

October 22, 2021

2022 GENERAL RATE APPLICATION
Undertaking #43 Transcript Page 1883

Undertaking #43

Provide RM Appendix 4.

RESPONSE:

Please see Appendix 1.

Major Class	Description	GVW Code	Terr	Rate Model No. of Vehicles	A		B			C			D			E			F		
					Original Rate Model Before Changes		After Classification Changes and CLEAR Adjustments			Balanced Indicated Adjustment			Capped Indicated Adjustment			Balanced Capped Indicated Adjustment			Applied for Adjustment (Final Rate Model)		
					Average Rate	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium
1	Collector Truck	N/A	3	3	144.33	433	149.15	3.34%	447	148.15	2.65%	444	148.15	2.65%	444	148.18	2.66%	445	148.00	2.54%	444
1	Collector Truck	N/A	4	5	136.60	683	140.65	2.96%	703	146.93	7.56%	735	146.93	7.56%	735	146.95	7.58%	735	147.20	7.76%	736
1	Pleasure Truck	N/A	1	19,511	934.59	18,234,717	928.64	-0.64%	18,118,641	909.16	-2.72%	17,738,560	909.16	-2.72%	17,738,560	909.32	-2.70%	17,741,673	909.19	-2.72%	17,739,247
1	Pleasure Truck	N/A	2	42,820	810.51	34,706,196	806.41	-0.51%	34,530,527	807.92	-0.32%	34,595,231	807.92	-0.32%	34,595,231	808.06	-0.30%	34,601,302	807.97	-0.31%	34,597,339
1	Pleasure Truck	N/A	3	1,271	836.78	1,063,550	840.37	0.43%	1,068,110	846.74	1.19%	1,076,202	846.74	1.19%	1,076,202	846.89	1.21%	1,076,391	846.93	1.21%	1,076,453
1	Pleasure Truck	N/A	4	2,858	818.40	2,338,985	819.25	0.10%	2,341,425	826.11	0.94%	2,361,022	826.11	0.94%	2,361,022	826.25	0.96%	2,361,436	826.14	0.95%	2,361,098
Major Class Total				824,512	1,162.23	958,269,308	1,161.96	-0.02%	958,051,354	1,180.09	1.54%	973,000,148	1,179.84	1.52%	972,788,361	1,180.04	1.53%	972,959,063	1,180.02	1.53%	972,936,798

Major Class	Description	GVW Code	Terr	Rate Model No. of Vehicles	A		B			C			D			E			F		
					Original Rate Model Before Changes		After Classification Changes and CLEAR Adjustments			Balanced Indicated Adjustment			Capped Indicated Adjustment			Balanced Capped Indicated Adjustment			Applied for Adjustment (Final Rate Model)		
					Average Rate	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium
2	Common Carrier Truck Over 161K in MB with GVW > 16330kg	3	1	277	2,044.00	566,188	2,044.00	0.00%	566,188	2,594.65	26.94%	718,719	2,350.60	15.00%	651,116	2,350.60	15.00%	651,116	2,063.00	0.93%	571,451
2	Common Carrier Truck Over 161K in MB with GVW > 16330kg	3	2	305	2,044.00	623,420	2,044.00	0.00%	623,420	1,777.46	-13.04%	542,126	1,818.89	-11.01%	554,761	1,819.21	-11.00%	554,858	2,063.00	0.93%	629,215
2	Common Carrier Truck Over 161K in MB with GVW > 16330kg	3	3	6	2,044.00	12,264	2,044.00	0.00%	12,264	1,696.46	-17.00%	10,179	1,791.89	-12.33%	10,751	1,792.20	-12.32%	10,753	2,063.00	0.93%	12,378
2	Common Carrier Truck Over 161K in MB with GVW > 16330kg	3	4	12	2,044.00	24,528	2,044.00	0.00%	24,528	1,626.20	-20.44%	19,514	1,768.47	-13.48%	21,222	1,768.78	-13.46%	21,225	2,063.00	0.93%	24,756
2	Driveaway Within MB	N/A	1	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
2	Driveaway Within MB	N/A	2	5	336.00	1,680	336.00	0.00%	1,680	328.68	-2.18%	1,643	328.68	-2.18%	1,643	328.74	-2.16%	1,644	329.00	-2.08%	1,645
2	Driveaway Within MB	N/A	3	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
2	Driveaway Within MB	N/A	4	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
2	Driveaway >161K outside MB	N/A	1	11	186.00	2,046	186.00	0.00%	2,046	185.46	-0.29%	2,040	185.46	-0.29%	2,040	185.50	-0.27%	2,040	185.00	-0.54%	2,035
2	Driveaway >161K outside MB	N/A	2	22	158.00	3,476	158.00	0.00%	3,476	159.58	1.00%	3,511	159.58	1.00%	3,511	159.61	1.02%	3,511	160.00	1.27%	3,520
2	Driveaway >161K outside MB	N/A	3	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
2	Driveaway >161K outside MB	N/A	4	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
2	Dealer Trailer	N/A	1	67	959.00	64,253	959.00	0.00%	64,253	984.98	2.71%	65,994	984.98	2.71%	65,994	985.16	2.73%	66,006	985.00	2.71%	65,995
2	Dealer Trailer	N/A	2	130	679.00	88,270	679.00	0.00%	88,270	696.50	2.58%	90,545	696.50	2.58%	90,545	696.62	2.59%	90,560	697.00	2.65%	90,610
2	Dealer Trailer	N/A	3	4	652.00	2,608	652.00	0.00%	2,608	667.90	2.44%	2,672	667.90	2.44%	2,672	668.02	2.46%	2,672	668.00	2.45%	2,672
2	Dealer Trailer	N/A	4	4	639.00	2,556	639.00	0.00%	2,556	643.10	0.64%	2,572	643.10	0.64%	2,572	643.21	0.66%	2,573	643.00	0.63%	2,572
2	Dealer Moped	N/A	1	1	564.00	564	564.00	0.00%	564	553.37	-1.88%	553	553.37	-1.88%	553	553.47	-1.87%	553	553.00	-1.95%	553
2	Dealer Moped	N/A	2	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
2	Dealer Moped	N/A	3	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
2	Dealer Moped	N/A	4	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
2	Dealer All Uses except Motorcycles	N/A	1	2,284	1,784.00	4,074,656	1,784.00	0.00%	4,074,656	1,820.03	2.02%	4,156,952	1,820.03	2.02%	4,156,952	1,820.35	2.04%	4,157,681	1,820.00	2.02%	4,156,880
2	Dealer All Uses except Motorcycles	N/A	2	2,033	1,236.00	2,512,788	1,236.00	0.00%	2,512,788	1,257.27	1.72%	2,556,026	1,257.27	1.72%	2,556,026	1,257.49	1.74%	2,556,475	1,258.00	1.78%	2,557,514
2	Dealer All Uses except Motorcycles	N/A	3	28	1,183.00	33,124	1,183.00	0.00%	33,124	1,201.48	1.56%	33,642	1,201.48	1.56%	33,642	1,201.70	1.58%	33,647	1,202.00	1.61%	33,656
2	Dealer All Uses except Motorcycles	N/A	4	59	1,158.00	68,322	1,158.00	0.00%	68,322	1,153.10	-0.42%	68,033	1,153.10	-0.42%	68,033	1,153.30	-0.41%	68,045	1,153.00	-0.43%	68,027
2	Repairer	N/A	1	672	340.00	228,480	340.00	0.00%	228,480	361.89	6.44%	243,192	361.89	6.44%	243,192	361.96	6.46%	243,235	362.00	6.47%	243,264
2	Repairer	N/A	2	688	262.00	180,256	262.00	0.00%	180,256	278.06	6.13%	191,307	278.06	6.13%	191,307	278.11	6.15%	191,340	278.00	6.11%	191,264
2	Repairer	N/A	3	18	254.00	4,572	254.00	0.00%	4,572	269.75	6.20%	4,856	269.75	6.20%	4,856	269.80	6.22%	4,856	270.00	6.30%	4,860
2	Repairer	N/A	4	20	251.00	5,020	251.00	0.00%	5,020	262.54	4.60%	5,251	262.54	4.60%	5,251	262.59	4.62%	5,252	263.00	4.78%	5,260
2	Dealer Motorcycle	N/A	1	140	1,281.00	179,340	1,281.00	0.00%	179,340	1,350.81	5.45%	189,114	1,350.81	5.45%	189,114	1,351.05	5.47%	189,147	1,351.00	5.46%	189,140
2	Dealer Motorcycle	N/A	2	175	897.00	156,975	897.00	0.00%	156,975	942.17	5.04%	164,879	942.17	5.04%	164,879	942.33	5.05%	164,908	942.00	5.02%	164,850
2	Dealer Motorcycle	N/A	3	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
2	Dealer Motorcycle	N/A	4	2	842.00	1,684	842.00	0.00%	1,684	866.53	2.91%	1,733	866.53	2.91%	1,733	866.68	2.93%	1,733	867.00	2.97%	1,734
2	Other Truck	1	1	34	946.50	32,181	946.50	1.69%	32,726	925.73	-2.19%	31,475	925.73	-2.19%	31,475	925.89	-2.18%	31,480	925.91	-2.18%	31,481
2	Other Truck	1	2	104	646.02	67,186	646.02	2.18%	68,650	653.80	1.20%	67,996	653.80	1.20%	67,996	653.92	1.22%	68,007	653.76	1.20%	67,991
2	Other Truck	1	3	1	570.00	570	570.00	3.62%	591	626.85	9.97%	627	626.85	9.97%	627	626.96	9.99%	627	627.00	10.00%	627
2	Other Truck	1	4	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
2	Other Truck	1	5	15	1,046.47	15,697	1,046.47	3.17%	16,195	1,018.93	-2.63%	15,284	1,018.93	-2.63%	15,284	1,019.11	-2.61%	15,287	1,019.13	-2.61%	15,287
2	Other Truck	2	1	3,976	1,069.93	4,254,024	1,069.93	-0.72%	4,223,525	1,020.30	-4.64%	4,056,709	1,020.30	-4.64%	4,056,709	1,020.48	-4.62%	4,057,421	1,020.58	-4.61%	4,057,824
2	Other Truck	2	2	4,473	739.00	3,305,913	739.00	-0.64%	3,284,798	717.31	-2.95%	3,208,544	717.31	-2.95%	3,208,544	717.44	-2.93%	3,209,107	717.70	-2.89%	3,210,288
2	Other Truck	2	3	284	734.18	208,507	734.18	-0.83%	206,786	687.28	-6.39%	195,188	687.28	-6.39%	195,188	687.40	-6.37%	195,222	687.41	-6.37%	195,224
2	Other Truck	2	4	340	696.31	236,744	696.31	-0.91%	234,585	661.23	-5.04%	224,818	661.23	-5.04%	224,818	661.35	-5.02%	224,858	661.44	-5.01%	224,889
2	Other Truck	2	5	1,181	1,169.21	1,380,839	1,169.21	-0.73%	1,370,718	1,124.15	-3.85%	1,327,626	1,124.15	-3.85%	1,327,626	1,124.35	-3.84%	1,327,859	1,124.16	-3.85%	1,327,629
2	Other Truck	3	1	1,809	963.00	1,761,327	963.00	0.00%	1,761,327	1,005.94	4.46%	1,839,869	1,005.94	4.46%	1,839,869	1,006.12	4.48%	1,840,192	1,006.00	4.47%	1,839,974
2	Other Truck	3	2	3,077	682.00	2,098,514	682.00	0.00%	2,098,514	710.57	4.19%	2,186,426	710.57	4.19%	2,186,426	710.70	4.21%	2,186,810	711.00	4.25%	2,187,747
2	Other Truck	3	3	157	655.00	102,835	655.00	0.00%	102,835	681.29	4.01%	106,963	681.29	4.01%	106,963	681.41	4.03%	106,982	681.00	3.97%	106,917
2	Other Truck	3	4	162	642.00	104,004	642.00	0.00%	104,004	655.90	2.16%	106,255	655.90	2.16%	106,255	656.01	2.18%	106,274	656.00	2.18%	106,272
Major Class Total				46,950	864.90	40,606,901	865.10	0.02%	40,616,378	874.46	1.11%	41,055,816	873.37	0.98%	41,004,889	873.52	1.00%	41,011,971	873.50	0.99%	41,010,637

Table with columns: Major Class, Description, GVW Code, Terr, Rate Model No. of Vehicles, Original Rate Model (Average Rate, Premium), After Classification Changes and CLEAR Adjustments (Average Rate, % Change, Premium), Balanced Indicated Adjustment (Average Rate, % Change, Premium), Capped Indicated Adjustment (Average Rate, % Change, Premium), Balanced Capped Indicated Adjustment (Average Rate, % Change, Premium), Applied for Adjustment (Final Rate Model) (Average Rate, % Change, Premium).

Major Class	Description	GVW Code	Terr	Rate Model No. of Vehicles	A		B			C			D			E			F		
					Original Rate Model Before Changes		After Classification Changes and CLEAR Adjustments			Balanced Indicated Adjustment			Capped Indicated Adjustment			Balanced Capped Indicated Adjustment			Applied for Adjustment (Final Rate Model)		
					Average Rate	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium
3	U Drive Truck	1	1	648	2,720.81	1,763,082	2,749.02	1.04%	1,781,362	2,718.90	-0.07%	1,761,848	2,718.90	-0.07%	1,761,848	2,719.38	-0.05%	1,762,157	2,719.41	-0.05%	1,762,177
3	U Drive Truck	1	2	179	1,490.42	266,785	1,504.94	0.97%	269,385	1,619.82	8.68%	289,948	1,619.82	8.68%	289,948	1,620.11	8.70%	289,999	1,620.13	8.70%	290,003
3	U Drive Truck	1	3	64	1,595.95	102,141	1,603.47	0.47%	102,622	1,680.88	5.32%	107,576	1,680.88	5.32%	107,576	1,681.17	5.34%	107,595	1,681.28	5.35%	107,602
3	U Drive Truck	1	4	26	1,579.15	41,058	1,593.68	0.92%	41,436	1,660.29	5.14%	43,168	1,660.29	5.14%	43,168	1,660.59	5.16%	43,175	1,660.46	5.15%	43,172
3	U Drive Truck	2	1	323	1,724.31	556,952	1,724.92	0.04%	557,151	1,801.48	4.48%	581,880	1,801.48	4.48%	581,880	1,801.80	4.49%	581,982	1,802.02	4.51%	582,053
3	U Drive Truck	2	2	36	1,058.42	38,103	1,060.12	0.16%	38,164	1,088.23	2.82%	39,176	1,088.23	2.82%	39,176	1,088.42	2.84%	39,183	1,088.22	2.82%	39,176
3	U Drive Truck	2	3	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
3	U Drive Truck	2	4	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
3	U Drive Truck	3	1	39	644.00	25,116	644.00	0.00%	25,116	623.21	-3.23%	24,305	623.21	-3.23%	24,305	623.32	-3.21%	24,310	623.00	-3.26%	24,297
3	U Drive Truck	3	2	11	401.00	4,411	401.00	0.00%	4,411	406.08	1.27%	4,467	406.08	1.27%	4,467	406.15	1.28%	4,468	406.00	1.25%	4,466
3	U Drive Truck	3	3	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
3	U Drive Truck	3	4	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
3	Common Carrier Bus Over 161K outside MB	N/A	1	14	776.00	10,864	776.00	0.00%	10,864	981.15	26.44%	13,736	892.40	15.00%	12,494	892.40	15.00%	12,494	755.00	-2.71%	10,570
3	Common Carrier Bus Over 161K outside MB	N/A	2	15	776.00	11,640	776.00	0.00%	11,640	613.48	-20.94%	9,202	670.09	-13.65%	10,051	670.21	-13.63%	10,053	755.00	-2.71%	11,325
3	Common Carrier Bus Over 161K outside MB	N/A	3	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
3	Common Carrier Bus Over 161K outside MB	N/A	4	8	776.00	6,208	776.00	0.00%	6,208	627.02	-19.20%	5,016	674.61	-13.07%	5,397	674.72	-13.05%	5,398	755.00	-2.71%	6,040
Major Class Total				10,994	2,139.58	23,522,488	2,158.54	0.89%	23,730,972	2,253.93	5.34%	24,779,715	2,252.57	5.28%	24,764,725	2,252.96	5.30%	24,769,044	2,252.96	5.30%	24,768,995

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					Average Rate	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium	Average Rate
4	Pleasure Motorcycle (Touring Body Style)	2	2	281	820.86	230,662	821.60	0.09%	230,869	850.19	3.57%	238,905	850.19	3.57%	238,905	850.34	3.59%	238,946	850.43	3.60%	238,972	
4	Pleasure Motorcycle (Touring Body Style)	2	3	11	454.18	4,996	455.05	0.19%	5,006	503.71	10.91%	5,541	466.22	2.65%	5,128	466.30	2.67%	5,129	466.27	2.66%	5,129	
4	Pleasure Motorcycle (Touring Body Style)	2	4	8	622.50	4,980	623.41	0.15%	4,987	635.94	2.16%	5,088	635.94	2.16%	5,088	636.05	2.18%	5,088	636.00	2.17%	5,088	
4	Pleasure Motorcycle (Touring Body Style)	3	1	1,546	1,122.08	1,734,729	1,117.92	-0.37%	1,728,306	1,209.24	7.77%	1,869,488	1,209.24	7.77%	1,869,488	1,209.45	7.79%	1,869,816	1,209.41	7.78%	1,869,743	
4	Pleasure Motorcycle (Touring Body Style)	3	2	3,099	969.37	3,004,075	965.68	-0.38%	2,992,634	1,060.94	9.45%	3,287,841	1,060.94	9.45%	3,287,841	1,061.12	9.47%	3,288,418	1,061.05	9.46%	3,288,186	
4	Pleasure Motorcycle (Touring Body Style)	3	3	64	603.94	38,652	600.95	-0.49%	38,461	615.71	1.95%	39,405	615.71	1.95%	39,405	615.82	1.97%	39,412	615.77	1.96%	39,409	
4	Pleasure Motorcycle (Touring Body Style)	3	4	103	724.26	74,599	720.74	-0.49%	74,236	785.62	8.47%	80,919	785.62	8.47%	80,919	785.76	8.49%	80,933	785.65	8.48%	80,922	
4	All Purpose Moped	N/A	1	320	474.73	151,913	480.67	1.25%	153,813	506.46	6.68%	162,068	502.45	5.84%	160,784	502.54	5.86%	160,813	502.44	5.84%	160,781	
4	All Purpose Moped	N/A	2	112	426.20	47,734	432.07	1.38%	48,392	453.04	6.30%	50,740	454.40	6.62%	50,892	454.48	6.64%	50,901	454.21	6.57%	50,871	
4	All Purpose Moped	N/A	3	5	286.00	1,430	289.03	1.06%	1,445	292.65	2.33%	1,463	297.03	3.86%	1,485	297.08	3.87%	1,485	297.20	3.92%	1,486	
4	All Purpose Moped	N/A	4	4	305.00	1,220	307.59	0.85%	1,230	353.86	16.02%	1,415	342.52	12.30%	1,370	342.58	12.32%	1,370	342.00	12.13%	1,368	
4	Pleasure Moped	N/A	1	721	348.30	251,125	352.87	1.31%	254,420	362.55	4.09%	261,397	364.19	4.56%	262,580	364.25	4.58%	262,627	364.37	4.61%	262,708	
4	Pleasure Moped	N/A	2	431	304.35	131,173	308.68	1.42%	133,039	328.55	7.95%	141,606	328.29	7.87%	141,493	328.35	7.89%	141,517	328.45	7.92%	141,560	
4	Pleasure Moped	N/A	3	6	222.33	1,334	224.70	1.06%	1,348	226.49	1.87%	1,359	228.78	2.90%	1,373	228.82	2.92%	1,373	229.00	3.00%	1,374	
4	Pleasure Moped	N/A	4	5	240.00	1,200	242.39	0.99%	1,212	265.44	10.60%	1,327	257.95	7.48%	1,290	257.99	7.50%	1,290	258.20	7.58%	1,291	
Major Class Total					18,080	903.20	16,329,867	902.96	-0.03%	16,325,564	933.72	3.38%	16,881,609	933.77	3.38%	16,882,553	933.93	3.40%	16,885,516	933.93	3.40%	16,885,402

Major Class	Description	GVW Code	Terr	Rate Model No. of Vehicles	A		B			C			D			E			F		
					Original Rate Model Before Changes		After Classification Changes and CLEAR Adjustments			Balanced Indicated Adjustment			Capped Indicated Adjustment			Balanced Capped Indicated Adjustment			Applied for Adjustment (Final Rate Model)		
					Average Rate	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium
5	All Purpose Trailer	N/A	1	42,105	72.80	4,521,101	73.29	0.67%	4,551,597	69.08	-5.11%	4,289,912	69.08	-5.11%	4,289,912	69.09	-5.10%	4,290,665	68.83	-5.46%	4,274,425
5	All Purpose Trailer	N/A	2	142,201	75.12	10,681,723	74.90	-0.29%	10,650,931	67.25	-10.47%	9,562,850	67.36	-10.33%	9,578,176	67.37	-10.32%	9,579,857	67.16	-10.60%	9,549,913
5	All Purpose Trailer	N/A	3	3,452	56.51	195,077	56.75	0.42%	195,892	51.98	-8.01%	179,445	51.98	-8.01%	179,445	51.99	-8.00%	179,476	52.22	-7.60%	180,250
5	All Purpose Trailer	N/A	4	6,613	42.41	280,477	42.32	-0.22%	279,862	41.53	-2.08%	274,644	41.53	-2.08%	274,644	41.54	-2.06%	274,692	41.61	-1.89%	275,169
Major Class Total				214,371	73.14	15,678,378	73.14	0.00%	15,678,282	66.74	-8.75%	14,306,851	66.81	-8.65%	14,322,176	66.82	-8.63%	14,324,690	66.61	-8.92%	14,279,757

Major Class	Description	GVW Code	Terr	Rate Model No. of Vehicles	A		B			C			D			E			F		
					Original Rate Model Before Changes		After Classification Changes and CLEAR Adjustments			Balanced Indicated Adjustment			Capped Indicated Adjustment			Balanced Capped Indicated Adjustment			Applied for Adjustment (Final Rate Model)		
					Average Rate	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium
6	Off Road Vehicle - ATV	N/A	1	7,813	7.00	54,691	7.00	0.00%	54,691	6.52	-6.79%	50,978	6.52	-6.79%	50,978	6.53	-6.77%	50,987	7.00	0.00%	54,691
6	Off Road Vehicle - ATV	N/A	2	30,456	7.00	213,192	7.00	0.00%	213,192	6.52	-6.79%	198,720	6.52	-6.79%	198,720	6.53	-6.77%	198,755	7.00	0.00%	213,192
6	Off Road Vehicle - ATV	N/A	3	787	7.00	5,509	7.00	0.00%	5,509	6.52	-6.79%	5,135	6.52	-6.79%	5,135	6.53	-6.77%	5,136	7.00	0.00%	5,509
6	Off Road Vehicle - ATV	N/A	4	1,359	7.00	9,513	7.00	0.00%	9,513	6.52	-6.79%	8,867	6.52	-6.79%	8,867	6.53	-6.77%	8,869	7.00	0.00%	9,513
6	Off Road Vehicle - Motorcycle	N/A	1	443	7.00	3,101	7.00	0.00%	3,101	6.52	-6.79%	2,890	6.52	-6.79%	2,890	6.53	-6.77%	2,891	7.00	0.00%	3,101
6	Off Road Vehicle - Motorcycle	N/A	2	814	7.00	5,698	7.00	0.00%	5,698	6.52	-6.79%	5,311	6.52	-6.79%	5,311	6.53	-6.77%	5,312	7.00	0.00%	5,698
6	Off Road Vehicle - Motorcycle	N/A	3	22	7.00	154	7.00	0.00%	154	6.52	-6.79%	144	6.52	-6.79%	144	6.53	-6.77%	144	7.00	0.00%	154
6	Off Road Vehicle - Motorcycle	N/A	4	9	7.00	63	7.00	0.00%	63	6.52	-6.79%	59	6.52	-6.79%	59	6.53	-6.77%	59	7.00	0.00%	63
6	Off Road Vehicle - Snowmobile	N/A	1	8,246	7.00	57,722	7.00	0.00%	57,722	6.52	-6.79%	53,804	6.52	-6.79%	53,804	6.53	-6.77%	53,813	7.00	0.00%	57,722
6	Off Road Vehicle - Snowmobile	N/A	2	23,005	7.00	161,035	7.00	0.00%	161,035	6.52	-6.79%	150,104	6.52	-6.79%	150,104	6.53	-6.77%	150,130	7.00	0.00%	161,035
6	Off Road Vehicle - Snowmobile	N/A	3	1,071	7.00	7,497	7.00	0.00%	7,497	6.52	-6.79%	6,988	6.52	-6.79%	6,988	6.53	-6.77%	6,989	7.00	0.00%	7,497
6	Off Road Vehicle - Snowmobile	N/A	4	1,603	7.00	11,221	7.00	0.00%	11,221	6.52	-6.79%	10,459	6.52	-6.79%	10,459	6.53	-6.77%	10,461	7.00	0.00%	11,221
6	Off Road Vehicle - Snow Vehicle	N/A	1	24	7.00	168	7.00	0.00%	168	6.52	-6.79%	157	6.52	-6.79%	157	6.53	-6.77%	157	7.00	0.00%	168
6	Off Road Vehicle - Snow Vehicle	N/A	2	96	7.00	672	7.00	0.00%	672	6.52	-6.79%	626	6.52	-6.79%	626	6.53	-6.77%	626	7.00	0.00%	672
6	Off Road Vehicle - Snow Vehicle	N/A	3	5	7.00	35	7.00	0.00%	35	6.52	-6.79%	33	6.52	-6.79%	33	6.53	-6.77%	33	7.00	0.00%	35
6	Off Road Vehicle - Snow Vehicle	N/A	4	21	7.00	147	7.00	0.00%	147	6.52	-6.79%	137	6.52	-6.79%	137	6.53	-6.77%	137	7.00	0.00%	147
Major Class Total				75,774	7.00	530,418	7.00	0.00%	530,418	6.52	-6.79%	494,412	6.52	-6.79%	494,412	6.53	-6.77%	494,499	7.00	0.00%	530,418