1855	1942	2051	2051	2051																																								
1	37	Pleasure Motorcycle - Sport 1001 cc or more	1426	1441	1455	1483	1535	1593	1657	1719	1799	1900	1900	1900																																								
1	0	Pleasure Motorcycle - Sport Touring 500 cc or less	706	714	720	734	760	788	820	851	891	941	941	941																																								
1	5	Pleasure Motorcycle - Sport Touring 500 cc or less	671	678	684	697	722	749	779	808	846	894	894	894																																								
1	10	Pleasure Motorcycle - Sport Touring 500 cc or less	635	643	648	661	684	709	738	766	802	847	847	847																																								
1	15	Pleasure Motorcycle - Sport Touring 500 cc or less	600	607	612	624	646	670	697	723	757	800	800	800																																								
1	20	Pleasure Motorcycle - Sport Touring 500 cc or less	565	571	576	587	608	630	656	681	713	753	753	753																																								
1	25	Pleasure Motorcycle - Sport Touring 500 cc or less	529	535	540	550	570	591	615	638	668	706	706	706																																								
1	27	Pleasure Motorcycle - Sport Touring 500 cc or less	515	521	526	536	555	575	599	621	650	687	687	687																																								
1	29	Pleasure Motorcycle - Sport Touring 500 cc or less	501	507	511	521	540	559	582	604	633	668	668	668																																								
1	30	Pleasure Motorcycle - Sport Touring 500 cc or less	494	500	504	514	532	552	574	596	624	659	659	659																																								
1	31	Pleasure Motorcycle - Sport Touring 500 cc or less	487	493	497	506	524	544	566	587	615	649	649	649																																								
1	32	Pleasure Motorcycle - Sport Touring 500 cc or less	480	486	490	499	517	536	558	579	606	640	640	640																																								
1	37	Pleasure Motorcycle - Sport Touring 500 cc or less	445	450	454	462	479	496	517	536	561	593	593	593																																								
1	0	Pleasure Motorcycle - Sport Touring 501 to 1000 cc	1195	1208	1219	1242	1286	1334	1388	1440	1508	1592	1592	1592																																								
1	5	Pleasure Motorcycle - Sport Touring 501 to 1000 cc	1135	1148	1158	1180	1222	1267	1319	1368	1433	1512	1512	1512																																								
1	10	Pleasure Motorcycle - Sport Touring 501 to 1000 cc	1075	1087	1097	1118	1157	1201	1249	1296	1357	1433	1433	1433																																								
1	15	Pleasure Motorcycle - Sport Touring 501 to 1000 cc	1016	1027	1036	1056	1093	1134	1180	1224	1282	1353	1353	1353																																								
1	20	Pleasure Motorcycle - Sport Touring 501 to 1000 cc	956	966	975	994	1029	1067	1110	1152	1206	1274	1274	1274																																								
1	25	Pleasure Motorcycle - Sport Touring 501 to 1000 cc	896	906	914	931	964	1000	1041	1080	1131	1194	1194	1194																																								
1	27	Pleasure Motorcycle - Sport Touring 501 to 1000 cc	872	882	890	907	939	974	1013	1051	1101	1162	1162	1162																																								
1	29	Pleasure Motorcycle - Sport Touring 501 to 1000 cc	848	858	865	882	913	947	985	1022	1071	1130	1130	1130																																								
1	30	Pleasure Motorcycle - Sport Touring 501 to 1000 cc	836	846	853	869	900	934	972	1008	1056	1114	1114	1114																																								
1	31	Pleasure Motorcycle - Sport Touring 501 to 1000 cc	825	834	841	857	887	920	958	994	1041	1098	1098	1098																																								
1	32	Pleasure Motorcycle - Sport Touring 501 to 1000 cc	813	821	829	845	874	907	944	979	1025	1083	1083	1083																																								
1	37	Pleasure Motorcycle - Sport Touring 501 to 1000 cc	753	761	768	782	810	840	874	907	950	1003	1003	1003																																								
1	0	Pleasure Motorcycle - Sport Touring 1001 cc or more	1459	1475	1489	1517	1570	1629	1695	1758	1841	1944	1944	1944																																								
1	5	Pleasure Motorcycle - Sport Touring 1001 cc or more	1386	1401	1415	1441	1491	1548	1610	1670	1749	1847	1847	1847																																								
1	10	Pleasure Motorcycle - Sport Touring 1001 cc or more	1313	1327	1340																																																	

2022 BASIC RATE TABLE (\$)

Terr	Disc %	Insurance Use Description	RATING GROUPS																																																						
			0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40														
2	31	Accessible Vehicle-for-Hire 1	707	720	760	802	845	887	929	971	1015	1056	1099	1141	1184	1226	1245	1264	1284	1303																																					
2	32	Accessible Vehicle-for-Hire 1	697	709	749	790	833	874	915	957	1000	1041	1083	1125	1167	1208	1227	1246	1265	1285																																					
2	37	Accessible Vehicle-for-Hire 1	646	657	694	732	772	810	848	886	927	965	1004	1042	1081	1120	1137	1154	1172	1190																																					
2	0	Accessible Vehicle-for-Hire 2	1080	1099	1161	1225	1290	1355	1419	1483	1550	1614	1678	1743	1808	1873	1902	1931	1961	1991																																					
2	5	Accessible Vehicle-for-Hire 2	1026	1044	1103	1164	1225	1287	1348	1409	1472	1533	1594	1656	1718	1779	1807	1834	1863	1891																																					
2	10	Accessible Vehicle-for-Hire 2	972	989	1045	1102	1161	1219	1277	1335	1395	1453	1510	1569	1627	1686	1712	1738	1765	1792																																					
2	15	Accessible Vehicle-for-Hire 2	918	934	987	1041	1096	1152	1206	1261	1317	1372	1426	1482	1537	1592	1617	1641	1667	1692																																					
2	20	Accessible Vehicle-for-Hire 2	864	879	929	980	1032	1084	1135	1186	1240	1291	1342	1394	1446	1498	1522	1545	1569	1593																																					
2	25	Accessible Vehicle-for-Hire 2	810	824	871	919	967	1016	1064	1112	1162	1210	1258	1307	1356	1405	1426	1448	1471	1493																																					
2	27	Accessible Vehicle-for-Hire 2	788	802	848	894	942	989	1036	1083	1131	1178	1225	1272	1320	1367	1388	1410	1432	1453																																					
2	29	Accessible Vehicle-for-Hire 2	767	780	824	870	916	962	1007	1053	1100	1146	1191	1238	1284	1330	1350	1371	1392	1414																																					
2	30	Accessible Vehicle-for-Hire 2	756	769	813	857	903	948	993	1038	1085	1130	1175	1220	1266	1311	1331	1352	1373	1394																																					
2	31	Accessible Vehicle-for-Hire 2	745	758	801	845	890	935	979	1023	1069	1114	1158	1203	1248	1292	1312	1332	1353	1374																																					
2	32	Accessible Vehicle-for-Hire 2	734	747	789	833	877	921	965	1008	1054	1098	1141	1185	1229	1274	1293	1313	1333	1354																																					
2	37	Accessible Vehicle-for-Hire 2	680	692	731	772	813	854	894	934	976	1017	1057	1098	1139	1180	1198	1217	1235	1254																																					
2	0	Accessible Vehicle-for-Hire 3	1124	1144	1209	1275	1343	1410	1477	1544	1613	1680	1747	1814	1882	1950	1980	2010	2041	2072																																					
2	5	Accessible Vehicle-for-Hire 3	1068	1087	1149	1211	1276	1339	1403	1467	1532	1596	1660	1723	1788	1852	1881	1909	1939	1968																																					
2	10	Accessible Vehicle-for-Hire 3	1012	1030	1088	1147	1209	1269	1329	1390	1452	1512	1572	1633	1694	1755	1782	1809	1837	1865																																					
2	15	Accessible Vehicle-for-Hire 3	955	972	1028	1084	1142	1198	1255	1312	1371	1428	1485	1542	1600	1657	1683	1708	1735	1761																																					
2	20	Accessible Vehicle-for-Hire 3	899	915	967	1020	1074	1128	1182	1235	1290	1344	1398	1451	1506	1560	1584	1608	1633	1658																																					
2	25	Accessible Vehicle-for-Hire 3	843	858	907	956	1007	1057	1108	1158	1210	1260	1310	1360	1411	1462	1485	1507	1531	1554																																					
2	27	Accessible Vehicle-for-Hire 3	821	835	883	931	980	1029	1078	1127	1177	1226	1275	1324	1374	1423	1445	1467	1490	1513																																					
2	29	Accessible Vehicle-for-Hire 3	798	812	858	905	954	1001	1049	1096	1145	1193	1240	1288	1336	1384	1406	1427	1449	1471																																					
2	30	Accessible Vehicle-for-Hire 3	787	801	846	892	940	987	1034	1081	1129	1176	1223	1270	1317	1365	1386	1407	1429	1450																																					
2	31	Accessible Vehicle-for-Hire 3	776	789	834	880	927	973	1019	1065	1113	1159	1205	1252	1299	1345	1366	1387	1408	1430																																					
2	32	Accessible Vehicle-for-Hire 3	764	778	822	867	913	959	1004	1050	1097	1142	1188	1234	1280	1326	1346	1367	1388	1409																																					
2	37	Accessible Vehicle-for-Hire 3	708	721	762	803	846	888	931	973	1016	1058	1101	1143	1186	1228	1247	1266	1286	1305																																					
2	0	Accessible Vehicle-for-Hire 4	1180	1200	1268	1338	1409	1479	1549	1619	1692	1762	1833	1903	1974	2045	2077	2109	2141	2174																																					
2	5	Accessible Vehicle-for-Hire 4	1121	1140	1205	1271	1339	1405	1472	1538	1607	1674	1741	1808	1875	1943	1973	2004	2034	2065																																					
2	10	Accessible Vehicle-for-Hire 4	1062	1080	1141	1204	1268	1331	1394	1457	1523	1586	1650	1713	1777	1840	1869	1898	1927	1957																																					
2	15	Accessible Vehicle-for-Hire 4	1003	1020	1078	1137	1198	1257	1317	1376	1438	1498	1558	1618	1678	1738	1765	1793	1820	1848																																					
2	20	Accessible Vehicle-for-Hire 4	944	960	1014	1070	1127	1183	1239	1295	1354	1410	1466	1522	1579	1636	1662	1687	1713	1739																																					
2	25	Accessible Vehicle-for-Hire 4	885	900	951	1003	1057	1109	1162	1214	1269	1321	1375	1427	1480	1534	1558	1582	1606	1630																																					
2	27	Accessible Vehicle-for-Hire 4	861	876	926	977	1029	1080	1131	1182	1235	1286	1338	1389	1441	1493	1516	1540	1563	1587																																					
2	29	Accessible Vehicle-for-Hire 4	838	852	900	950	1000	1050	1100	1149	1201	1251	1301	1351	1402	1452	1475	1497	1520	1544																																					
2	30	Accessible Vehicle-for-Hire 4	826	840	888	937	986	1035	1084	1133	1184	1233	1283	1332	1382	1431	1454	1476	1499	1522																																					
2	31	Accessible Vehicle-for-Hire 4	814	828	875	923	972	1021	1069	1117	1167	1216																																													

2022 BASIC RATE TABLE (\$)

Terr	Disc %	Insurance Use Description	RATING GROUPS																																																					
			0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40													
2	27	All Purpose Motorcycle - Sport 1001 cc or more	2693	2721	2748	2800	2897	3006	3127	3244	3397	3587	3587	3587																																										
2	29	All Purpose Motorcycle - Sport 1001 cc or more	2619	2647	2672	2723	2818	2924	3042	3155	3304	3489	3489	3489																																										
2	30	All Purpose Motorcycle - Sport 1001 cc or more	2582	2610	2635	2684	2778	2883	2999	3111	3258	3440	3440	3440																																										
2	31	All Purpose Motorcycle - Sport 1001 cc or more	2545	2572	2597	2646	2739	2841	2956	3066	3211	3391	3391	3391																																										
2	32	All Purpose Motorcycle - Sport 1001 cc or more	2509	2535	2560	2608	2699	2800	2913	3022	3165	3342	3342	3342																																										
2	37	All Purpose Motorcycle - Sport 1001 cc or more	2324	2349	2371	2416	2500	2594	2699	2800	2932	3096	3096	3096																																										
2	0	All Purpose Motorcycle - Sport Touring 500 cc or less	1020	1031	1040	1060	1097	1138	1184	1228	1286	1358	1358	1358																																										
2	5	All Purpose Motorcycle - Sport Touring 500 cc or less	969	979	988	1007	1042	1081	1125	1167	1222	1290	1290	1290																																										
2	10	All Purpose Motorcycle - Sport Touring 500 cc or less	918	928	936	954	987	1024	1066	1105	1157	1222	1222	1222																																										
2	15	All Purpose Motorcycle - Sport Touring 500 cc or less	867	876	884	901	932	967	1006	1044	1093	1154	1154	1154																																										
2	20	All Purpose Motorcycle - Sport Touring 500 cc or less	816	825	832	848	878	910	947	982	1029	1086	1086	1086																																										
2	25	All Purpose Motorcycle - Sport Touring 500 cc or less	765	773	780	795	823	853	888	921	964	1018	1018	1018																																										
2	27	All Purpose Motorcycle - Sport Touring 500 cc or less	745	753	759	774	801	831	864	896	939	991	991	991																																										
2	29	All Purpose Motorcycle - Sport Touring 500 cc or less	724	732	738	753	779	808	841	872	913	964	964	964																																										
2	30	All Purpose Motorcycle - Sport Touring 500 cc or less	714	722	728	742	768	797	829	860	900	951	951	951																																										
2	31	All Purpose Motorcycle - Sport Touring 500 cc or less	704	711	718	731	757	785	817	847	887	937	937	937																																										
2	32	All Purpose Motorcycle - Sport Touring 500 cc or less	694	701	707	721	746	774	805	835	874	923	923	923																																										
2	37	All Purpose Motorcycle - Sport Touring 500 cc or less	643	650	655	668	691	717	746	774	810	856	856	856																																										
2	0	All Purpose Motorcycle - Sport Touring 501 to 1000 cc	1515	1532	1546	1575	1630	1692	1760	1826	1912	2018	2018	2018																																										
2	5	All Purpose Motorcycle - Sport Touring 501 to 1000 cc	1439	1455	1469	1496	1548	1607	1672	1735	1816	1917	1917	1917																																										
2	10	All Purpose Motorcycle - Sport Touring 501 to 1000 cc	1363	1379	1391	1417	1467	1523	1584	1643	1721	1816	1816	1816																																										
2	15	All Purpose Motorcycle - Sport Touring 501 to 1000 cc	1288	1302	1314	1339	1385	1438	1496	1552	1625	1715	1715	1715																																										
2	20	All Purpose Motorcycle - Sport Touring 501 to 1000 cc	1212	1226	1237	1260	1304	1354	1408	1461	1530	1614	1614	1614																																										
2	25	All Purpose Motorcycle - Sport Touring 501 to 1000 cc	1136	1149	1159	1181	1222	1269	1320	1369	1434	1513	1513	1513																																										
2	27	All Purpose Motorcycle - Sport Touring 501 to 1000 cc	1106	1118	1129	1150	1190	1235	1285	1333	1396	1473	1473	1473																																										
2	29	All Purpose Motorcycle - Sport Touring 501 to 1000 cc	1076	1088	1098	1118	1157	1201	1250	1296	1358	1433	1433	1433																																										
2	30	All Purpose Motorcycle - Sport Touring 501 to 1000 cc	1060	1072	1082	1102	1141	1184	1232	1278	1338	1413	1413	1413																																										
2	31	All Purpose Motorcycle - Sport Touring 501 to 1000 cc	1045	1057	1067	1087	1125	1167	1214	1260	1319	1392	1392	1392																																										
2	32	All Purpose Motorcycle - Sport Touring 501 to 1000 cc	1030	1042	1051	1071	1108	1151	1197	1242	1300	1372	1372	1372																																										
2	37	All Purpose Motorcycle - Sport Touring 501 to 1000 cc	954	965	974	992	1027	1066	1109	1150	1205	1271	1271	1271																																										
2	0	All Purpose Motorcycle - Sport Touring 1001 cc or more	1978	1999	2018	2056	2128	2208	2297	2382	2495	2634	2634	2634																																										
2	5	All Purpose Motorcycle - Sport Touring 1001 cc or more	1879	1899	1917	1953	2022	2098	2182	2263	2370	2502	2502	2502																																										
2	10	All Purpose Motorcycle - Sport Touring 1001 cc or more	1780	1799	1816	1850	1915	1987	2067	2144	2245	2371	2371	2371																																										
2	15	All Purpose Motorcycle - Sport Touring 1001 cc or more	1681	1699	1715	1748	1809	1877	1952	2025	2121	2239	2239	2239																																										
2	20	All Purpose Motorcycle - Sport Touring 1001 cc or more	1582	1599	1614	1645	1702	1766	1838	1906	1996	2107	2107	2107																																										
2	25	All Purpose Motorcycle - Sport Touring 1001 cc or more	1483	1499	1513	1542	1596	1656	1723	1786	1871	1975	1975	1975																																										
2	27	All Purpose Motorcycle - Sport Touring 1001 cc or more	1444	1459	1473	1501	1553	1612	1677	1739	1821	1923	1923	1923																																										
2	29	All Purpose Motorcycle - Sport Touring 1001 cc or more	1404	1419	1433	1460	1511	1568	1631	1691	1771	1870	1870	1870																																										
2	30	All Purpose Motorcycle - Sport Touring 1001 cc or more	1385	1399	1413	1439	1490	1546	1608	1667	1746	1844	1844	1844																																										
2	31	All Purpose Motorcycle - Sport Touring 1001 cc or more	1365	1379	1392	1419	1468	1524	1585	1644	1722	1817	1817	1817																																										

2022 BASIC RATE TABLE (\$)

Terr	Disc %	Insurance Use Description	RATING GROUPS																																								
			0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
2	32	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	685	746	770	793	817	839	858	879	899	920	940	957	981	1008	1038	1081	1123	1168	1214	1260	1297	1350	1401	1456	1508	1564	1618	1671	1727	1780	1835	1890	1946	2003	2060	2132	2211	2289	2359	2414	2468
2	37	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	635	691	714	735	757	777	795	814	833	852	871	886	909	934	961	1001	1041	1082	1125	1167	1202	1251	1298	1349	1397	1449	1499	1549	1600	1649	1700	1751	1803	1855	1908	1976	2048	2121	2185	2236	2287
2	0	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	700	779	818	837	850	865	882	899	919	937	963	988	1014	1041	1071	1104	1135	1170	1205	1244	1287	1335	1386	1438	1491	1550	1607	1678	1744	1818	1903	1986	2072	2163	2259	2370	2416	2474	2544	2629	2710
2	5	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	665	740	777	795	807	822	838	854	873	890	915	939	963	989	1017	1049	1078	1111	1145	1182	1223	1268	1317	1366	1416	1472	1527	1594	1657	1727	1808	1887	1968	2055	2146	2251	2295	2350	2417	2498	2574
2	10	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	630	701	736	753	765	778	794	809	827	843	867	889	913	937	964	994	1021	1053	1084	1120	1158	1201	1247	1294	1342	1395	1446	1510	1570	1636	1713	1787	1865	1947	2033	2133	2174	2227	2290	2366	2439
2	15	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	595	662	695	711	722	735	750	764	781	796	819	840	862	885	910	938	965	994	1024	1057	1094	1135	1178	1222	1267	1317	1366	1426	1482	1545	1618	1688	1761	1839	1920	2014	2054	2103	2162	2235	2303
2	20	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	560	623	654	670	680	692	706	719	735	750	770	790	811	833	857	883	908	936	964	995	1030	1068	1109	1150	1193	1240	1286	1342	1395	1454	1522	1589	1658	1730	1807	1896	1933	1979	2035	2103	2168
2	25	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	525	584	613	628	637	649	661	674	689	703	722	741	760	781	803	828	851	877	904	933	965	1001	1039	1078	1118	1162	1205	1258	1308	1363	1427	1489	1554	1622	1694	1777	1812	1855	1908	1972	2032
2	27	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	511	569	597	611	620	631	644	656	671	684	703	721	740	760	782	806	829	854	880	908	940	975	1012	1050	1088	1131	1173	1225	1273	1327	1389	1450	1513	1579	1649	1730	1764	1806	1857	1919	1978
2	29	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	497	553	581	594	603	614	626	638	652	665	684	701	720	739	760	784	806	831	856	883	914	948	984	1021	1059	1100	1141	1191	1238	1291	1351	1410	1471	1536	1604	1683	1715	1757	1806	1867	1924
2	30	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	490	545	573	586	595	605	617	629	643	656	674	692	710	729	750	773	794	819	843	871	901	934	970	1007	1044	1085	1125	1175	1221	1273	1332	1390	1450	1514	1581	1659	1691	1732	1781	1840	1897
2	31	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	483	538	564	578	586	597	609	620	634	647	664	682	700	718	739	762	783	807	831	858	888	921	956	992	1029	1069	1109	1158	1203	1254	1313	1370	1430	1492	1559	1635	1667	1707	1755	1814	1870
2	32	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	476	530	556	569	578	588	600	611	625	637	655	672	690	708	728	751	772	796	819	846	875	908	942	978	1014	1054	1093	1141	1186	1236	1294	1350	1409	1471	1536	1612	1643	1682	1730	1788	1843
2	37	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	441	491	515	527	535	545	556	566	579	590	607	622	639	656	675	696	715	737	759	784	811	841	873	906	939	976	1012	1057	1099	1145	1199	1251	1305	1363	1423	1493	1522	1559	1603	1656	1707
2	0	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1057	1150	1187	1223	1259	1292	1321	1353	1384	1416	1447	1473	1511	1552	1598	1664	1730	1798	1869	1940	1998	2079	2157	2242	2320	2408	2490	2573	2658	2740	2824	2909	2996	3083	3171	3283	3404	3523	3634	3718	3803
2	5	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1004	1092	1128	1162	1196	1227	1255	1285	1315	1345	1375	1399	1435	1474	1518	1581	1643	1708	1776	1843	1898	1975	2049	2130	2204	2288	2365	2444	2525	2603	2683	2764	2846	2929	3012	3119	3234	3347	3452	3532	3613
2	10	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	951	1035	1068	1101	1133	1163	1189	1218	1246	1274	1302	1326	1360	1397	1438	1498	1557	1618	1682	1746	1798	1871	1941	2018	2088	2167	2241	2316	2392	2466	2542	2618	2696	2775	2854	2955	3064	3171	3271	3346	3423
2	15	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	898	977	1009	1040	1070	1098	1123	1150	1176	1204	1230	1252	1284	1319	1358	1414	1470	1528	1589	1649	1698	1767	1833	1906	1972	2047	2116	2187	2259	2329	2400	2473	2547	2621	2695	2791	2893	2995	3089	3160	3233
2	20	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	846	920	950	978	1007	1034	1057	1082	1107	1133	1158	1178	1209	1242	1278	1331	1384	1438	1495	1552	1598	1663	1726	1794	1856	1926	1992	2058	2126	2192	2259	2327	2397	2466	2537	2626	2723	2818	2907	2974	3042
2	25	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	793	862	890	917	944	969	991	1015	1038	1062	1085	1105	1133	1164	1198	1248	1297	1348	1402	1455	1498	1559	1618	1681	1740	1806	1867	1930	1993	2055	2118	2182	2247	2312	2378	2462	2553	2642	2725	2788	2852
2	27	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	772	839	867	893	919	943	964	988	1010	1034	1056	1075	1103	1133	1167	1215	1263	1313	1364	1416	1459	1518	1575	1637	1694	1758	1818	1878	1940	2000	2062	2124	2187	2251	2315	2397	2485	2572	2653	2714	2776
2	29	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	750	816	843	868	894	917	938	961	983	1005	1027	1046	1073	1102	1135	1181	1228	1277	1327	1377	1419	1476	1531	1592	1647	1710	1768	1827	1887	1945	2005	2065	2127	2189	2251	2331	2417	2501	2580	2640	2700
2	30	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	740	805	831	856	881	904	925	947	969	991	1013	1031	1058	1086	1119	1165	1211	1259	1308	1358	1399	1455	1510	1569	1624	1686	1743	1801	1861	1918	1977	2036	2097	2158	2220	2298	2383	2466	2544	2603	2662
2	31	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	729	793	819	844	869	891	911	934	955	977	998	1016	1043	1071	1103	1148	1194	1241	1290	1339	1379	1435	1488	1547	1601	1662	1718	1775	1834	1891	1949	2007	2067	2127	2188	2265	2349	2431	2507	2565	2624
2	32	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	719	782	807	832	856	879	898	920	941	963	984	1002	1027	1055	1087	1132	1176	1223	1271	1319	1359	1414	1467	1525	1578	1637	1693	1750	1807	1863	1920	1978	2037	2096	2156	2232	2315	2396	2471	2528	2586
2	37	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	666	724	748	770	793	814	832	852	872	892	912	928	952	978	1007	1048	1090	1133	1177	1222	1259	1310	1359	1412	1462	1517	1569	1621	1675	1726	1779	1833	1887	1942	1998	2068	2145	2219	2289	2342	2396
2	0	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	733	815	856	877	890	906	923	942	963	982	1008	1035	1062	1090	1121	1156	1188	1225	1262	1303	1348	1398	1451	1505	1562	1623	1683	1757	1826	1904	1993	2079	2170	2265	2365	2482	2530	2591	2664	2754	2837
2	5	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	696	774	813	833	845	861	877	895	915	933	958	983	1009	1035	1065	1098	1129	1164	1199	1238	1281	1328	1378	1430	1484	1542	1599	1669	1735	1809	1893	1975	2061	2152	2247	2358	2403	2461	2531	2616	2695
2	10	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	660	733	770	789	801	815	831	848	867	884	907	931	956	981	1009	1040	1069	1102	1136	1173	1213	1258	1306	1354	1406	1461	1515	1581	1643	1714	1794	1871	1953	2038	2128	2234	2277	2332	2398	2479	2553
2	15	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	623	693	728	745	756	770	785	801	819	835	857	880	903	926	953	983	1010</																								

2022 BASIC RATE TABLE (\$)

Terr	Disc %	Insurance Use Description	RATING GROUPS																																								
			0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
2	5	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	730	811	852	872	886	902	919	937	959	977	1003	1030	1057	1085	1116	1150	1183	1219	1256	1297	1342	1392	1445	1498	1554	1615	1675	1749	1817	1895	1984	2069	2159	2254	2354	2470	2518	2578	2651	2741	2824
2	10	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	691	769	807	826	840	854	870	887	908	925	950	976	1002	1028	1057	1090	1120	1155	1190	1228	1272	1318	1369	1419	1472	1530	1587	1657	1722	1795	1879	1960	2046	2136	2230	2340	2386	2443	2512	2596	2676
2	15	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	653	726	762	780	793	807	822	838	858	874	898	921	946	971	999	1029	1058	1091	1124	1160	1201	1245	1293	1340	1391	1445	1499	1565	1626	1696	1775	1851	1932	2017	2106	2210	2253	2307	2372	2452	2527
2	20	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	614	683	718	734	746	759	774	789	807	822	845	867	890	914	940	969	996	1026	1058	1092	1130	1172	1217	1262	1309	1360	1410	1473	1530	1596	1670	1742	1818	1898	1982	2080	2121	2171	2233	2308	2378
2	25	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	576	640	673	688	700	712	725	739	757	771	792	813	835	856	881	908	934	962	991	1024	1060	1099	1141	1183	1227	1275	1322	1381	1435	1496	1566	1633	1705	1780	1858	1950	1988	2035	2093	2164	2230
2	27	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	561	623	655	670	681	693	706	720	737	750	771	791	812	834	858	884	909	937	965	996	1031	1069	1110	1151	1194	1241	1287	1344	1396	1456	1524	1590	1659	1732	1809	1898	1935	1981	2037	2106	2170
2	29	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	545	606	637	652	662	674	687	700	716	730	750	770	790	811	834	860	884	911	939	969	1003	1040	1080	1120	1162	1207	1252	1307	1358	1416	1482	1546	1614	1685	1759	1846	1882	1927	1982	2048	2111
2	30	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	538	598	628	643	653	664	677	690	706	720	739	759	779	799	822	848	871	898	925	955	989	1025	1065	1104	1145	1190	1234	1289	1339	1396	1462	1525	1591	1661	1735	1820	1856	1900	1954	2019	2081
2	31	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	530	589	619	633	644	655	667	680	696	709	729	748	768	788	811	836	859	885	912	942	975	1011	1049	1088	1129	1173	1216	1270	1320	1377	1441	1503	1568	1637	1710	1794	1829	1873	1926	1991	2051
2	32	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	522	581	610	624	634	645	658	670	686	699	718	737	757	777	799	823	847	872	899	928	961	996	1034	1072	1112	1156	1199	1252	1301	1357	1420	1481	1546	1614	1685	1768	1803	1846	1898	1962	2022
2	37	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	484	538	565	578	588	598	609	621	636	648	665	683	701	719	740	763	784	808	833	860	890	923	958	994	1031	1071	1111	1160	1205	1257	1315	1372	1432	1495	1561	1638	1670	1710	1758	1818	1873
2	0	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1153	1254	1295	1333	1374	1410	1443	1477	1511	1546	1580	1608	1649	1694	1744	1816	1888	1963	2040	2117	2181	2270	2355	2447	2533	2629	2719	2809	2901	2991	3083	3176	3271	3366	3461	3584	3716	3847	3965	4058	4150
2	5	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1095	1191	1230	1266	1305	1339	1371	1403	1435	1469	1501	1528	1567	1609	1657	1725	1794	1865	1938	2011	2072	2156	2237	2325	2406	2498	2583	2669	2756	2841	2929	3017	3107	3198	3288	3405	3530	3655	3767	3855	3942
2	10	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1038	1129	1165	1200	1237	1269	1299	1329	1360	1391	1422	1447	1484	1525	1570	1634	1699	1767	1836	1905	1963	2043	2119	2202	2280	2366	2447	2528	2611	2692	2775	2858	2944	3029	3115	3226	3344	3462	3568	3652	3735
2	15	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	980	1066	1101	1133	1168	1198	1227	1255	1284	1314	1343	1367	1402	1440	1482	1544	1605	1669	1734	1799	1854	1929	2002	2080	2153	2235	2311	2388	2466	2542	2621	2700	2780	2861	2942	3046	3159	3270	3370	3449	3527
2	20	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	922	1003	1036	1066	1099	1128	1154	1182	1209	1237	1264	1286	1319	1355	1395	1453	1510	1570	1632	1694	1745	1816	1884	1958	2026	2103	2175	2247	2321	2393	2466	2541	2617	2693	2769	2867	2973	3078	3172	3246	3320
2	25	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	865	940	971	1000	1030	1057	1082	1108	1133	1159	1185	1206	1237	1270	1308	1362	1416	1472	1530	1588	1636	1702	1766	1835	1900	1972	2039	2107	2176	2243	2312	2382	2453	2524	2596	2688	2787	2885	2974	3043	3112
2	27	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	842	915	945	973	1003	1029	1053	1078	1103	1129	1153	1174	1204	1237	1273	1326	1378	1433	1489	1545	1592	1657	1719	1786	1849	1919	1985	2051	2118	2183	2251	2318	2388	2457	2527	2616	2713	2808	2894	2962	3029
2	29	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	819	890	919	946	976	1001	1025	1049	1073	1098	1122	1142	1171	1203	1238	1289	1340	1394	1448	1503	1549	1612	1672	1737	1798	1867	1930	1994	2060	2124	2189	2255	2322	2390	2457	2545	2638	2731	2815	2881	2946
2	30	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	807	878	906	933	962	987	1010	1034	1058	1082	1106	1126	1154	1186	1221	1271	1322	1374	1428	1482	1527	1589	1648	1713	1773	1840	1903	1966	2031	2094	2158	2223	2290	2356	2423	2509	2601	2693	2775	2841	2905
2	31	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	796	865	894	920	948	973	996	1019	1043	1067	1090	1110	1138	1169	1203	1253	1303	1354	1408	1461	1505	1566	1625	1688	1748	1814	1876	1938	2002	2064	2127	2191	2257	2323	2388	2473	2564	2654	2736	2800	2863
2	32	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	784	853	881	906	934	959	981	1004	1027	1051	1074	1093	1121	1152	1186	1235	1284	1335	1387	1440	1483	1544	1601	1664	1722	1788	1849	1910	1973	2034	2096	2160	2224	2289	2353	2437	2527	2616	2696	2759	2822
2	37	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	726	790	816	840	866	888	909	931	952	974	995	1013	1039	1067	1099	1144	1189	1237	1285	1334	1374	1430	1484	1542	1596	1656	1713	1770	1828	1884	1942	2001	2061	2121	2180	2258	2341	2424	2498	2557	2614
2	0	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	801	891	936	958	973	990	1009	1029	1052	1073	1101	1131	1160	1191	1226	1263	1299	1339	1379	1424	1473	1528	1586	1645	1707	1773	1839	1920	1995	2080	2178	2272	2371	2475	2585	2712	2765	2831	2911	3009	3101
2	5	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	761	846	889	910	924	940	959	978	999	1019	1046	1074	1102	1131	1165	1200	1234	1272	1310	1353	1399	1452	1507	1563	1622	1684	1747	1824	1895	1976	2069	2158	2252	2351	2456	2576	2627	2689	2765	2859	2946
2	10	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	721	802	842	862	876	891	908	926	947	966	991	1018	1044	1072	1103	1137	1169	1205	1241	1282	1326	1375	1427	1480	1536	1596	1655	1728	1795	1872	1960	2045	2134	2227	2326	2441	2488	2548	2620	2708	2791
2	15	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	681	757	796	814	827	841	858	875	894	912	936	961	986	1012	1042	1074	1104	1138	1172	1210	1252	1299	1348	1398	1451	1507	1563	1632	1696	1768	1851	1931	2015	2104	2197	2305	2350	2406	2474	2558	2636
2	20	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	641	713	749	766	778	792	807	823	842	858	881	905	928	953	981	1010	1039	1071	1103	1139	1178	1222	1269	1316	1366	1418	1471	1536	1596	1664	1742	1818	1897	1980	2068	2170	2212	2265	2329	2407	2481
2	25	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	601	668	702	718	730	742	757	772	789	805	826	848	870	893	919	947	974	1004	1034	1068	1105	1146	1189	1234	1280	1330	1379	1440	1496	1560	1633	1704	1778	1856	1939	2034	2074	2123	2183	2257	2326
2	27	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	585	650	683	699	710	723																																			

2022 BASIC RATE TABLE (\$)

Terr	Disc %	Insurance Use Description	RATING GROUPS																																																				
			0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40												
3	31	All Purpose Motorcycle - Motorscooter 500 cc or less	258	261	264	268	278	288	300	311	326	344	344	344																																									
3	32	All Purpose Motorcycle - Motorscooter 500 cc or less	254	257	260	265	274	284	296	307	321	339	339	339																																									
3	37	All Purpose Motorcycle - Motorscooter 500 cc or less	236	238	241	245	254	263	274	284	297	314	314	314																																									
3	0	All Purpose Motorcycle - Motorscooter 501 to 1000 cc	553	558	564	574	594	617	642	666	697	736	736	736																																									
3	5	All Purpose Motorcycle - Motorscooter 501 to 1000 cc	525	530	536	545	564	586	610	633	662	699	699	699																																									
3	10	All Purpose Motorcycle - Motorscooter 501 to 1000 cc	498	502	508	517	535	555	578	599	627	662	662	662																																									
3	15	All Purpose Motorcycle - Motorscooter 501 to 1000 cc	470	474	479	488	505	524	546	566	592	626	626	626																																									
3	20	All Purpose Motorcycle - Motorscooter 501 to 1000 cc	442	446	451	459	475	494	514	533	558	589	589	589																																									
3	25	All Purpose Motorcycle - Motorscooter 501 to 1000 cc	415	418	423	430	445	463	481	499	523	552	552	552																																									
3	27	All Purpose Motorcycle - Motorscooter 501 to 1000 cc	404	407	412	419	434	450	469	486	509	537	537	537																																									
3	29	All Purpose Motorcycle - Motorscooter 501 to 1000 cc	393	396	400	408	422	438	456	473	495	523	523	523																																									
3	30	All Purpose Motorcycle - Motorscooter 501 to 1000 cc	387	391	395	402	416	432	449	466	488	515	515	515																																									
3	31	All Purpose Motorcycle - Motorscooter 501 to 1000 cc	382	385	389	396	410	426	443	460	481	508	508	508																																									
3	32	All Purpose Motorcycle - Motorscooter 501 to 1000 cc	376	379	384	390	404	420	437	453	474	500	500	500																																									
3	37	All Purpose Motorcycle - Motorscooter 501 to 1000 cc	348	352	355	362	374	389	404	420	439	464	464	464																																									
3	0	All Purpose Motorcycle - Motorscooter 1001 cc or more	553	558	564	574	594	617	642	666	697	736	736	736																																									
3	5	All Purpose Motorcycle - Motorscooter 1001 cc or more	525	530	536	545	564	586	610	633	662	699	699	699																																									
3	10	All Purpose Motorcycle - Motorscooter 1001 cc or more	498	502	508	517	535	555	578	599	627	662	662	662																																									
3	15	All Purpose Motorcycle - Motorscooter 1001 cc or more	470	474	479	488	505	524	546	566	592	626	626	626																																									
3	20	All Purpose Motorcycle - Motorscooter 1001 cc or more	442	446	451	459	475	494	514	533	558	589	589	589																																									
3	25	All Purpose Motorcycle - Motorscooter 1001 cc or more	415	418	423	430	445	463	481	499	523	552	552	552																																									
3	27	All Purpose Motorcycle - Motorscooter 1001 cc or more	404	407	412	419	434	450	469	486	509	537	537	537																																									
3	29	All Purpose Motorcycle - Motorscooter 1001 cc or more	393	396	400	408	422	438	456	473	495	523	523	523																																									
3	30	All Purpose Motorcycle - Motorscooter 1001 cc or more	387	391	395	402	416	432	449	466	488	515	515	515																																									
3	31	All Purpose Motorcycle - Motorscooter 1001 cc or more	382	385	389	396	410	426	443	460	481	508	508	508																																									
3	32	All Purpose Motorcycle - Motorscooter 1001 cc or more	376	379	384	390	404	420	437	453	474	500	500	500																																									
3	37	All Purpose Motorcycle - Motorscooter 1001 cc or more	348	352	355	362	374	389	404	420	439	464	464	464																																									
3	0	All Purpose Motorcycle - Other 500 cc or less	492	498	502	512	530	550	572	593	621	656	656	656																																									
3	5	All Purpose Motorcycle - Other 500 cc or less	467	473	477	486	503	522	543	563	590	623	623	623																																									
3	10	All Purpose Motorcycle - Other 500 cc or less	443	448	452	461	477	495	515	534	559	590	590	590																																									
3	15	All Purpose Motorcycle - Other 500 cc or less	418	423	427	435	450	467	486	504	528	558	558	558																																									
3	20	All Purpose Motorcycle - Other 500 cc or less	394	398	402	410	424	440	458	474	497	525	525	525																																									
3	25	All Purpose Motorcycle - Other 500 cc or less	369	373	376	384	397	412	429	445	466	492	492	492																																									
3	27	All Purpose Motorcycle - Other 500 cc or less	359	364	366	374	387	401	418	433	453	479	479	479																																									
3	29	All Purpose Motorcycle - Other 500 cc or less	349	354	356	364	376	390	406	421	441	466	466	466																																									
3	30	All Purpose Motorcycle - Other 500 cc or less	344	349	351	358	371	385	400	415	435	459	459	459																																									
3	31	All Purpose Motorcycle - Other 500 cc or less	339	344	346	353	366	379	395	409	428	453	453	453																																									
3	32	All Purpose Motorcycle - Other 500 cc or less	335	339	341	348	360	374	389	403	422	446	446	446																																									
3	37	All Purpose Motorcycle - Other 500 cc or less	310	314	316	323	334	346	360	374	391	413	413	413																																									
3	0	All Purpose Motorcycle - Other 501 to 1000 cc	714	721	728	742	768	797	829	860	900	951	951	951																																									
3	5	All Purpose Motorcycle - Other 501 to 1000 cc	678	685	692	705	730	757	788	817	855	903	903	903																																									
3	10	All Purpose Motorcycle - Other 501 to 1000 cc	643	649	655	668	691	717</																																															

2022 BASIC RATE TABLE (\$)

Terr	Disc %	Insurance Use Description	RATING GROUPS																																								
			0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
3	29	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	415	462	485	496	504	513	523	533	545	556	571	586	601	618	635	655	673	694	715	738	764	792	822	853	885	919	954	995	1034	1078	1129	1178	1229	1283	1340	1406	1433	1468	1509	1560	1607
3	30	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	409	456	478	489	497	506	516	526	538	548	563	578	593	609	626	645	664	684	705	728	753	780	811	841	872	906	940	981	1020	1063	1113	1161	1212	1265	1321	1386	1413	1447	1487	1538	1585
3	31	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	404	449	471	482	490	499	509	518	530	540	555	570	584	600	618	636	654	674	695	718	742	769	799	829	860	894	927	967	1005	1048	1097	1145	1194	1247	1302	1366	1393	1426	1466	1516	1562
3	32	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	398	443	464	475	483	492	501	511	522	532	547	562	576	592	609	627	645	664	685	707	732	758	787	817	847	881	913	953	991	1033	1081	1128	1177	1229	1283	1346	1373	1406	1445	1494	1540
3	37	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	369	410	430	440	447	455	464	473	484	493	507	520	534	548	564	581	597	616	634	655	678	702	730	757	785	816	846	883	918	957	1002	1045	1091	1138	1189	1247	1272	1302	1339	1384	1426
3	0	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1050	1142	1180	1216	1252	1288	1324	1358	1391	1423	1455	1480	1518	1560	1606	1672	1738	1807	1878	1949	2008	2090	2168	2253	2332	2420	2503	2586	2671	2754	2839	2924	3011	3099	3187	3300	3421	3528	3613	3696	3781
3	5	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	997	1085	1121	1155	1189	1224	1258	1290	1321	1352	1382	1406	1442	1482	1526	1588	1651	1717	1784	1852	1908	1985	2060	2140	2215	2299	2378	2457	2537	2616	2697	2778	2860	2944	3028	3135	3250	3352	3432	3511	3592
3	10	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	945	1028	1062	1094	1127	1159	1192	1222	1252	1281	1309	1332	1366	1404	1445	1505	1564	1626	1690	1754	1807	1881	1951	2028	2099	2178	2253	2327	2404	2479	2555	2632	2710	2789	2868	2970	3079	3175	3252	3326	3403
3	15	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	892	971	1003	1034	1064	1095	1125	1154	1182	1210	1237	1258	1290	1326	1365	1421	1477	1536	1596	1657	1707	1776	1843	1915	1982	2057	2128	2198	2270	2341	2413	2485	2559	2634	2709	2805	2908	2999	3071	3142	3214
3	20	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	840	914	944	973	1002	1030	1059	1086	1113	1138	1164	1184	1214	1248	1285	1338	1390	1446	1502	1559	1606	1672	1734	1802	1866	1936	2002	2069	2137	2203	2271	2339	2409	2479	2550	2640	2737	2822	2890	2957	3025
3	25	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	787	856	885	912	939	966	993	1018	1043	1067	1091	1110	1138	1170	1204	1254	1303	1355	1408	1462	1506	1567	1626	1690	1749	1815	1877	1939	2003	2065	2129	2193	2258	2324	2390	2475	2566	2646	2710	2772	2836
3	27	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	766	834	861	888	914	940	967	991	1015	1039	1062	1080	1108	1139	1172	1221	1269	1319	1371	1423	1466	1526	1583	1645	1702	1767	1827	1888	1950	2010	2072	2135	2198	2262	2327	2409	2497	2575	2637	2698	2760
3	29	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	745	811	838	863	889	914	940	964	988	1010	1033	1051	1078	1108	1140	1187	1234	1283	1333	1384	1426	1484	1539	1600	1656	1718	1777	1836	1896	1955	2016	2076	2138	2200	2263	2343	2429	2505	2565	2624	2685
3	30	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	735	799	826	851	876	902	927	951	974	996	1018	1036	1063	1092	1124	1170	1217	1265	1315	1364	1406	1463	1518	1577	1632	1694	1752	1810	1870	1928	1987	2047	2108	2169	2231	2310	2395	2470	2529	2587	2647
3	31	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	724	788	814	839	864	889	914	937	960	982	1004	1021	1047	1076	1108	1154	1199	1247	1296	1345	1386	1442	1496	1555	1609	1670	1727	1784	1843	1900	1959	2018	2078	2138	2199	2277	2360	2434	2493	2550	2609
3	32	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	714	777	802	827	851	876	900	923	946	968	989	1006	1032	1061	1092	1137	1182	1229	1277	1325	1365	1421	1474	1532	1586	1646	1702	1758	1816	1873	1931	1988	2047	2107	2167	2244	2326	2399	2457	2513	2571
3	37	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	661	719	743	766	789	811	834	856	876	896	917	932	956	983	1012	1053	1095	1138	1183	1228	1265	1317	1366	1419	1469	1525	1577	1629	1683	1735	1789	1842	1897	1952	2008	2079	2155	2223	2276	2328	2382
3	0	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	612	682	716	733	744	757	772	787	805	820	842	865	888	911	937	966	993	1024	1055	1089	1127	1168	1213	1258	1305	1356	1406	1468	1526	1591	1666	1738	1814	1893	1977	2074	2115	2165	2226	2301	2372
3	5	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	581	648	680	696	707	719	733	748	765	779	800	822	844	865	890	918	943	973	1002	1035	1071	1110	1152	1195	1240	1288	1336	1395	1450	1511	1583	1651	1723	1798	1878	1970	2009	2057	2115	2186	2253
3	10	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	551	614	644	660	670	681	695	708	724	738	758	778	799	820	843	869	894	922	949	980	1014	1051	1092	1132	1174	1220	1265	1321	1373	1432	1499	1564	1633	1704	1779	1867	1903	1948	2003	2071	2135
3	15	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	520	580	609	623	632	643	656	669	684	697	716	735	755	774	796	821	844	870	897	926	958	993	1031	1069	1109	1153	1195	1248	1297	1352	1416	1477	1542	1609	1680	1763	1798	1840	1892	1956	2016
3	20	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	490	546	573	586	595	606	618	630	644	656	674	692	710	729	750	773	794	819	844	871	902	934	970	1006	1044	1085	1125	1174	1221	1273	1333	1390	1451	1514	1582	1659	1692	1732	1781	1841	1898
3	25	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	459	511	537	550	558	568	579	590	604	615	631	649	666	683	703	724	745	768	791	817	845	876	910	943	979	1017	1054	1101	1144	1193	1249	1303	1360	1420	1483	1555	1586	1624	1689	1742	1779
3	27	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	447	498	523	535	543	553	564	575	588	599	615	631	648	665	684	705	725	748	770	795	823	853	885	918	953	990	1026	1072	1114	1161	1216	1269	1324	1382	1443	1514	1544	1580	1625	1680	1732
3	29	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	435	484	508	520	528	537	548	559	572	582	598	614	630	647	665	686	705	727	749	773	800	829	861	893	927	963	998	1042	1083	1130	1183	1234	1288	1344	1404	1473	1502	1537	1580	1634	1684
3	30	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	428	477	501	513	521	530	540	551	563	574	589	605	622	638	656	676	695	717	738	762	789	818	849	881	913	949	984	1028	1068	1114	1166	1217	1270	1325	1384	1452	1480	1515	1558	1611	1660
3	31	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	422	471	494	506	513	522	533	543	555	566	581	597	613	629	647	667	685	707	728	751	778	806	837	868	900	936	970	1013	1053	1098	1150	1199	1252	1306	1364	1431	1459	1494	1536	1588	1637
3	32	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	416	464	487	498	506	515	525	535	547	558	573	588	604	619	637	657	675	696	717	741	766	794	825	855	887	922	956	998	1038	1082	1133	1182	1234	1287	1344	1410	1438	1472	1514	1565	1613
3	37	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	386	430	451	462	469	477	486	496	507	517	530	545	559	574	590	609	626	645	665	686	710	736	764	793	822	854	886	925	961	1002	1050	1095	1143	1193	1246	1307	1332	1364	1402	1450	1494
3	0	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	1097	1194	1232	1270	1308	1346	1382	1420	1454	1487	1520	1547	1587	1630	1678	1747	1817	1888	1963	2037	2098	2184	2266	2355	2437	2529	2616	2703													

2022 BASIC RATE TABLE (\$)

Terr	Disc %	Insurance Use Description	RATING GROUPS																																																				
			0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40												
4	31	All Purpose Motorcycle - Other 1001 cc or more	818	827	834	850	880	913	949	985	1032	1089	1089	1089																																									
4	32	All Purpose Motorcycle - Other 1001 cc or more	806	815	822	838	867	900	936	971	1017	1073	1073	1073																																									
4	37	All Purpose Motorcycle - Other 1001 cc or more	747	755	762	776	803	833	867	900	942	994	994	994																																									
4	0	All Purpose Motorcycle - Sport 500 cc or less	1373	1387	1400	1427	1477	1532	1594	1653	1731	1828	1828	1828																																									
4	5	All Purpose Motorcycle - Sport 500 cc or less	1304	1318	1330	1356	1403	1455	1514	1570	1644	1737	1737	1737																																									
4	10	All Purpose Motorcycle - Sport 500 cc or less	1236	1248	1260	1284	1329	1379	1435	1488	1558	1645	1645	1645																																									
4	15	All Purpose Motorcycle - Sport 500 cc or less	1167	1179	1190	1213	1255	1302	1355	1405	1471	1554	1554	1554																																									
4	20	All Purpose Motorcycle - Sport 500 cc or less	1098	1110	1120	1142	1182	1226	1275	1322	1385	1462	1462	1462																																									
4	25	All Purpose Motorcycle - Sport 500 cc or less	1030	1040	1050	1070	1108	1149	1195	1240	1298	1371	1371	1371																																									
4	27	All Purpose Motorcycle - Sport 500 cc or less	1002	1013	1022	1042	1078	1118	1164	1207	1264	1334	1334	1334																																									
4	29	All Purpose Motorcycle - Sport 500 cc or less	975	985	994	1013	1049	1088	1132	1174	1229	1298	1298	1298																																									
4	30	All Purpose Motorcycle - Sport 500 cc or less	961	971	980	999	1034	1072	1116	1157	1212	1280	1280	1280																																									
4	31	All Purpose Motorcycle - Sport 500 cc or less	947	957	966	985	1019	1057	1100	1141	1194	1261	1261	1261																																									
4	32	All Purpose Motorcycle - Sport 500 cc or less	934	943	952	970	1004	1042	1084	1124	1177	1243	1243	1243																																									
4	37	All Purpose Motorcycle - Sport 500 cc or less	865	874	882	899	931	965	1004	1041	1091	1152	1152	1152																																									
4	0	All Purpose Motorcycle - Sport 501 to 1000 cc	2020	2042	2061	2100	2173	2255	2346	2434	2548	2691	2691	2691																																									
4	5	All Purpose Motorcycle - Sport 501 to 1000 cc	1919	1940	1958	1995	2064	2142	2229	2312	2421	2556	2556	2556																																									
4	10	All Purpose Motorcycle - Sport 501 to 1000 cc	1818	1838	1855	1890	1956	2029	2111	2191	2293	2422	2422	2422																																									
4	15	All Purpose Motorcycle - Sport 501 to 1000 cc	1717	1736	1752	1785	1847	1917	1994	2069	2166	2287	2287	2287																																									
4	20	All Purpose Motorcycle - Sport 501 to 1000 cc	1616	1634	1649	1680	1738	1804	1877	1947	2038	2153	2153	2153																																									
4	25	All Purpose Motorcycle - Sport 501 to 1000 cc	1515	1531	1546	1575	1630	1691	1759	1825	1911	2018	2018	2018																																									
4	27	All Purpose Motorcycle - Sport 501 to 1000 cc	1475	1491	1505	1533	1586	1646	1713	1777	1860	1964	1964	1964																																									
4	29	All Purpose Motorcycle - Sport 501 to 1000 cc	1434	1450	1463	1491	1543	1601	1666	1728	1809	1911	1911	1911																																									
4	30	All Purpose Motorcycle - Sport 501 to 1000 cc	1414	1429	1443	1470	1521	1578	1642	1704	1784	1884	1884	1884																																									
4	31	All Purpose Motorcycle - Sport 501 to 1000 cc	1394	1409	1422	1449	1499	1556	1619	1679	1758	1857	1857	1857																																									
4	32	All Purpose Motorcycle - Sport 501 to 1000 cc	1374	1389	1401	1428	1478	1533	1595	1655	1733	1830	1830	1830																																									
4	37	All Purpose Motorcycle - Sport 501 to 1000 cc	1273	1286	1298	1323	1369	1421	1478	1533	1605	1695	1695	1695																																									
4	0	All Purpose Motorcycle - Sport 1001 cc or more	2416	2442	2465	2511	2599	2697	2806	2911	3048	3218	3218	3218																																									
4	5	All Purpose Motorcycle - Sport 1001 cc or more	2295	2320	2342	2385	2469	2562	2666	2765	2896	3057	3057	3057																																									
4	10	All Purpose Motorcycle - Sport 1001 cc or more	2174	2198	2218	2260	2339	2427	2525	2620	2743	2896	2896	2896																																									
4	15	All Purpose Motorcycle - Sport 1001 cc or more	2054	2076	2095	2134	2209	2292	2385	2474	2591	2735	2735	2735																																									
4	20	All Purpose Motorcycle - Sport 1001 cc or more	1933	1954	1972	2009	2079	2158	2245	2329	2438	2574	2574	2574																																									
4	25	All Purpose Motorcycle - Sport 1001 cc or more	1812	1831	1849	1883	1949	2023	2104	2183	2286	2413	2413	2413																																									
4	27	All Purpose Motorcycle - Sport 1001 cc or more	1764	1783	1799	1833	1897	1969	2048	2125	2225	2349	2349	2349																																									
4	29	All Purpose Motorcycle - Sport 1001 cc or more	1715	1734	1750	1783	1845	1915	1992	2067	2164	2285	2285	2285																																									
4	30	All Purpose Motorcycle - Sport 1001 cc or more	1691	1709	1725	1758	1819	1888	1964	2038	2134	2253	2253	2253																																									
4	31	All Purpose Motorcycle - Sport 1001 cc or more	1667	1685	1701	1733	1793	1861	1936	2009	2103	2220	2220	2220																																									
4	32	All Purpose Motorcycle - Sport 1001 cc or more	1643	1661	1676	1707	1767	1834	1908	1979	2073	2188	2188	2188																																									
4	37	All Purpose Motorcycle - Sport 1001 cc or more	1522	1538	1553	1582	1637	1699	1768	1834	1920	2027	2027	2027																																									
4	0	All Purpose Motorcycle - Sport Touring 500 cc or less	956	966	975	994	1028	1067	1110	1152	1206	1273	1273	1273																																									
4	5	All Purpose Motorcycle - Sport																																																					

2022 BASIC RATE TABLE (\$)

Terr	Disc %	Insurance Use Description	RATING GROUPS																																								
			0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
4	20	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	835	908	938	966	995	1023	1050	1079	1105	1130	1155	1175	1206	1238	1275	1328	1381	1435	1491	1548	1594	1659	1722	1790	1852	1922	1988	2054	2121	2187	2254	2322	2391	2461	2530	2620	2717	2804	2870	2938	3006
4	25	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	783	851	879	905	933	959	985	1012	1036	1060	1083	1102	1130	1161	1195	1245	1294	1345	1398	1451	1495	1555	1614	1678	1736	1801	1864	1925	1988	2050	2113	2177	2242	2307	2372	2456	2547	2629	2691	2754	2818
4	27	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	762	829	856	881	908	934	958	985	1008	1031	1054	1072	1100	1130	1164	1212	1260	1310	1361	1413	1455	1514	1571	1633	1690	1753	1814	1874	1935	1996	2057	2119	2182	2245	2309	2391	2479	2559	2619	2681	2743
4	29	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	741	806	832	857	883	908	932	958	981	1003	1025	1043	1070	1099	1132	1179	1225	1274	1323	1374	1415	1473	1528	1588	1644	1705	1764	1823	1882	1941	2001	2061	2122	2184	2246	2325	2411	2489	2547	2607	2667
4	30	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	731	794	820	845	871	895	919	944	967	989	1011	1028	1055	1084	1116	1162	1208	1256	1305	1354	1395	1452	1506	1566	1620	1681	1739	1797	1856	1914	1973	2032	2092	2153	2214	2292	2377	2453	2512	2570	2630
4	31	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	720	783	809	833	858	883	906	931	953	975	996	1014	1040	1068	1100	1145	1191	1238	1286	1335	1375	1431	1485	1544	1597	1657	1715	1771	1829	1886	1944	2003	2062	2122	2182	2260	2343	2418	2476	2534	2592
4	32	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	710	772	797	821	846	870	893	917	939	961	982	999	1025	1053	1084	1129	1174	1220	1268	1316	1355	1410	1463	1521	1574	1633	1690	1746	1803	1859	1916	1974	2033	2092	2151	2227	2309	2383	2440	2497	2555
4	37	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	658	715	738	760	784	806	827	850	870	890	910	925	949	975	1004	1046	1087	1130	1174	1219	1256	1307	1356	1409	1458	1513	1566	1617	1670	1722	1775	1829	1883	1938	1993	2063	2139	2208	2260	2313	2367
4	0	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	834	928	975	998	1014	1031	1051	1072	1096	1117	1148	1178	1209	1241	1277	1316	1353	1395	1437	1483	1535	1592	1653	1714	1778	1847	1916	2000	2079	2167	2269	2367	2470	2578	2693	2825	2881	2950	3033	3135	3231
4	5	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	792	882	926	948	963	979	998	1018	1041	1061	1091	1119	1149	1179	1213	1250	1285	1325	1365	1409	1458	1512	1570	1628	1689	1755	1820	1900	1975	2059	2156	2249	2346	2449	2558	2684	2737	2802	2881	2978	3069
4	10	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	751	835	877	898	913	928	946	965	986	1005	1033	1060	1088	1117	1149	1184	1218	1255	1293	1335	1381	1433	1488	1543	1600	1662	1724	1800	1871	1950	2042	2130	2223	2320	2424	2542	2593	2655	2730	2821	2908
4	15	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	709	789	829	848	862	876	893	911	932	949	976	1001	1028	1055	1085	1119	1150	1186	1221	1261	1305	1353	1405	1457	1511	1570	1629	1700	1767	1842	1929	2012	2099	2191	2289	2401	2449	2507	2578	2665	2746
4	20	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	667	742	780	798	811	825	841	858	877	894	918	942	967	993	1022	1053	1082	1116	1150	1186	1228	1274	1322	1371	1422	1478	1533	1600	1663	1734	1815	1894	1976	2062	2154	2260	2305	2360	2426	2508	2585
4	25	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	625	696	731	748	760	773	788	804	822	838	861	883	907	931	958	987	1015	1046	1078	1112	1151	1194	1240	1285	1333	1385	1437	1500	1559	1625	1702	1775	1852	1933	2020	2119	2161	2212	2275	2351	2423
4	27	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	609	677	712	729	740	753	767	783	800	815	838	860	883	906	932	961	988	1018	1049	1083	1121	1162	1207	1251	1298	1348	1399	1460	1518	1582	1656	1728	1803	1882	1966	2062	2103	2153	2214	2289	2359
4	29	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	592	659	692	709	720	732	746	761	778	793	815	836	858	881	907	934	961	990	1020	1053	1090	1130	1174	1217	1262	1311	1360	1420	1476	1539	1611	1681	1754	1830	1912	2006	2046	2094	2153	2226	2294
4	30	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	584	650	682	699	710	722	736	750	767	782	804	825	846	869	894	921	947	976	1006	1038	1074	1114	1157	1200	1245	1293	1341	1400	1455	1517	1588	1657	1729	1805	1885	1977	2017	2065	2123	2194	2262
4	31	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	575	640	673	689	700	711	725	740	756	771	792	813	834	856	881	908	934	963	992	1023	1059	1098	1141	1183	1227	1274	1322	1380	1435	1495	1566	1633	1704	1779	1858	1949	1988	2035	2093	2163	2229
4	32	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	567	631	663	679	690	701	715	729	745	760	781	801	822	844	868	895	920	949	977	1008	1044	1083	1124	1166	1209	1256	1303	1360	1414	1474	1543	1610	1680	1753	1831	1921	1959	2006	2062	2132	2197
4	37	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	525	585	614	629	639	650	662	675	690	704	723	742	762	782	805	829	852	879	905	934	967	1003	1041	1080	1120	1164	1207	1260	1310	1365	1429	1491	1556	1624	1697	1780	1815	1858	1911	1975	2036
4	0	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	1092	1187	1225	1262	1301	1338	1374	1411	1446	1479	1512	1538	1578	1621	1669	1737	1806	1877	1952	2026	2086	2171	2253	2341	2423	2515	2601	2687	2776	2862	2950	3039	3129	3220	3311	3429	3555	3666	3754	3840	3929
4	5	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	1037	1128	1164	1199	1236	1271	1305	1340	1374	1405	1436	1461	1499	1540	1586	1650	1716	1783	1854	1925	1982	2062	2140	2224	2302	2389	2471	2553	2637	2719	2802	2887	2973	3059	3145	3258	3377	3483	3566	3648	3733
4	10	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	983	1068	1102	1136	1171	1204	1237	1270	1301	1331	1361	1384	1420	1459	1502	1563	1625	1689	1757	1823	1877	1954	2028	2107	2181	2263	2341	2418	2498	2576	2655	2735	2816	2898	2980	3086	3199	3299	3379	3456	3536
4	15	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	928	1009	1041	1073	1106	1137	1168	1199	1229	1257	1285	1307	1341	1378	1419	1476	1535	1595	1659	1722	1773	1845	1915	1990	2060	2138	2211	2284	2360	2433	2507	2583	2660	2737	2814	2915	3022	3116	3191	3264	3340
4	20	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	874	950	980	1010	1041	1070	1099	1129	1157	1183	1210	1230	1262	1297	1335	1390	1445	1502	1562	1621	1669	1737	1802	1873	1938	2012	2081	2150	2221	2290	2360	2431	2503	2576	2649	2743	2844	2933	3003	3072	3143
4	25	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	819	890	919	946	976	1003	1030	1058	1084	1109	1134	1153	1183	1216	1252	1303	1354	1408	1464	1519	1564	1628	1690	1756	1817	1886	1951	2015	2082	2146	2212	2279	2347	2415	2483	2572	2666	2749	2815	2880	2947
4	27	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	797	867	894	921	950	977	1003	1030	1056	1080	1104	1123	1152	1183	1218	1268	1318	1370	1425	1479	1523	1585	1645	1709	1769	1836	1899	1962	2026	2089	2153	2218	2284	2351	2417	2503	2595	2676	2740	2803	2868
4	29	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	775	843	870	896	924	950	976	1002	1027	1050	1074	1092	1120	1151	1185	1233	1282	1333	1386	1438	1481	1541	1600	1662	1720	1786	1847	1908	1971	2032	2094	2158	2222	2286	2351	2435	2524	2603	2665	2726	2790
4	30	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	764	831	857	883	911	937	962	988	1012	1035	1058	1077	1105	1135	1168	1216	1264	1314	1366	1418	1460	1520	1577	1639	1696	1760	1821	1881	1943	2003	2065	2127	2190	2254	2318	2400	2488	2566	2628	2688	2750
4	31	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	753	819	845	871	898	923	948	974	998																																

2022 BASIC RATE TABLE (\$)

Terr	Disc %	Insurance Use Description	RATING GROUPS																																															
			0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40							
4	29	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	808	879	908	934	963	991	1017	1044	1070	1095	1119	1138	1168	1200	1235	1286	1337	1389	1445	1500	1544	1607	1668	1733	1794	1862	1926	1989	2055	2118	2183	2249	2316	2383	2451	2538	2631	2714	2779	2843	2909							
4	30	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	797	867	895	921	949	977	1003	1030	1055	1079	1103	1122	1151	1183	1218	1268	1318	1370	1424	1478	1522	1585	1644	1709	1769	1835	1898	1961	2026	2088	2152	2218	2283	2350	2416	2502	2594	2676	2740	2803	2868							
4	31	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	785	854	883	908	936	963	989	1015	1040	1064	1087	1106	1135	1166	1201	1250	1299	1350	1404	1457	1501	1562	1621	1684	1744	1809	1871	1933	1997	2058	2122	2186	2251	2316	2382	2467	2557	2638	2701	2763	2827							
4	32	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	774	842	870	895	922	949	974	1000	1025	1049	1072	1090	1119	1149	1183	1231	1280	1331	1384	1436	1479	1540	1597	1660	1718	1783	1844	1905	1968	2028	2091	2154	2218	2283	2347	2431	2520	2600	2662	2723	2786							
4	37	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	717	780	806	829	854	879	903	927	949	971	993	1010	1036	1065	1096	1141	1186	1233	1282	1331	1370	1426	1480	1538	1592	1652	1709	1765	1823	1879	1937	1996	2055	2115	2175	2252	2335	2408	2466	2523	2581							
4	0	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	910	1013	1064	1089	1106	1125	1147	1170	1196	1219	1252	1286	1319	1355	1393	1436	1476	1522	1568	1619	1675	1737	1803	1870	1940	2016	2091	2183	2269	2365	2476	2583	2696	2814	2939	3083	3143	3219	3309	3421	3525							
4	5	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	864	962	1011	1035	1051	1069	1090	1111	1136	1158	1189	1222	1253	1287	1323	1364	1402	1446	1490	1538	1591	1650	1713	1776	1843	1915	1986	2074	2156	2247	2352	2454	2561	2673	2792	2929	2986	3058	3144	3250	3349							
4	10	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	819	912	958	980	995	1012	1032	1053	1076	1097	1127	1157	1187	1219	1254	1292	1328	1370	1411	1457	1507	1563	1623	1683	1746	1814	1882	1965	2042	2128	2228	2325	2426	2533	2645	2775	2829	2897	2978	3079	3172							
4	15	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	773	861	904	926	940	956	975	994	1017	1036	1064	1093	1121	1152	1184	1221	1255	1294	1333	1376	1424	1476	1533	1589	1649	1714	1777	1856	1929	2010	2105	2196	2292	2392	2498	2621	2672	2736	2813	2908	2996							
4	20	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	728	810	851	871	885	900	918	936	957	975	1002	1029	1055	1084	1114	1149	1181	1218	1254	1295	1340	1390	1442	1496	1552	1613	1673	1746	1815	1892	1981	2066	2157	2251	2351	2466	2514	2575	2647	2737	2820							
4	25	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	682	760	798	817	829	844	860	877	897	914	939	964	989	1016	1045	1077	1107	1141	1176	1214	1256	1303	1352	1402	1455	1512	1568	1637	1702	1774	1857	1937	2022	2110	2204	2312	2357	2414	2482	2566	2644							
4	27	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	664	739	777	795	807	821	837	854	873	890	914	939	963	989	1017	1048	1077	1111	1145	1182	1223	1268	1316	1365	1416	1472	1526	1594	1656	1726	1807	1886	1968	2054	2145	2251	2294	2350	2416	2497	2573							
4	29	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	646	719	755	773	785	799	814	831	849	865	889	913	936	962	989	1020	1048	1081	1113	1149	1189	1233	1280	1328	1377	1431	1485	1550	1611	1679	1758	1834	1914	1998	2087	2189	2232	2285	2349	2429	2503							
4	30	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	637	709	745	762	774	787	803	819	837	853	876	900	923	948	975	1005	1033	1065	1098	1133	1172	1216	1262	1309	1358	1411	1464	1528	1588	1655	1733	1808	1887	1970	2057	2158	2200	2253	2316	2395	2467							
4	31	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	628	699	734	751	763	776	791	807	825	841	864	887	910	935	961	991	1018	1050	1082	1117	1156	1199	1244	1290	1339	1391	1443	1506	1566	1632	1708	1782	1860	1942	2028	2127	2169	2221	2283	2360	2432							
4	32	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	619	689	724	741	752	765	780	796	813	829	851	874	897	921	947	976	1004	1035	1066	1101	1139	1181	1226	1272	1319	1371	1422	1484	1543	1608	1684	1756	1833	1914	1999	2096	2137	2189	2250	2326	2397							
4	37	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	573	638	670	686	697	709	723	737	753	768	789	810	831	854	878	905	930	959	988	1020	1055	1094	1136	1178	1222	1270	1317	1375	1429	1490	1560	1627	1698	1773	1852	1942	1980	2028	2085	2155	2221							
4	0	Petroleum/Chemical Truck 4,540 kg or less GVW	235	262	275	281	286	291	296	302	309	315	323	332	341	350	360	371	381	393	405	418	433	449	466	483	501	521	540	564	586	611	639	667	696	727	759	796	812	831	855	884	910							
4	0	Petroleum/Chemical Truck 4,541 to 16,330 kg GVW		322	411	444	478	512	547	582	618	656	694	734	775	818	859	905	952	1002																														
4	0	Petroleum/Chemical Truck 16,331 kg or more GVW		458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458				
4	0	Pleasure Moped	359	363	366	373	386	401	417	433	453	478	478	478																																				
4	5	Pleasure Moped	341	345	348	354	367	381	396	411	430	454	454	454																																				
4	10	Pleasure Moped	323	327	329	336	347	361	375	390	408	430	430	430																																				
4	15	Pleasure Moped	305	309	311	317	328	341	354	368	385	406	406	406																																				
4	20	Pleasure Moped	287	290	293	298	309	321	334	346	362	382	382	382																																				
4	25	Pleasure Moped	269	272	274	280	289	301	313	325	340	358	358	358																																				
4	27	Pleasure Moped	262	265	267	272	282	293	304	316	331	349	349	349																																				
4	29	Pleasure Moped	255	258	260	265	274	285	296	307	322	339	339	339																																				
4	30	Pleasure Moped	251	254	256	261	270	281	292	303	317	335	335	335																																				
4	31	Pleasure Moped	248	250	253	257	266	277	288	299	313	330	330	330																																				
4	32	Pleasure Moped	244	247	249	254	262	273	284	294	308	325	325	325																																				
4	37	Pleasure Moped	226	229	231	235	243	253	263	273	285	301	301	301																																				
4	0	Pleasure Motorcycle - Motorscooter 500 cc or less	359	363	366	373	386	401	417	433	453	478	478	478																																				
4	5	Pleasure Motorcycle - Motorscooter 500 cc or less	341	345	348	354	367	381	396	411	430	454	454	454																																				
4	10	Pleasure Motorcycle - Motorscooter 500 cc or less	323	327	329	336	347	361	375</																																									

2022 BASIC RATE TABLE (\$)

			RATING GROUPS																																								
Terr	Disc %	Insurance Use Description	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Commuter	0	Farming All Purpose Truck 4,540 kg or less GVW	452	504	529	541	550	559	570	581	594	606	622	639	656	673	692	713	734	756	779	804	832	863	896	929	964	1002	1039	1085	1127	1175	1230	1284	1340	1398	1460	1532	1562	1600	1645	1700	1752
Commuter	5	Farming All Purpose Truck 4,540 kg or less GVW	429	479	503	514	522	531	541	552	564	576	591	607	623	639	657	677	697	718	740	764	790	820	851	883	916	952	987	1031	1071	1116	1168	1220	1273	1328	1387	1455	1484	1520	1563	1615	1664
Commuter	10	Farming All Purpose Truck 4,540 kg or less GVW	407	454	476	487	495	503	513	523	535	545	560	575	590	606	623	642	661	680	701	724	749	777	806	836	868	902	935	976	1014	1057	1107	1156	1206	1258	1314	1379	1406	1440	1480	1530	1577
Commuter	15	Farming All Purpose Truck 4,540 kg or less GVW	384	428	450	460	467	475	484	494	505	515	529	543	558	572	588	606	624	643	662	683	707	734	762	790	819	852	883	922	958	999	1045	1091	1139	1188	1241	1302	1328	1360	1398	1445	1489
Commuter	20	Farming All Purpose Truck 4,540 kg or less GVW	362	403	423	433	440	447	456	465	475	485	498	511	525	538	554	570	587	605	623	643	666	690	717	743	771	802	831	868	902	940	984	1027	1072	1118	1168	1226	1250	1280	1316	1360	1402
Commuter	25	Farming All Purpose Truck 4,540 kg or less GVW	339	378	397	406	412	419	427	436	445	454	466	479	492	505	519	535	550	567	584	603	624	647	672	697	723	751	779	814	845	881	922	963	1005	1048	1095	1149	1171	1200	1234	1275	1314
Commuter	27	Farming All Purpose Truck 4,540 kg or less GVW	330	368	386	395	401	408	416	424	434	442	454	466	479	491	505	520	536	552	569	587	607	630	654	678	704	731	758	792	823	858	898	937	978	1021	1066	1118	1140	1168	1201	1241	1279
Commuter	29	Farming All Purpose Truck 4,540 kg or less GVW	321	358	376	384	390	397	405	413	422	430	442	454	466	478	491	506	521	537	553	571	591	613	636	660	684	711	738	770	800	834	873	912	951	993	1037	1088	1109	1136	1168	1207	1244
Commuter	30	Farming All Purpose Truck 4,540 kg or less GVW	316	353	370	379	385	391	399	407	416	424	435	447	459	471	484	499	514	529	545	563	582	604	627	650	675	701	727	759	789	822	861	899	938	979	1022	1072	1093	1120	1151	1190	1226
Commuter	31	Farming All Purpose Truck 4,540 kg or less GVW	312	348	365	373	379	386	393	401	410	418	429	441	453	464	477	492	506	522	538	555	574	595	618	641	665	691	717	749	778	811	849	886	925	965	1007	1057	1078	1104	1135	1173	1209
Commuter	32	Farming All Purpose Truck 4,540 kg or less GVW	307	343	360	368	374	380	388	395	404	412	423	435	446	458	471	485	499	514	530	547	566	587	609	632	656	681	707	738	766	799	836	873	911	951	993	1042	1062	1088	1119	1156	1191
Commuter	37	Farming All Purpose Truck 4,540 kg or less GVW	285	318	333	341	346	352	359	366	374	382	392	403	413	424	436	449	462	476	491	507	524	544	564	585	607	631	655	684	710	740	775	809	844	881	920	965	984	1008	1036	1071	1104
Commuter	0	Fishing All Purpose Truck 4,540 kg or less GVW	591	658	691	707	718	731	745	760	777	792	813	835	857	880	905	932	959	988	1018	1051	1088	1128	1171	1214	1260	1309	1358	1417	1473	1536	1608	1677	1750	1827	1908	2002	2041	2090	2149	2221	2289
Commuter	5	Fishing All Purpose Truck 4,540 kg or less GVW	561	625	656	672	682	694	708	722	738	752	772	793	814	836	860	885	911	939	967	998	1034	1072	1112	1153	1197	1244	1290	1346	1399	1459	1528	1593	1662	1736	1813	1902	1939	1985	2042	2110	2175
Commuter	10	Fishing All Purpose Truck 4,540 kg or less GVW	532	592	622	636	646	658	670	684	699	713	732	751	771	792	814	839	863	889	916	946	979	1015	1054	1093	1134	1178	1222	1275	1326	1382	1447	1509	1575	1644	1717	1802	1837	1881	1934	1999	2060
Commuter	15	Fishing All Purpose Truck 4,540 kg or less GVW	502	559	587	601	610	621	633	646	660	673	691	710	728	748	769	792	815	840	865	893	925	959	995	1032	1071	1113	1154	1204	1252	1306	1367	1425	1487	1553	1622	1702	1735	1776	1827	1888	1946
Commuter	20	Fishing All Purpose Truck 4,540 kg or less GVW	473	526	553	566	574	585	596	608	622	634	650	668	686	704	724	746	767	790	814	841	870	902	937	971	1008	1047	1086	1134	1178	1229	1286	1342	1400	1462	1526	1602	1633	1672	1719	1777	1831
Commuter	25	Fishing All Purpose Truck 4,540 kg or less GVW	443	493	518	530	538	548	559	570	583	594	610	626	643	660	679	699	719	741	763	788	816	846	878	910	945	982	1018	1063	1105	1152	1206	1258	1312	1370	1431	1501	1531	1567	1612	1666	1717
Commuter	27	Fishing All Purpose Truck 4,540 kg or less GVW	431	480	504	516	524	534	544	555	567	578	593	610	626	642	661	680	700	721	743	767	794	823	855	886	920	956	991	1034	1075	1121	1174	1224	1277	1334	1393	1461	1490	1526	1569	1621	1671
Commuter	29	Fishing All Purpose Truck 4,540 kg or less GVW	420	467	491	502	510	519	529	540	552	562	577	593	608	625	643	662	681	701	723	746	772	801	831	862	895	929	964	1006	1046	1091	1142	1191	1242	1297	1355	1421	1449	1484	1526	1577	1625
Commuter	30	Fishing All Purpose Truck 4,540 kg or less GVW	414	461	484	495	503	512	521	532	544	554	569	584	600	616	633	652	671	692	713	736	762	790	820	850	882	916	951	992	1031	1075	1126	1174	1225	1279	1336	1401	1429	1463	1504	1555	1602
Commuter	31	Fishing All Purpose Truck 4,540 kg or less GVW	408	454	477	488	495	504	514	524	536	546	561	576	591	607	624	643	662	682	702	725	751	778	808	838	869	903	937	978	1016	1060	1110	1157	1207	1261	1317	1381	1408	1442	1483	1532	1579
Commuter	32	Fishing All Purpose Truck 4,540 kg or less GVW	402	447	470	481	488	497	507	517	528	539	553	568	583	598	615	634	652	672	692	715	740	767	796	826	857	890	923	964	1002	1044	1093	1140	1190	1242	1297	1361	1388	1421	1461	1510	1557
Commuter	37	Fishing All Purpose Truck 4,540 kg or less GVW	372	415	435	445	452	461	469	479	490	499	512	526	540	554	570	587	604	622	641	662	685	711	738	765	794	825	856	893	928	968	1013	1057	1102	1151	1202	1261	1286	1317	1354	1399	1442
Commuter	0	Other Truck 4,540 kg or less GVW	495	551	578	592	601	612	623	636	650	663	681	699	717	736	757	780	803	827	852	880	910	944	980	1017	1055	1096	1136	1186	1233	1286	1346	1404	1465	1529	1597	1676	1709	1750	1799	1859	1916
Commuter	0	Other Truck 4,541 to 16,330 kg GVW	710	906	979	1053	1129	1207	1285	1364	1448	1530	1618	1709	1803	1896	1995	2099	2210																								
Commuter	0	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	1018	1108	1145	1180	1214	1246	1275	1305	1335	1366	1396	1420	1457	1497	1541	1605	1668	1734	1802	1871	1927	2005	2081	2162	2238	2323	2402	2482	2563	2643	2724	2806	2890	2974	3058	3166	3283	3398	3504	3586	3667
Commuter	5	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	967	1053	1088	1121	1153	1184	1211	1240	1268	1298	1326	1349	1384	1422	1464	1525	1585	1647	1712	1777	1831	1905	1977	2054	2126	2207	2282	2358	2435	2511	2588	2666	2745	2825	2905	3008	3119	3228	3329	3407	3484
Commuter	10	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	916	997	1030	1062	1093	1121	1147	1174	1201	1229	1256	1278	1311	1347	1387	1444	1501	1561	1622	1684	1734	1804	1873	1946	2014	2091	2162	2234	2307	2379	2452	2525	2601	2677	2752	2849	2955	3058	3154	3227	3300
Commuter	15	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	865	942	973	1003	1032	1059	1084	1109	1135	1161	1187	1207	1238	1272	1310	1364	1418	1474	1532	1590	1638	1704	1769	1838	1902	1975	2042	2110	2179	2247	2315	2385	2456	2528	2599	2691	2791	2888	2978	3048	3117
Commuter	20	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	814	886	916	944	971	997	1020	1044	1068	1093	1117	1136	1166	1198	1233	1284	1334	1387	1442	1497	1542	1604	1665																		

2022 BASIC RATE TABLE (\$)

			RATING GROUPS																																								
Terr	Disc %	Insurance Use Description	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Commuter	5	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1014	1102	1138	1172	1208	1240	1269	1299	1329	1359	1390	1414	1451	1491	1534	1597	1661	1726	1795	1862	1918	1996	2072	2153	2228	2312	2391	2471	2552	2631	2712	2794	2877	2960	3045	3152	3268	3383	3486	3568	3648
Commuter	10	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	960	1044	1078	1111	1145	1174	1202	1230	1259	1288	1317	1339	1374	1412	1453	1513	1573	1635	1700	1764	1817	1891	1963	2039	2110	2191	2265	2341	2417	2492	2569	2647	2725	2804	2884	2986	3096	3205	3303	3380	3456
Commuter	15	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	907	986	1018	1049	1081	1109	1136	1162	1189	1216	1244	1265	1298	1334	1373	1429	1486	1544	1606	1666	1716	1786	1854	1926	1993	2069	2139	2211	2283	2354	2427	2500	2574	2649	2724	2820	2924	3027	3119	3193	3264
Commuter	20	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	854	928	958	987	1018	1044	1069	1094	1119	1145	1170	1190	1222	1255	1292	1345	1398	1454	1511	1568	1615	1681	1745	1813	1876	1947	2014	2081	2149	2215	2284	2353	2422	2493	2564	2654	2752	2849	2936	3005	3072
Commuter	25	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	800	870	898	925	954	979	1002	1025	1049	1073	1097	1116	1145	1177	1211	1261	1311	1363	1417	1470	1514	1576	1636	1699	1759	1825	1888	1951	2014	2077	2141	2206	2271	2337	2404	2488	2580	2671	2752	2817	2880
Commuter	27	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	779	847	875	901	929	953	975	998	1021	1045	1068	1086	1115	1145	1179	1227	1276	1326	1379	1431	1474	1534	1592	1654	1712	1777	1837	1899	1961	2021	2084	2147	2210	2275	2340	2422	2511	2600	2679	2742	2803
Commuter	29	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	758	824	851	876	903	927	949	971	993	1016	1039	1056	1084	1114	1147	1194	1241	1290	1341	1392	1433	1492	1549	1609	1665	1728	1787	1847	1907	1966	2027	2088	2150	2212	2276	2356	2442	2528	2606	2667	2726
Commuter	30	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	747	812	839	864	890	913	935	957	979	1002	1024	1042	1069	1098	1130	1177	1224	1272	1322	1372	1413	1471	1527	1586	1641	1704	1762	1821	1880	1938	1998	2059	2120	2181	2243	2323	2408	2493	2569	2629	2688
Commuter	31	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	736	800	827	851	878	900	922	943	965	987	1009	1027	1054	1083	1114	1160	1206	1254	1303	1352	1393	1450	1505	1564	1618	1679	1737	1795	1853	1911	1970	2029	2089	2150	2211	2289	2374	2457	2532	2592	2650
Commuter	32	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	726	789	815	839	865	887	908	930	951	973	995	1012	1038	1067	1098	1143	1189	1236	1285	1333	1373	1429	1483	1541	1595	1655	1712	1769	1826	1883	1941	2000	2059	2119	2179	2256	2339	2421	2496	2554	2611
Commuter	37	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	672	731	755	777	801	822	842	861	881	902	922	937	962	988	1017	1059	1101	1145	1190	1235	1272	1324	1374	1428	1477	1533	1586	1639	1692	1744	1799	1853	1908	1963	2019	2090	2167	2243	2312	2366	2419
Commuter	0	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	906	1009	1059	1084	1101	1121	1142	1165	1191	1214	1247	1280	1314	1349	1387	1430	1470	1515	1561	1612	1668	1729	1796	1862	1932	2007	2082	2174	2259	2355	2465	2572	2684	2802	2926	3070	3130	3205	3295	3406	3510
Commuter	5	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	861	959	1006	1030	1046	1065	1085	1107	1131	1153	1185	1216	1248	1282	1318	1358	1396	1439	1483	1531	1585	1643	1706	1769	1835	1907	1978	2065	2146	2237	2342	2443	2550	2662	2780	2916	2973	3045	3130	3236	3334
Commuter	10	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	815	908	953	976	991	1009	1028	1048	1072	1093	1122	1152	1183	1214	1248	1287	1323	1363	1405	1451	1501	1556	1616	1676	1739	1806	1874	1957	2033	2119	2218	2315	2416	2522	2633	2763	2817	2884	2965	3065	3159
Commuter	15	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	770	858	900	921	936	953	971	990	1012	1032	1060	1088	1117	1147	1179	1215	1249	1288	1327	1370	1418	1470	1527	1583	1642	1706	1770	1848	1920	2002	2095	2186	2281	2382	2487	2609	2660	2724	2801	2895	2983
Commuter	20	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	725	807	847	867	881	897	914	932	953	971	998	1024	1051	1079	1110	1144	1176	1212	1249	1290	1334	1383	1437	1490	1546	1606	1666	1739	1807	1884	1972	2058	2147	2242	2341	2456	2504	2564	2636	2725	2808
Commuter	25	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	679	757	794	813	826	841	856	874	893	910	935	960	985	1012	1040	1072	1102	1136	1171	1209	1251	1297	1347	1396	1449	1505	1561	1630	1694	1766	1849	1929	2013	2101	2194	2302	2347	2404	2471	2554	2632
Commuter	27	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	661	737	773	791	804	818	834	850	869	886	910	934	959	985	1013	1044	1073	1106	1140	1177	1218	1262	1311	1359	1410	1465	1520	1587	1649	1719	1799	1878	1959	2045	2136	2241	2285	2340	2405	2486	2562
Commuter	29	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	643	716	752	770	782	796	811	827	846	862	885	909	933	958	985	1015	1044	1076	1108	1145	1184	1228	1275	1322	1372	1425	1478	1544	1604	1672	1750	1826	1906	1989	2077	2180	2222	2276	2339	2418	2492
Commuter	30	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	634	706	741	759	771	785	799	815	834	850	873	896	920	944	971	1001	1029	1060	1093	1128	1168	1210	1257	1303	1352	1405	1457	1522	1581	1648	1725	1800	1879	1961	2048	2149	2191	2243	2306	2384	2457
Commuter	31	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	625	696	731	748	760	773	788	804	822	838	860	883	907	931	957	987	1014	1045	1077	1112	1151	1193	1239	1285	1333	1385	1437	1500	1559	1625	1701	1775	1852	1933	2019	2118	2160	2211	2274	2350	2422
Commuter	32	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	616	686	720	737	749	762	777	792	810	826	848	870	894	917	943	972	1000	1030	1061	1096	1134	1176	1221	1266	1314	1365	1416	1478	1536	1601	1676	1749	1825	1905	1990	2088	2128	2179	2241	2316	2387
Commuter	37	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	571	636	667	683	694	706	719	734	750	765	786	806	828	850	874	901	926	954	983	1016	1051	1089	1131	1173	1217	1264	1312	1370	1423	1484	1553	1620	1691	1765	1843	1934	1972	2019	2076	2146	2211
Commuter	0	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	1116	1214	1253	1291	1330	1364	1396	1429	1462	1496	1529	1555	1595	1639	1688	1757	1827	1899	1974	2049	2110	2196	2279	2368	2451	2543	2630	2718	2807	2894	2983	3073	3164	3257	3349	3467	3595	3721	3838	3926	4018
Commuter	5	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	1060	1153	1190	1226	1263	1296	1326	1358	1389	1421	1453	1477	1515	1557	1604	1669	1736	1804	1875	1947	2004	2086	2165	2250	2328	2416	2498	2582	2667	2749	2834	2919	3006	3094	3182	3294	3415	3535	3646	3730	3817
Commuter	10	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	1004	1093	1128	1162	1197	1228	1256	1286	1316	1346	1376	1399	1435	1475	1519	1581	1644	1709	1777	1844	1899	1976	2051	2131	2206	2289	2367	2446	2526	2605	2685	2766	2848	2931	3014	3120	3235	3349	3454	3533	3616
Commuter	15	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	949	1032	1065	1097	1130	1159	1187	1215	1243	1272	1300	1322	1356	1393	1435	1493	1553	1614	1678	1742	1793	1867	1937	2013	2083	2162	2235	2310	2386	2460	2536	2612	2689	2768	2847	2947	3056	3163	3262	3337	3415
Commuter	20	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	893	971	1002	1033	1064	1091	1117	1143	1170	1197	1223	1244	1276	1311	1350	1406	1462	1519	1579	1639	1688	1757	1823	1894	1961	2034	2104	2174	2246	2315	2386	2458	2531	2606	2679	2774	2876	2977	3070	3141	3214
Commuter	25	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	837	910	940	968	997	1023	1047	1072	1096	1122	1147	1166	1196	1229	1266	1318	1370	1424	1480	1537	1582	1647	1709	1776	1838	1907	1972	2038	2105	2170											

2022 BASIC RATE TABLE (\$)

Terr	Disc %	Insurance Use Description	RATING GROUPS																																								
			0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Commuter	20	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	931	1013	1046	1077	1110	1138	1165	1192	1220	1248	1276	1298	1331	1368	1408	1466	1524	1585	1647	1710	1761	1832	1902	1976	2045	2122	2195	2268	2342	2415	2489	2564	2640	2718	2794	2894	3000	3106	3202	3278	3352
Commuter	25	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	873	949	981	1009	1040	1067	1092	1117	1144	1170	1196	1216	1248	1282	1320	1375	1429	1486	1544	1603	1651	1717	1783	1852	1917	1990	2058	2126	2196	2264	2333	2404	2475	2548	2620	2713	2812	2911	3002	3073	3142
Commuter	27	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	850	924	955	983	1013	1039	1063	1088	1113	1139	1164	1184	1215	1248	1285	1338	1391	1446	1503	1560	1607	1672	1735	1803	1866	1937	2003	2070	2137	2204	2271	2340	2409	2480	2550	2640	2737	2834	2922	2991	3059
Commuter	29	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	826	899	929	956	985	1010	1034	1058	1083	1108	1132	1152	1181	1214	1250	1301	1353	1407	1462	1517	1563	1626	1688	1754	1815	1884	1948	2013	2079	2143	2209	2276	2343	2412	2480	2568	2662	2756	2842	2909	2975
Commuter	30	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	815	886	916	942	971	996	1019	1043	1067	1092	1116	1135	1165	1197	1232	1283	1333	1387	1441	1496	1541	1603	1664	1729	1789	1857	1921	1984	2050	2113	2178	2243	2310	2378	2445	2532	2625	2717	2802	2868	2933
Commuter	31	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	803	874	903	929	957	982	1005	1028	1052	1076	1101	1119	1148	1180	1214	1265	1314	1367	1421	1475	1519	1580	1640	1704	1764	1831	1893	1956	2020	2083	2147	2211	2277	2344	2410	2496	2587	2679	2762	2827	2891
Commuter	32	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	792	861	889	915	943	968	990	1013	1037	1061	1085	1103	1132	1163	1197	1246	1295	1347	1400	1453	1497	1557	1616	1680	1738	1804	1866	1928	1991	2053	2115	2179	2244	2310	2375	2460	2550	2640	2722	2786	2849
Commuter	37	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	733	798	824	848	874	896	917	939	961	983	1005	1022	1048	1077	1109	1155	1200	1248	1297	1346	1387	1443	1498	1556	1610	1671	1729	1786	1845	1902	1960	2019	2079	2140	2201	2279	2362	2446	2522	2581	2640
Commuter	0	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	989	1101	1155	1183	1201	1223	1246	1271	1299	1325	1360	1396	1433	1471	1513	1559	1604	1653	1703	1758	1819	1887	1959	2031	2108	2190	2271	2371	2464	2569	2689	2806	2928	3056	3192	3349	3415	3496	3595	3716	3829
Commuter	5	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	940	1046	1097	1124	1141	1162	1184	1207	1234	1259	1292	1326	1361	1397	1437	1481	1524	1570	1618	1670	1728	1793	1861	1929	2003	2080	2157	2252	2341	2441	2555	2666	2782	2903	3032	3182	3244	3321	3415	3530	3638
Commuter	10	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	890	991	1039	1065	1081	1101	1121	1144	1169	1192	1224	1256	1290	1324	1362	1403	1444	1488	1533	1582	1637	1698	1763	1828	1897	1971	2044	2134	2218	2312	2420	2525	2635	2750	2873	3014	3073	3146	3235	3344	3446
Commuter	15	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	841	936	982	1006	1021	1040	1059	1080	1104	1126	1156	1187	1218	1250	1286	1325	1363	1405	1448	1494	1546	1604	1665	1726	1792	1861	1930	2015	2094	2184	2286	2385	2489	2598	2713	2847	2903	2972	3056	3159	3255
Commuter	20	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	791	881	924	946	961	978	997	1017	1039	1060	1088	1117	1146	1177	1210	1247	1283	1322	1362	1406	1455	1510	1567	1625	1686	1752	1817	1897	1971	2055	2151	2245	2342	2445	2554	2679	2732	2797	2876	2973	3063
Commuter	25	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	742	826	866	887	901	917	934	953	974	994	1020	1047	1075	1103	1135	1169	1203	1240	1277	1318	1364	1415	1469	1523	1581	1642	1703	1778	1848	1927	2017	2104	2196	2292	2394	2512	2561	2622	2696	2787	2872
Commuter	27	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	722	804	843	864	877	893	910	928	948	967	993	1019	1046	1074	1104	1138	1171	1207	1243	1283	1328	1378	1430	1483	1539	1599	1658	1731	1799	1875	1963	2048	2137	2231	2330	2445	2493	2552	2624	2713	2795
Commuter	29	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	702	782	820	840	853	868	885	902	922	941	966	991	1017	1044	1074	1107	1139	1174	1209	1248	1291	1340	1391	1442	1497	1555	1612	1683	1749	1824	1909	1992	2079	2170	2266	2378	2425	2482	2552	2638	2719
Commuter	30	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	692	771	808	828	841	856	872	890	909	927	952	977	1003	1030	1059	1091	1123	1157	1192	1231	1273	1321	1371	1422	1476	1533	1590	1660	1725	1798	1882	1964	2050	2139	2234	2344	2390	2447	2516	2601	2680
Commuter	31	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	682	760	797	816	829	844	860	877	896	914	938	963	989	1015	1044	1076	1107	1141	1175	1213	1255	1302	1352	1401	1455	1511	1567	1636	1700	1773	1855	1936	2020	2109	2202	2311	2356	2412	2481	2564	2642
Commuter	32	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	673	749	785	804	817	832	847	864	883	901	925	949	974	1000	1029	1060	1091	1124	1158	1195	1237	1283	1332	1381	1433	1489	1544	1612	1676	1747	1829	1908	1991	2078	2171	2277	2322	2377	2445	2527	2604
Commuter	37	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	623	694	728	745	757	770	785	801	818	835	857	879	903	927	953	982	1011	1041	1073	1108	1146	1189	1234	1280	1328	1380	1431	1494	1552	1618	1694	1768	1845	1925	2011	2110	2151	2202	2265	2341	2412

TC (MPI) 1-10

Part and Chapter:	Part VI RM Appendix 9 Table 13	Page No.:	PDF Page 1296
PUB Approved Issue No:	2b) Ratemaking methodology		
Topic:	Ratemaking		
Sub Topic:	Taxi VFH Relativities		

Preamble to IR:

It is noted that for Taxi VFH in 2022 the balanced raw relativity is 3.8405, and the new (credibility weighted and balanced) relativity is 3.9099.

In the 2021 GRA, balanced raw relativity (after product change) was 4.2339, and the new relativity was 3.9386.

Question:

- a) Please provide a narrative explanation for the decrease in balanced raw relativity from the 2021 GRA to present, and the comparatively modest reduction in new relativity over the same time period.
- b) Please describe reasons for a rate increase to Taxi VFH in light of the decrease in relativities, including a discussion of major class changes, and any other factors that are driving the increase. Please provide supporting calculations as appropriate.

Rationale for Question:

To understand the various factors contributing to the Taxi VFH rate increase.

RESPONSE:

- a) The raw relativity for an insurance use reflects how the loss experience for the insurance use changed relative to the loss experience for the group against which it is compared. A decrease in the raw relativity implies that the loss experience for the insurance use performed better than the group as a whole.

MPI compares the loss experience of Taxicab Vehicle For Hire (VFH) insurance use to the loss experience of the Public major class. *Figure 1* below shows the change in pure premium (i.e. the loss costs per unit) for Taxicab VFH and for the Public major class. Per *Figure 1*, the pure premium for the Public major class increased by 1.31%, while the pure premium for Taxicab VFH decreased by 6.13%. In sum, Taxicab VFH performed better than the Public major class, leading to a decrease in the balanced raw relativity.

Figure 1 Comparison of Pure Premium

Line No.		Pure Premium		
		2021 GRA [a]	2022 GRA [b]	% Change
1	Taxicab VFH	5,676	5,328	-6.13%
2	U-Drive Passenger Vehicle	1,292	1,376	6.50%
3	Public Major Class	1,377	1,395	1.31%
4	Notes:			
5	[a] <u>2021 GRA, Ratemaking Appendix 9, Table 14</u>			
6	[b] <u>2022 GRA, Ratemaking Appendix 9, Table 12</u>			

For comparison, *Figure 1* also shows the change in the pure premium for U-Drive Passenger Vehicle, the insurance use with the most units in the Public major class, which increased by 6.50%. The balanced raw relativity increased from 0.9014 to 0.9434.

The modest reduction in new relativity results from the application of credibility discussed in *Ratemaking Chapter, page 47*. Given that Taxicab VFH is a relatively small insurance use, MPI only assigns the balanced raw relativity the minimum credibility of 10% (with the remaining 90% credibility assigned to the balanced current relativity).

- b) Per *Rate-making Appendix 9, Table 13 New Relativity Calculation*, for Taxicab VFH, the new relativity of 3.9099 decreased marginally from the balanced current relativity of 3.9177, a decrease of 0.20%. This marginal decrease results in the experience adjustments tracking closely with the required rate change for the Public major class as discussed in *TC (MPI) 1-3(a)*.

TC (MPI) 1-11

Part and Chapter:	Part VI RM Appendix 9, Table 8	Page No.:	PDF Page 1228
PUB Approved Issue No:	2a) Rate indication based on AAP in Canada		
Topic:	Ratemaking		
Sub Topic:	Reported Losses (with ALAE, Hail, and Actual Serious)		

Preamble to IR:

Table 8 of RM Appendix 9 presents the following information:

Table 8
Reported Loss and ALAE with Hail and Actual Serious Losses
(Adjusted for Basic Product Changes)

Major Class	Use	Loss Year	Territory					Total
			1	2	3	4	5	
3	Taxicab Vehicle-for-Hire	2016	3,384,441	393,308	143,758	26,407		3,947,914
3	Taxicab Vehicle-for-Hire	2017	3,500,862	276,978	132,524	41,622		3,951,985
3	Taxicab Vehicle-for-Hire	2018	3,527,595	259,452	101,521	3,679		3,892,247
3	Taxicab Vehicle-for-Hire	2019	3,079,568	387,706	139,697	15,223		3,622,194
3	Taxicab Vehicle-for-Hire	2020	1,738,823	317,606	136,569	5,804		2,198,801
3	Taxicab Vehicle-for-Hire	Total	15,231,288	1,635,050	654,069	92,735	0	17,613,142

Question:

- a) Please confirm that in 2020, Reported Losses per Table 8 fell by 39.3% on average across the territories, and by 43.5% for Territory 1.
- b) Please confirm that reported losses per Table 8 decreased by 26.5% for All Purpose Passenger Vehicles, and by 26.5% for Passenger VFH (Passenger Vehicle).
- c) Please describe the impact that these reductions in reported loss have on rates for 2022/23. Please explain if MPI’s methodology or treatment of this reported loss

data has changed as a result of COVID-19, and any differences in how MPI is treating large and small insurance uses in this situation.

- d) Please confirm that Table 8 Reported Losses (with ALAE, Hail, and Actual Serious) represents the full suite of collision costs incorporated into Taxi VFH Rates. If not confirmed please fully explain.

Rationale for Question:

To understand MPI's treatment of reported losses in 2020/21 and the implications for rate setting in this GRA.

RESPONSE:

- a) Confirmed.
- b) MPI confirms the 26.5% decrease for Passenger VFH (Passenger Vehicle) reported losses. For All Purpose Passenger Vehicle, the decrease is 23.0%.
- c) The decrease in reported losses for Taxicab VFH for 2020 is substantial. However, the reported losses for 2020 represents only one of the five years that MPI uses to determine the rates for Taxicab VFH. Further, the decrease MPI witnessed for Taxicab VFH extends to many of the other insurance uses, though not at the same magnitude (e.g. 43.5% for Taxicab VFH vs. 23.0% for All Purpose Passenger Vehicles). MPI attributes this to both the effects of the COVID-19 Pandemic as well as to the statement of losses on a reported-to-date basis (i.e. as of March 31, 2021), rather than on an ultimate basis.

From a rate setting perspective, the decrease in reported losses lowered the raw relativity for Taxicab VFH. However, given that Taxicab VFH is a relatively small insurance use, MPI only partially recognizes this lower raw relativity. Refer to the response to TC (MPI) 1-10 for a more detailed explanation of Taxicab VFH relativities, and the effect on rate adjustments for Taxicab VFH.

MPI did not change its methodology or treatment of the reported losses in Part VI RM Appendix 9, Table 8, given that the COVID-19 pandemic affected all insurance uses, and that the 2020 loss year represents only one of the five years that MPI uses (and one of ten years for Serious Losses) to determine raw relativities.

- d) Part VI RM Appendix 9, Table 8 shows the reported losses and ALAE (with hail and actual Serious Losses) for loss years 2016 to 2020 (as of March 31, 2021), assigned to the respective insurance uses and territory combinations, based on the loss allocation rules described by MPI in TC (MPI) 1-2. These losses reflect the starting point for determining raw relativities as described in Part VI Ratemaking, RM.4.4.

TC (MPI) 1-12

Part and Chapter:	Part VI RM	Page No.:	PDF Page 1046
PUB Approved Issue No:	2b) Ratemaking methodology		
Topic:	Ratemaking		
Sub Topic:	Public Major Class Required Rate		

Preamble to IR:

Major class required rates were impacted by the Capital Release Provision in the prior GRA, and are impacted by adjustments to the DSR discount changes in this application

Question:

- a) Please confirm that in removing the Capital Release Provision from rates in 2022, the most comparable year over year comparison today would be Figure RM-12 (2021 GRA) to Figure RM -13 (2022 GRA), thus removing any effect of the 2021 Capital Release.
- b) For the public major class, please prepare a line by line comparison of Figure RM-13 (2022 GRA) to Figure RM-12 (2021) GRA explaining the key factors behind the differences in the Credibility Weighted Required Rate (line 28).
- c) For the Public Major Class, please prepare a line by line comparison of RM-13 and RM -14 (2022 GRA), and discuss the key factors supporting the difference in Credibility Weighted Required Rate (line 28).

Rationale for Question:

To understand how Public Major Class required rates have changed from this GRA to last, and the drivers of that change.

RESPONSE:

- a) Confirmed.

- b) Please see *Figure 1*, which shows a line-by-line comparison of the components of the required rate. The comparison is based on the 2021 Compliance Filing, Figure 7, which updated *Rate-making Figure RM-12* in the 2021 GRA based on PUB Order 146/20 and 1/21.

Figure 1 Comparison of the Components of the Required Rate (\$)

Line No.	Components	2021/22	2022/23 Prior Interest Rate	Variance	2022/23 Revised Interest Rate	Interest Rate Impact	Total Impact
		[a]	[b]		[c]		[d]
1							
2	Claims						
3	Accident Benefits - Other (Indexed)	274.56	263.87	(10.69)	256.53	(7.33)	(18.02)
4	Accident Benefits - Other (Non-Ind)	69.00	61.71	(7.30)	61.18	(0.53)	(7.83)
5	Bodily Injury	8.99	14.83	5.84	14.58	(0.24)	5.59
6	Collision	1,048.06	1,070.40	22.35	1,069.52	(0.88)	21.47
7	Comprehensive	122.68	137.29	14.61	137.08	(0.21)	14.40
8	Property Damage	87.01	78.99	(8.02)	78.84	(0.15)	(8.17)
9	Income Replacement Indemnity	176.08	214.81	38.73	202.26	(12.55)	26.18
10	Impact on Claims of Product Change	(33.50)	(35.51)	(2.01)	(35.54)	(0.03)	(2.04)
11	Total Claims	1,752.87	1,806.37	53.50	1,784.46	(21.92)	31.59
12	Expenditures						
13	Claims Expense	307.69	319.89	12.20	316.05	(3.84)	8.36
14	Road Safety/Loss Prevention	15.05	14.04	(1.00)	14.05	0.00	(1.00)
15	Operating Expense	82.50	83.85	1.35	83.99	0.14	1.49
16	Regulatory Appeal	5.71	4.98	(0.73)	4.98	0.00	(0.73)
17	Commission (Vehicle)	73.02	87.34	14.32	86.30	(1.04)	13.28
18	Premium Tax (Vehicle)	67.20	69.87	2.67	69.04	(0.83)	1.84
19	Commission & Premium Tax (Drivers)	4.74	4.23	(0.52)	4.24	0.01	(0.50)
20	Commission Flat Fee	8.29	6.76	(1.52)	6.78	0.02	(1.51)
21	Reinsurance (Casualty)	1.46	1.65	0.19	1.65	0.00	0.19
22	Reinsurance (Catastrophe)	11.48	12.86	1.38	12.86	0.00	1.38
23	Fleet Rebates	19.74	20.10	0.36	20.05	(0.05)	0.31
24	Anti-Theft Discount	0.00	0.00	0.00	0.00	0.00	0.00
25	Total Expenditures	596.88	625.57	28.70	619.99	(5.58)	23.11
26	Other Income Sources						
27	Driver Premium	75.79	69.56	(6.23)	69.73	0.18	(6.05)
28	Service Fees	34.00	33.36	(0.64)	33.36	0.00	(0.64)
29	Total Other Income Sources	109.78	102.92	(6.87)	103.10	0.18	(6.69)
30	Required Rate						
31	(= Claims + Expenditures - Other Income Sources)	2,239.97	2,329.03	89.07	2,301.35	(27.68)	61.39
32	Notes:						
33	[a] Per PUB Order 1/21						
34	[b] Based on interest rate of 1.94% i.e. the same interest rate used to derive the 2021/22 required rate per PUB Order 1/21						
35							
36	[c] Based on interest rate of 2.46% i.e. the interest rate used to derive the 2022/23 required rate as filed in the 2022 GRA						
37							
38	[d] = [c] - [a]						

The main drivers of the required rate increase for the Public major class are as follows:

- Average costs (i.e. the required rate) increased by \$61.39 (2.74%) per *Figure 1*:

-
- i. Increase in projected claims costs (including claims expenses) of \$39.94
 - ii. Increase in vehicle commission of \$13.28 from higher commission rate
 - iii. Decrease in driver premium of \$6.05 (which offsets total costs) from more drivers moving up the DSR scale
- Low upgrade factor – The projected upgrade factor for the Public major class is 0.40% (*Part VI Ratemaking, Appendix 7*) compared to 2.55% for the Private Passenger major class. The upgrade factor is relevant to the extent it offsets the increase in average costs.
 - Difference between the full credibility required rate change and the required rate change actually applied – Per the 2021 Compliance Filing, Figure 7, MPI applied a required rate change (before capital release) of 0.8% compared to the full credibility required rate change of 2.8%.
- c) Please see the response to part (b) for the line-by-line comparison. The only difference between *Ratemaking Figure RM-12* (2021 GRA) and *Ratemaking Figure RM-13* (2021 GRA) is the applied for required rate change. *Ratemaking Figure RM-13* includes the capital release of 5.0%.

TC (MPI) 1-13

Part and Chapter:	Part II VFH	Page No.:	PDF Page 86
PUB Approved Issue No:	12) VFH class, including rates		
Topic:	VFH		
Sub Topic:	VFH Consultation		

Preamble to IR:

In December 2020, MPI engaged various VFH stakeholders to complete an online survey in order to assist in its development of a new or refined VFH insurance model and to explore opportunities for improvements to meet their needs – please refer to *Appendix 2 – Stakeholder Consultation Feedback Questionnaire*. MPI sent the survey to 33 VFH stakeholders and received 11 complete surveys¹. Notwithstanding the small sample size, the overall results show a general desire for:

- a) the ability of a TNC to purchase a policy from MPI instead of the registered owner;
- b) a registered owner model; and
- c) exploration of methods of assessing and rating risk other than the DSR.

Question:

Please file the anonymized results of 11 completed surveys.

Rationale for Question:

To fully understand the results of the VFH survey.

RESPONSE:

The notable high-level insights that arose from the VFH stakeholder consultation can be found within the Vehicle for Hire Stakeholder Consultation report and include:

- 55% indicate that the current model meets the needs of their business.
- 55% responded that the current model is fair to base VFH insurance premiums overall.
- Multiple stakeholders noted that the current model is 'working well as is.'
- Some stakeholders noted a perceived inequity in the fairness of the current model when comparing type of company (e.g., taxi, PTP, limo).
- 82% believe the registered owner should pay the additional VFH premium as opposed to the dispatcher. A few stated that the registered owner should pay the VFH premium as individuals have different and unique use times.
- 55% prefer a model that is based on the time of day, while 27% would rather a fixed rate (the same premium regardless of how often the vehicle is driven as a VFH), while the remaining 18% prefer a model based on the number of kilometers driven as a VFH. Some noted that the time of day model is their choice because a selection can be made based on whether a vehicle is in use during a certain time of the day (thereby not paying an additional premium when not in use).
- 55% favour having one model that is used by all VFH use categories, while 36% would rather allow the dispatcher or registered owner select the model, and the remaining 9% are not sure / need more information. Some of those who prefer one model for each category cited 'same model, same work.' Whereas those who would rather the dispatcher or registered owner select the model suggest that it would be to the owner's benefit to select what is best for their own circumstance.

- 73% prefer a model that incorporates a premium rebate / surcharge component based on their vehicle(s) total loss ratio or other measures, while the remaining either would not prefer such a model (9%) or are not sure / need more information (18%).
- 63% of those who prefer a model that incorporate a premium rebate/surcharge based on a total loss ratio indicated that it should be the registered owner who pays the additional premium. All Personal Transportation Providers selected the dispatcher loss ratio while the other types of stakeholders prefer the registered owner ratio.

MPI cannot provide the detailed survey results as the small sample size renders it impossible for MPI to do so without compromising its commitment to maintain the anonymity of the survey.

TC (MPI) 1-14

Part and Chapter:	Part II VFH	Page No.:	PDF Page 90
PUB Approved Issue No:	12) VFH class, including rates 3) Compliance with PUB orders		
Topic:	VFH		
Sub Topic:	VFH rating metrics		

Preamble to IR:

In response to PUB directive 8d, MPI states:

12 MPI believes that historical claims experience is the most appropriate metric in
13 designing VFH premiums. Additional metrics such as kilometers driven may be
14 used as a rate calculation method.

Question:

- a) Please explain if MPI is aware of other insurers who employ rating metrics, such as time on road, or kms driven, in addition to, or perhaps instead of, historical claims experience for setting VFH Premiums? If so, please provide details of the approach used by other insurers.
- b) Has MPI conducted its own analysis to determine the relative merits of other rating factors for VFH.

Rationale for Question:

To understand the basis for MPI's response to the directive.

RESPONSE:

- a) MPI is aware that other insurers use kms driven to set VFH premiums under a blanket policy. The premiums are typically based on the number of kilometers travelled by VFH drivers during phase 2 and 3 of ridesharing (driver has accepted a fare and is on their way, and while passenger is in the vehicle).

- b) MPI is currently in the process of evaluating different VFH models. The evaluation to determine the most appropriate method to establish VFH premiums includes assessing the different possible rating factors that can be used.

TC (MPI) 1-15

Part and Chapter:	Part II – VFH	Page No.:	PDF Page 90
PUB Approved Issue No:	12) VFH class, including rates 3) Compliance with PUB orders		
Topic:	VFH		
Sub Topic:	Relativities		

Preamble to IR:

In response to PUB directive 8f, MPI states:

Akin to designing premiums, MPI uses historical claims data as the most accurate metric in determining the appropriate relativities for all insurance uses within their respective major class, including those of Taxicabs.

Question:

- a) Please identify the underlying causes of the high relativities of VFH, and in particular Taxi VFH. Please file supporting data and analysis.
- b) If no data have been collected or analyzed, please identify MPI's plan collect and analyze data in order to determine the underlying causes of the high relativities.

Rationale for Question:

MPI's filing does not appear to be responsive to this directive. The PUB directive is to examine the causes of the high relativities as currently calculated, not revise the relativity methodology, or create new relativities.

RESPONSE:

- a) The primary cause of the high relativities of VFH, and in particular Taxi VFH, is the high cost of claims compared to relative peers. The underlying cause of this remains undetermined as of this date.

- b) MPI is currently developing a plan to study the underlying cause of the high relativities in collaboration with the Taxi Coalition and other external VFH stakeholders.

TC (MPI) 1-16

Part and Chapter:	Part II VFH	Page No.:	PDF Page 91
PUB Approved Issue No:	12) VFH class, including rates 3) Compliance with PUB orders		
Topic:	VFH		
Sub Topic:	Regulatory Changes to support a new VFH Framework		

Preamble to IR:

In response to PUB directive 8j, MPI states:

The proposed VFH frameworks will require regulatory changes and approval by the PUB.

Question:

- a) Please explain if MPI is in a position today to identify which parts of which regulations will require government approval pursuant to the expected direction of the revised VFH framework. If so, please provide details. If not, please advise when MPI expects to make that assessment.
- b) Please provide anticipated timelines for regulation changes.
- c) Please provide an anticipated timeline for PUB approval.

Rationale for Question:

The PUB directive seeks specifics on regulation changes, and Board approval.

RESPONSE:

- a) MPI has yet to complete its Vehicle for Hire (VFH) framework analysis and is therefore unable to identify the required regulatory changes. MPI anticipates that it will complete the analysis and propose a revised VFH framework within the next few months.
- b) MPI anticipates the completion of the Regulation changes prior to April 1, 2023.
- c) MPI anticipates submitting the new VFH framework to the PUB in June 2022, as part of the 2023 General Rate Application. Subject to the approval by the Government of Manitoba of the required legislative changes, MPI expects the new VFH framework to be effective as of April 1, 2023.

TC (MPI) 1-17

Part and Chapter:	Part III BMK	Page No.:	PDF Page 170
PUB Approved Issue No:	14) Benchmarking		
Topic:	Benchmarking		
Sub Topic:	Taxicab Benchmarks		

Preamble to IR:

Figure BMK- 3 Taxi Cab Insurance Rate Comparison (Winnipeg, Brandon, Portage la Prairie, The Pas, Saskatoon, Regina, Prince Albert, Vancouver)

Line No.	Vehicle	Winnipeg MB	Brandon MB	Portage la Prairie MB	The Pas MB	Saskatoon SK	Regina SK	Prince Albert SK	Vancouver BC
1	2017 Toyota Camry	\$8,097	\$4,123	\$4,123	\$4,921	\$4,182	\$4,182	\$3,586	\$16,513
2	2017 Toyota Prius Hybrid Hatchback	\$8,097	\$4,123	\$4,123	\$4,921	\$4,182	\$4,182	\$3,586	\$17,211
3	2017 Dodge Grand Caravan SE	\$8,097	\$4,123	\$4,123	\$4,921	\$4,182	\$4,182	\$3,586	\$16,001
4	2018 Toyota Sienna	\$8,097	\$4,123	\$4,123	\$4,921	\$4,182	\$4,182	\$3,586	\$16,277

Question:

- a) Please quantify the level of discount assumed in the Manitoba Taxi VFH rates in Figure BMK-3.
- b) Please explain how a “0% Loss Ratio on SGI’s Business Recognition scale” should be understood. Is there an analogue level with MPI’s DSR?
- c) Please confirm that the BC rate is undiscounted. Please indicate the range of discount available to Taxicabs in BC.
- d) Please discuss the any factors that would hinder comparison between MB, SK, and BC. Similarly, please discuss the factors that facilitate the rate comparison.

Rationale for Question:

To understand MPI's presentation of Taxi VFH benchmarking.

RESPONSE:

- a) Based on the profile information, the driver would qualify for level 15 on the DSR scale and a 33% discount.
- b) According to SGI, the Business Recognition program assesses businesses for adjustments to the basic vehicle insurance rates. Based on its claim history, the business will either be eligible for a discount, be subject to a surcharge or pay the base insurance premium with no discount or surcharge on its basic vehicle insurance. The 0% loss ratio can be understood as the business being claims free. A loss ratio of 0%-15% would allow for a 15% discount to the basic vehicle insurance rates.

The MPI DSR is not based on customer loss ratios and there is therefore no comparable 0% loss ratio (claims free) level. An MPI customer can be claims free for the year, but not receive a discount or can have a claim in the year, but still receive a discount.

- c) The BC taxicab insurance rates are not discounted. While discounts and savings are available to taxicabs in BC, the applicable discount/savings available depends on whether the taxicab is insured as a part of a fleet. Premiums can be lowered by qualifying for various discounts and savings, such as years of driving, the number of vehicles insured, how a vehicle is protected, kilometers driven etc.

Non-fleet: Every driver in B.C. has an individual driver factor—a three-decimal number that represents their driving experience and crash history.

The individual driver factor baseline is 1.000 with a lower number being more favourable. Each insurance policy starts with a base premium. The premium then increases or decreases depending on the factors of each individual that fall under the driver and vehicle categories.

Fleet: If a business has five or more motor vehicles registered or leased to the company and the vehicles are primarily used for commercial or business purposes, the business can qualify for fleetplan. The financial benefit of fleetplan is that the maximum premium discount is up to 63%.

- d) MPI, SGI, and ICBC are public auto insurers and are therefore the only Basic automobile insurer in their respective provinces. This allows for a more accurate comparison of rates than when compared to private insurers. Jurisdictions with private auto insurance have many insurers who offer different coverages at different rates, making a comparison of taxi rates more difficult.

MPI, SGI, and ICBC also have different insurance models and there are factors that must therefore be considered when comparing rates. The *figures in BMK-3* are based on a 35-year old male with no claims or convictions. Since MPI, SGI, and ICBC use different rating factors, have different mandatory coverage levels and apply different discount models, the rate comparison between the three provinces has limitations.

TC (MPI) 1-18

Part and Chapter:	Part VI RM	Page No.:	
PUB Approved Issue No:	2b) Ratemaking methodology		
Topic:	Ratemaking		
Sub Topic:	Supporting data		

Preamble to IR:

An actuarial analysis of Taxi VFH rates requires certain data.

Question:

- a) Please provide VFH loss experience by territory. 5 years of data preferred, by territory, with Earned Units, Earned Premiums, Incurred Claims, Incurred Claim Counts, and Average Premium. Claims should be split between Serious and Non-Serious Losses and also split between Serious and Non-Serious Claim Counts.
- b) Please provide Taxis loss experience by coverage, by territory, and by year. 5 years of data preferred, by territory, by coverage, with Earned Units, Earned Premiums, Incurred Claims, Incurred Claim Counts, and Average Premium. Claims and claim counts should be split between Serious and Non-Serious.
- c) Please provide 10 years of data:
 - i. With historical premium, losses (split between serious and non-serious), claim counts (split between serious and non-serious, exposures by coverage).
 - ii. For Taxis, passenger vehicles for hire, public major class, private passenger major class.

- d) Please provide a rating example on how a typical Taxi is rated including the rating variables, rating algorithm, and differentials.
- e) Have interactions between rating variables been considered and why not, other than credibility concerns?

Rationale for Question:

Certain data are needed to complete an analysis.

RESPONSE:

MPI is retrieving and reconciling a considerable amount of data to respond to this information request from different databases. Unfortunately, MPI was unable to complete the response in time for the first round of information requests. As soon as this is completed, MPI will serve all the parties of the proceeding with the complete response, which is anticipated to happen by August 20.