



January 25, 2023

Via E-Mail

The Public Utilities Board
400 – 330 Portage Avenue
Winnipeg, MB R3C 0C4

Attention: Dr. Darren Christle, Board Secretary

Dear Dr. Christle:

**RE: Revised version of Compliance Filing - Manitoba Public Insurance (MPI) 2023
General Rate Application**

Pursuant Directive 12.3 of Order 4/23, MPI filed on January 12 a table of indicated rate changes and approved rate changes by Major Class (and overall) reflecting the overall approved -3.8% rate decrease.

After further review, MPI noticed an error affecting primarily the indicated rate of Public Major Class. Therefore, MPI prepared a complete and revised set of tables, enclosed herewith. This includes a blackline and clean version of the following:

- Figure 1 RM-1 Indicated Rate Change
 - Figure 2 RM-15 Major Class Summary Report
 - Figure 10 RM-18 Summary of Premium Increases/Decreases by Major Class, Territory and Vehicle Type
 - Figure 11 RM- 19 Dollar Distribution - All Classification and Rate Adjustments, All Vehicles, Private Passenger, Commercial and Public Vehicles
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- Appendix 1 RM Appendix 3 Experience Rate Adjustments
 - Appendix 2 ART Appendix 1 Basic Rate Tables

Yours truly,

Ted Meira
Director, Regulatory Affairs
TM/lds

Encl.

cc: K. McCandless and PUB Advisors
2023 GRA Registered Interveners

Figure 1 Approved Rate Change (2023 GRA Ratemaking Figure RM-1)

Blackline

Line No.	Major Class	Current Average Rate	Before DSR Change		After DSR Change	
			Average Rate	Rate Change	Average Rate	Rate Change
1	Private Passenger	\$1,170	\$1,156 \$1,155	-1.2% -1.3%	\$1,128	-3.6%
2	Commercial	\$890	\$897 \$896	0.8% 0.7%	\$896 \$895	0.6%
3	Public	\$2,236	\$2,194 \$2,235	-1.9% -0.1%	\$2,184 \$2,225	-2.4% -0.5%
4	Motorcycles	\$908	\$915 \$914	0.7%	\$890	-2.0%
5	Trailers	\$69	\$62	-9.8%	\$62	-9.8%
6	Off-Road Vehicles	\$6	\$6	0.0%	\$6	0.0%
7	Overall	\$888	\$877	-1.3%	\$857	-3.4%
8	DSR Scale Movement and Expansion			-2.5%		-0.4%
9	Overall including DSR Scale Movement			-3.8%		-3.8%

Clean

Line No.	Major Class	Current Average Rate	Before DSR Change		After DSR Change	
			Average Rate	Rate Change	Average Rate	Rate Change
1	Private Passenger	\$1,170	\$1,155	-1.3%	\$1,128	-3.6%
2	Commercial	\$890	\$896	0.7%	\$895	0.6%
3	Public	\$2,236	\$2,235	-0.1%	\$2,225	-0.5%
4	Motorcycles	\$908	\$914	0.7%	\$890	-2.0%
5	Trailers	\$69	\$62	-9.8%	\$62	-9.8%
6	Off-Road Vehicles	\$6	\$6	0.0%	\$6	0.0%
7	Overall	\$888	\$877	-1.3%	\$857	-3.4%
8	DSR Scale Movement and Expansion			-2.5%		-0.4%
9	Overall including DSR Scale Movement			-3.8%		-3.8%

Figure 2 Major Class Summary Report (2023 GRA Ratemaking Figure RM-15)

Blackline

Line No.	Major Class	Vehicle Count	Current Average Rate	Average Rate		Rate Change		Indicated Rate Change*
				Without DSR Change	With DSR Change	Without DSR Change	With DSR Change	
1	Private Passenger	845,488	\$1,170	\$1,156 \$1,155	\$1,128	-1.2% -1.3%	-3.6%	-1.2%
2	Commercial	48,716	\$890	\$897 \$896	\$896 \$895	0.8% 0.7%	0.6%	0.7%
3	Public	11,272	\$2,236	\$2,194 \$2,235	\$2,184 \$2,225	-1.9% -0.1%	-2.4% -0.5%	-0.1%
4	Motorcycles	19,508	\$908	\$915 \$914	\$890	0.7%	-2.0%	0.7%
5	Trailers	225,418	\$69	\$62	\$62	-9.8%	-9.8%	-11.8%
6	Off-Road Vehicles	79,294	\$6	\$6	\$6	0.0%	0.0%	-2.3%
7	Overall	1,229,696	\$888	\$877	\$857	-1.3%	-3.4%	-1.3%
8	*Per Figure RM-14; without DSR change							

Clean

Line No.	Major Class	Vehicle Count	Current Average Rate	Average Rate		Rate Change		Indicated Rate Change*
				Without DSR Change	With DSR Change	Without DSR Change	With DSR Change	
1	Private Passenger	845,488	\$1,170	\$1,155	\$1,128	-1.3%	-3.6%	-1.2%
2	Commercial	48,716	\$890	\$896	\$895	0.7%	0.6%	0.7%
3	Public	11,272	\$2,236	\$2,235	\$2,225	-0.1%	-0.5%	-0.1%
4	Motorcycles	19,508	\$908	\$914	\$890	0.7%	-2.0%	0.7%
5	Trailers	225,418	\$69	\$62	\$62	-9.8%	-9.8%	-11.8%
6	Off-Road Vehicles	79,294	\$6	\$6	\$6	0.0%	0.0%	-2.3%
7	Overall	1,229,696	\$888	\$877	\$857	-1.3%	-3.4%	-1.3%
8	*Per Figure RM-14; without DSR change							

Figure 3 PF-1 Statement of Operations: -3.79% Basic Rate Change
Multi-year - Statement of Operations

Line No.	2023 GRA Compliance Filing - 23/24 Basic Rate Change of -3.79% (C\$ 000s, rounding may affect totals)	For the Years Ended March 31,					
		2022A	2023BF	2024F	2025F	2026F	2027F
1							
2	BASIC						
3	Motor Vehicles	1,092,643	1,116,144	1,112,636	1,151,929	1,193,264	1,236,047
4	Capital Release Provision	(73,275)	(57,857)	-	-	-	-
5	Drivers	61,511	59,444	63,390	65,996	68,165	70,094
6	Reinsurance Ceded	(15,659)	(16,386)	(16,843)	(17,348)	(17,868)	(18,404)
7	Total Net Premiums Written	1,065,220	1,101,345	1,159,183	1,200,577	1,243,561	1,287,737
8	Net Premiums Earned						
9	Motor Vehicles	1,094,496	1,105,705	1,114,359	1,132,628	1,172,960	1,215,031
10	Capital Release Provision	(36,176)	(66,536)	(28,420)	-	-	-
11	Drivers	63,747	60,389	61,452	64,716	67,100	69,147
12	Reinsurance Ceded	(15,659)	(16,363)	(16,843)	(17,348)	(17,868)	(18,404)
13	Total Net Premiums Earned	1,106,408	1,083,195	1,130,548	1,179,996	1,222,192	1,265,774
14	Service Fees & Other Revenues	24,652	28,073	27,155	26,575	27,170	27,801
15	Total Earned Revenues	1,131,060	1,111,268	1,157,703	1,206,571	1,249,362	1,293,575
16	Claims Incurred	838,574	923,837	938,522	987,364	1,035,882	1,084,507
17	DPAC \ Premium Deficiency Adjustment	-	-	-	-	-	28,577
18	(a) Claims Incurred - Interest Rate Impact	(132,765)	(134,263)	(581)	(1,007)	(2,650)	984
19	Total Claims Incurred	705,809	789,574	937,941	986,357	1,033,232	1,114,068
20	Claims Expense	146,277	151,542	157,376	158,005	156,360	153,311
21	Road Safety/Loss Prevention	10,337	12,469	14,975	14,054	14,403	14,813
22	Total Claims Costs	862,423	953,585	1,110,292	1,158,416	1,203,995	1,282,192
23	Expenses						
24	Operating	75,945	89,578	107,488	108,141	107,803	106,209
25	Commissions	44,925	47,913	50,985	56,697	56,482	55,547
26	Premium Taxes	28,966	32,988	34,423	35,922	37,203	38,527
27	Regulatory/Appeal	4,530	4,618	4,815	4,428	4,508	4,606
28	Total Expenses	154,366	175,097	197,711	205,188	205,996	204,889
29	Underwriting Income (Loss)	114,271	(17,414)	(150,300)	(157,033)	(160,629)	(193,506)
30	Investment Income	79,813	125,669	120,719	118,635	124,110	128,744
31	(b) Investment Income - Interest Rate Impact	(126,997)	(124,386)	(346)	(320)	(303)	(294)
32	Net Investment Income	(47,184)	1,283	120,373	118,315	123,807	128,450
33	Gain (Loss) on Sale of Property	104	-	-	-	-	-
34	Net Income (Loss) from Annual Operations	67,191	(16,131)	(29,927)	(38,718)	(36,822)	(65,056)
37	Total net Impact due to interest rate change (b) - (a)	5,768	9,877	235	687	2,347	(1,278)

Figure 4 PF-2 Statement of Financial Position: -3.79% Basic Rate Change
Multi-year - Statement of Financial Position

Line No.	2023 GR A Compliance Filing - 23/24 Basic Rate Change of -3.79% (C\$ 000s, rounding may affect totals)	For the Years Ended March 31,					
		2022A	2023FB	2024F	2025F	2026F	2027F
1							
2	BASIC	2021/22A	2022/23FB	2023/24F	2024/25F	2025/26F	2026/27F
3	Assets						
4	Cash and cash equivalents	153,131	205,333	192,352	185,300	173,841	164,572
5	Investments	2,750,044	2,713,813	2,801,689	2,875,716	2,955,699	3,082,756
6	Investment property	5,912	5,735	5,566	5,398	5,230	5,062
7	Due from other insurance companies	14	-	-	-	-	-
8	Accounts receivable	398,612	360,664	379,186	392,578	406,664	421,245
9	Prepaid expenses	-	-	-	-	-	-
10	Deferred policy acquisition costs	37,672	37,111	40,009	41,806	41,491	13,865
11	Reinsurers' share of unearned premiums	-	23	23	23	23	23
12	Reinsurers' share of unpaid claims	2,457	-	-	-	-	-
13	Property and Equipment	111,880	134,472	143,777	154,630	178,076	179,228
14	Deferred development costs	44,687	45,258	49,415	52,467	52,085	43,686
15	Total Assets	3,504,409	3,502,409	3,612,017	3,707,918	3,813,109	3,910,437
16	Liabilities						
17	Due to other insurance companies	369	325	325	325	325	325
18	Accounts payable and accrued liabilities	60,876	70,072	69,620	72,037	70,982	71,336
19	Financing lease obligation	5,361	5,282	5,159	5,036	4,913	4,791
20	Unearned premiums and fees	548,725	570,352	600,352	622,405	645,361	669,036
21	Provision for employee current benefits	19,281	19,995	20,672	21,349	22,026	22,703
22	Provision for employee future benefits	355,244	301,431	312,762	324,095	335,428	346,761
23	Provision for unpaid claims	2,103,789	2,071,586	2,135,853	2,192,272	2,247,537	2,307,746
24	Total Liabilities	3,093,645	3,039,043	3,144,743	3,237,519	3,326,572	3,422,698
25	Equity						
26	Retained Earnings	359,335	401,390	408,146	410,869	426,725	426,763
27	Accumulated Other Comprehensive Income	51,429	61,976	59,125	59,528	59,811	60,977
28	Total Equity	410,764	463,366	467,271	470,397	486,536	487,740
29	Total Liabilities & Equity	3,504,409	3,502,409	3,612,014	3,707,916	3,813,108	3,910,438

Figure 5 PF-3 Statement of Changes in Equity: -3.79% Basic Rate Change
Multi-year - Statement of Changes in Equity

Line No.	2023 GRA Compliance Filing - 23/24 Basic Rate Change of -3.79% (C\$ 000s, rounding may affect totals)	For the Years Ended March 31,					
		2022A	2023FB	2024F	2025F	2026F	2027F
1							
2	BASIC	2021/22A	2022/23FB	2023/24F	2024/25F	2025/26F	2026/27F
3	Total Equity						
4	Retained Earnings						
5	Beginning Balance	448,678	359,335	401,390	408,146	410,869	426,725
6	Net Income (Loss) from annual operations	67,191	(16,131)	(29,927)	(38,718)	(36,822)	(65,056)
7	Rebate to Policyholders	(156,534)	-	-	-	-	-
8	Transfer (to) / from Non-Basic Retained Earnings	-	58,186	36,683	41,441	52,678	65,094
9	Total Retained Earnings	359,335	401,390	408,146	410,869	426,725	426,763
10	Total Accumulated Other Comprehensive Income						
11	Beginning Balance	(14,700)	51,429	61,976	59,125	59,528	59,811
12	Other Comprehensive Income on Available for Sale Assets	25,485	(51,545)	(2,851)	403	283	1,166
13	Change in Remeasurement of Employee Future Benefits	40,644	62,092	-	-	-	-
14	Total Accumulated Other Comprehensive Income	51,429	61,976	59,125	59,528	59,811	60,977
15	Total Accumulated Other Comprehensive Income Balance						
16	Employee Future Benefits Portfolio						
17	Available for Sale Assets	44,591	22,983	22,857	23,179	23,937	25,066
18	Employee Future Benefits Liabilities	(26,941)	35,382	35,382	35,382	35,382	35,382
19	Rate Stabilization Reserve Portfolio						
20	Available for Sale Assets	33,778	3,611	887	967	492	529
21	Total Accumulated Other Comprehensive Income Balance	51,429	61,976	59,125	59,528	59,811	60,977
22	Total Equity Balance	410,764	463,366	467,271	470,397	486,536	487,740
23	MINIMUM CAPITAL TEST (C\$ 000s)						
24	Total Equity Balance	410,761	463,366	467,271	470,397	486,536	487,740
25	Less: Assets Requiring 100% Capital	44,687	45,258	49,415	52,467	52,085	43,686
26	Capital Available	366,074	418,108	417,856	417,930	434,451	444,054
27	Minimum Capital Required (100% MCT)	384,411	366,123	365,008	380,260	397,226	414,812
28	MCT Ratio % (Line 26) / (Line 27)	95.2%	114.2%	114.5%	109.9%	109.4%	107.1%
29	*MCT Ratio % - For Rebate Purposes (Excludes AOCI on EFB Liability)	102.8%	103.7%	104.0%	99.8%	99.7%	97.8%
30	* For the purposes of calculating the potential 120% rebate threshold, MPI has removed the AOCI impact of interest rate remeasurement of <u>unrealized gains</u>						
31	on the EFB liability.						

Figure 6 EPF-1 Extension Statement of Operations: Basic Rate Change of -3.79%

Multi-year - Statement of Operations

Line No.	2023 GRA Compliance Filing - 23/24 Basic Rate Change of -3.79% (C\$ 000s, rounding may affect totals)	For the Years Ended March 31,					
		2022A	2023FB	2024F	2025F	2026F	2027F
1							
2	EXTENSION	2021/22A	2022/23FB	2023/24F	2024/25F	2025/26F	2026/27F
3	Motor Vehicles	180,476	187,902	193,228	199,871	206,808	214,031
4	Reinsurance Ceded	(1,949)	(2,007)	(2,063)	(2,125)	(2,189)	(2,254)
5	Total Net Premiums Written	178,527	185,895	191,165	197,746	204,619	211,777
6	Net Premiums Earned						
7	Motor Vehicles	170,804	184,309	190,651	196,657	203,452	210,536
8	Reinsurance Ceded	(1,949)	(2,004)	(2,063)	(2,125)	(2,189)	(2,254)
9	Total Net Premiums Earned	168,855	182,305	188,588	194,532	201,263	208,282
10	Service Fees & Other Revenues	10,725	12,939	13,302	13,430	13,771	14,115
11	Total Earned Revenues	179,580	195,244	201,890	207,962	215,034	222,397
12	Net Claims Incurred	75,510	90,439	92,108	93,259	94,438	95,528
13	(a) Claims Incurred - Interest Rate Impact	(702)	(257)	8	-	-	-
14	Total Claims Incurred	74,808	90,182	92,116	93,259	94,438	95,528
15	Claims Expense	11,817	15,001	15,346	16,534	16,186	17,439
16	Road Safety/Loss Prevention	872	1,199	1,526	1,325	1,399	1,402
17	Total Claims Costs	87,497	106,382	108,988	111,118	112,023	114,369
18	Expenses						
19	Operating	7,979	10,565	12,142	12,908	13,268	13,733
20	Commissions	33,664	32,656	34,049	34,462	33,664	33,137
21	Premium Taxes	5,124	5,530	5,720	5,900	6,104	6,316
22	Regulatory/Appeal	18	12	13	12	13	13
23	Total Expenses	46,785	48,763	51,924	53,282	53,049	53,199
24	Underwriting Income (Loss)	45,298	40,099	40,978	43,562	49,962	54,829
25	Investment Income	4,368	10,707	6,956	6,836	7,249	7,642
26	(b) Investment Income - Interest Rate Impact	(76)	(15)	10	4	3	3
27	Net Investment Income	4,292	10,692	6,966	6,840	7,252	7,645
28	Gain (Loss) on Sale of Property	9	-	-	-	-	-
29	Net Income (Loss) from Operations	49,598	50,791	47,944	50,402	57,214	62,474
30	Total net Impact due to interest rate change (b) - (a)	626	242	2	4	3	3

Figure 7 EPF-3 Extension Statement of Changes in Equity: Basic Rate Change of - 3.79%

Multi-year - Statement of Changes in Equity

Line No.	2023 GRA Compliance Filing - 23/24 Basic Rate Change of -3.79% (C\$ 000s, rounding may affect totals)	For the Years Ended March 31,					
		2022A	2023FB	2024F	2025F	2026F	2027F
1							
2	EXTENSION	2021/22A	2022/23FB	2023/24F	2024/25F	2025/26F	2026/27F
3	Total Equity						
4	Retained Earnings						
5	Beginning Balance	86,234	78,832	71,446	82,708	91,669	96,205
6	Net Income (Loss) from annual operations	49,598	50,800	47,945	50,402	57,214	62,474
8	Transfer (to) / from Basic Retained Earnings	(57,000)	(58,186)	(36,683)	(41,441)	(52,678)	(65,094)
9	Total Retained Earnings	78,832	71,446	82,708	91,669	96,205	93,585
10	Total Accumulated Other Comprehensive Income						
11	Beginning Balance	10,706	15,832	9,841	9,445	9,128	9,010
12	Other Comprehensive Income on Available for Sale Assets	1,692	(11,202)	(395)	(317)	(119)	56
13	Change in Remeasurement of Employee Future Benefits	3,434	5,210	-	-	-	-
14	Total Accumulated Other Comprehensive Income	15,832	9,840	9,446	9,128	9,009	9,066
15	Total Accumulated Other Comprehensive Income Balance						
16	Employee Future Benefits Portfolio						
17	Available for Sale Assets	3,768	1,929	1,918	1,945	2,009	2,103
18	Employee Future Benefits Liabilities	(2,277)	2,969	2,969	2,969	2,969	2,969
19	Extension Portfolio						
20	Available for Sale Assets	14,340	4,943	4,558	4,214	4,032	3,993
21	Total Accumulated Other Comprehensive Income Balance	15,831	9,841	9,445	9,128	9,010	9,065
22	Total Equity Balance	94,664	81,287	92,153	100,797	105,215	102,650
23	MINIMUM CAPITAL TEST (C\$ 000s)						
24	Total Equity Balance	94,664	81,287	92,153	100,797	105,215	102,650
25	Less: Assets Requiring 100% Capital	3,701	10,085	18,491	24,185	25,249	19,046
26	Capital Available	90,963	71,202	73,662	76,612	79,966	83,604
27	Minimum Capital Required (100% MCT)	45,159	35,601	36,831	38,306	39,983	41,802
28	MCT Ratio % (Line 26) / (Line 27)	201%	200%	200%	200%	200%	200%

**Figure 8 Rating Year 2023/24 Major Classification Required Rate Changes -
Breakeven Rates (previously filed in 2023 GRA Ratemaking Figure RM-13)**

Line No.	Coverage	Overall	Private Pass	Comm	Public	Motor-Cycle	Trailer	ORV
1	23/24 Units	1,282,369	877,000	49,800	11,900	20,700	238,969	84,000
2	Claims	680.37	918.00	713.98	1,779.84	705.63	41.18	4.75
3	Claims Expense	118.61	160.04	124.47	310.29	123.02	7.18	0.83
4	Road Safety	11.32	15.13	15.13	15.13	15.13	0.00	0.00
5	Operating Expense	65.58	87.66	87.66	87.66	87.66	0.00	0.00
6	Regulatory/Appeal	3.60	4.82	4.82	4.82	4.82	0.00	0.00
7	Commission: Vehicle	39.17	52.71	41.56	99.62	39.54	2.84	0.26
8	Prem Tax: Vehicle	27.33	36.78	29.00	69.50	27.58	1.98	0.18
9	Comm & Prem Tax: Driver	3.33	4.45	4.45	4.45	4.45	0.00	0.00
10	Commission Flat Fee	4.40	5.88	5.88	5.88	5.88	0.00	0.00
11	Reins: Casualty	1.47	1.97	1.97	1.97	1.97	0.00	0.00
12	Reins: Catastrophe	11.86	12.92	12.92	12.92	0.00	12.92	0.00
13	Fleet Rebates	15.32	20.93	20.93	20.93	0.00	0.00	0.00
14	Anti-Theft Discount	0.54	0.80	0.00	0.00	0.00	0.00	0.00
15	Driver Prem	50.46	67.44	67.44	67.44	67.44	0.00	0.00
16	Service Fees	21.54	28.80	28.80	28.80	28.80	0.00	0.00
17	Req Rate (Raw)	910.92	1,225.84	966.54	2,316.78	919.44	66.11	6.01
18	Req Rate (Bal)	892.45	1,182.79	932.59	2,235.41	887.14	63.78	5.80
19	22/23 Average Rate	880.17	1,160.32	881.90	2,215.31	899.56	68.47	5.95
20	Major Class Drift	5.4%	6.2%	5.0%	0.9%	0.5%	5.9%	0.0%
21	23/24 Average Rate	927.58	1,231.84	925.71	2,235.42	904.34	72.51	5.95
22	Without Rate Change							
23	Full Cred Req Change	-3.8%	-4.0%	0.7%	0.0%	-1.9%	-12.0%	-2.4%
24	Applied for Change	-3.8%	-4.0%	0.7%	0.0%	-1.9%	-12.0%	-2.4%
25	Credibility		99.3%	89.2%	66.5%	77.5%	97.6%	93.3%
26	Cred Wtd Change		-4.0%	0.3%	-1.3%	-2.3%	-11.8%	-2.5%
27	Cred Wtd Req Rate		1,182.89	928.08	2,207.05	883.37	63.93	5.80
28	Cred Wtd Req Rate (Bal)	892.45	1,183.43	928.50	2,208.05	883.77	63.96	5.80
29	Cred Wtd Change (Bal)		-3.9%	0.3%	-1.2%	-2.3%	-11.8%	-2.4%

Figure 9 Rating Year 2023/24 Major Classification Required Rate Changes - Breakeven Rates Adjusted for DSR Discount Changes (previously filed in 2023 GRA Ratemaking Figure RM-14)

Line No.	Coverage	Overall	Private Pass	Comm	Public	Motor-Cycle	Trailer	ORV
1	23/24 Units	1,282,369	877,000	49,800	11,900	20,700	238,969	84,000
2	Claims	680.37	918.00	713.98	1,779.84	705.63	41.18	4.75
3	Claims Expense	118.61	160.04	124.47	310.29	123.02	7.18	0.83
4	Road Safety	11.32	15.13	15.13	15.13	15.13	0.00	0.00
5	Operating Expense	65.58	87.66	87.66	87.66	87.66	0.00	0.00
6	Regulatory/Appeal	3.60	4.82	4.82	4.82	4.82	0.00	0.00
7	Commission: Vehicle	39.17	52.71	41.56	99.62	39.54	2.84	0.26
8	Prem Tax: Vehicle	27.33	36.78	29.00	69.50	27.58	1.98	0.18
9	Comm & Prem Tax: Driver	3.33	4.45	4.45	4.45	4.45	0.00	0.00
10	Commission Flat Fee	4.40	5.88	5.88	5.88	5.88	0.00	0.00
11	Reins: Casualty	1.47	1.97	1.97	1.97	1.97	0.00	0.00
12	Reins: Catastrophe	11.86	12.92	12.92	12.92	0.00	12.92	0.00
13	Fleet Rebates	15.32	20.93	20.93	20.93	0.00	0.00	0.00
14	Anti-Theft Discount	0.54	0.80	0.00	0.00	0.00	0.00	0.00
15	Driver Prem	50.46	67.44	67.44	67.44	67.44	0.00	0.00
16	Service Fees	21.54	28.80	28.80	28.80	28.80	0.00	0.00
17	Req Rate (Raw)	910.92	1,225.84	966.54	2,316.78	919.44	66.11	6.01
18	Req Rate (Bal)	892.45	1,182.79	932.59	2,235.41	887.14	63.78	5.80
19	22/23 Average Rate	880.17	1,160.32	881.90	2,215.31	899.56	68.47	5.95
20	Major Class Drift	5.4%	6.2%	5.0%	0.9%	0.5%	5.9%	0.0%
21	23/24 Average Rate	927.58	1,231.84	925.71	2,235.42	904.34	72.51	5.95
22	Without Rate Change							
23	Full Cred Req Change	-3.8%	-4.0%	0.7%	0.0%	-1.9%	-12.0%	-2.4%
24	Applied for Change	-1.3%	-1.3%	0.9%	0.5%	1.3%	-12.0%	-2.4%
25	Credibility		99.3%	89.2%	66.5%	77.5%	97.6%	93.3%
26	Cred Wtd Change		-1.3%	0.7%	-0.1%	0.7%	-11.8%	-2.3%
27	Cred Wtd Req Rate		1,216.34	931.80	2,232.80	910.61	63.98	5.81
28	Cred Wtd Req Rate (Bal)	915.94	1,216.59	931.99	2,233.26	910.80	63.99	5.81
29	Cred Wtd Change (Bal)		-1.2%	0.7%	-0.1%	0.7%	-11.8%	-2.3%

Figure 10 Summary of Premium Increases/Decreases by Major Class, Territory and Vehicle Type (Includes Changes to the Driver Safety Rating Vehicle Discounts) (per PUB Order 4/23 2023 GRA Ratemaking figure RM-18)

Blackline

MAJOR CLASS	No. of Vehicles	2022 Avg. Rate	2023 Avg. Rate	2023 Avg. Rate	2022 Premium	2023 Premium	2023 Premium	Premium Change \$	Premium Change \$	Premium Change %	Premium Change %	% of 2023 Premium	% of 2023 Premium
Private Passenger	845,488	1,170	1,128	1,128	989,272,301	954,019,078	953,667,257	-35,253,223	-35,605,044	-3.56	-3.60	90.50	90.46
Commercial	48,716	890	896	895	43,358,521	43,634,308	43,615,502	275,787	256,981	0.64	0.59	4.14	4.14
Public	11,272	2,236	2,184	2,225	25,208,096	24,613,325	25,074,640	-594,771	-133,456	-2.36	-0.53	2.33	2.38
Motorcycle	19,508	908	890	890	17,715,596	17,365,953	17,357,392	-349,643	-358,204	-1.97	-2.02	1.65	1.65
Trailer	225,418	69	62	62	15,576,767	14,049,597	14,044,092	-1,527,170	-1,532,675	-9.80	-9.84	1.33	1.33
Off-Road Vehicle	79,294	6	6	6	475,764	475,764	475,764	0	0	0.00	0.00	0.05	0.05
Total - All Major Classes	1,229,696	888	857	857	1,091,607,045	1,054,158,025	1,054,234,647	-37,449,020	-37,372,398	-3.43	-3.42	100.00	100.00

TERRITORY	No. of Vehicles	2022 Avg. Rate	2023 Avg. Rate	2023 Avg. Rate	2022 Premium	2023 Premium	2023 Premium	Premium Change \$	Premium Change \$	Premium Change %	Premium Change %	% of 2023 Premium	% of 2023 Premium
1	555,633	1,104	1,077	1,077	613,288,634	598,217,077	598,434,436	-15,071,557	-14,854,198	-2.46	-2.42	56.75	56.76
2	591,352	664	631	631	392,914,396	373,413,918	373,267,459	-19,500,478	-19,646,937	-4.96	-5.00	35.42	35.41
3	16,647	796	786	786	13,249,545	13,083,183	13,083,778	-166,362	-165,767	-1.26	-1.25	1.24	1.24
4	28,096	701	681	681	19,686,170	19,120,535	19,146,408	-565,635	-539,762	-2.87	-2.74	1.84	1.82
Commuter	37,968	1,382	1,325	1,325	52,468,300	50,323,312	50,302,566	-2,144,988	-2,165,734	-4.09	-4.13	4.77	4.77
Total - All Territories	1,229,696	888	857	857	1,091,607,045	1,054,158,025	1,054,234,647	-37,449,020	-37,372,398	-3.43	-3.42	100.00	100.00

VEHICLE TYPE	No. of Vehicles	2022 Avg. Rate	2023 Avg. Rate	2023 Avg. Rate	2022 Premium	2023 Premium	2023 Premium	Premium Change \$	Premium Change \$	Premium Change %	Premium Change %	% of 2023 Premium	% of 2023 Premium
BUS	4,630	1,114	997	1,088	5,156,319	4,615,804	5,037,928	-540,515	-118,391	-10.48	-2.30	0.44	0.48
MCYCL	17,980	952	931	931	17,122,066	16,742,324	16,734,140	-379,742	-387,926	-2.22	-2.27	1.59	1.59
MHOME	4,548	790	771	769	3,594,902	3,504,292	3,499,618	-90,610	-95,284	-2.52	-2.65	0.33	0.33
MOPEL	1,632	372	394	390	606,956	637,484	637,104	30,525	30,148	5.03	4.97	0.06	0.06
ORV	79,294	6	6	6	475,764	475,764	475,764	0	0	0.00	0.00	0.05	0.05
PASVE	624,888	1,236	1,194	1,194	772,067,992	745,888,852	746,143,886	-26,179,140	-25,924,106	-3.39	-3.36	70.76	70.78
TRAIL	225,418	69	62	62	15,576,767	14,049,597	14,044,092	-1,527,170	-1,532,675	-9.80	-9.84	1.33	1.33
TRUCK	264,794	1,016	982	980	269,084,670	260,126,216	259,547,198	-8,958,454	-9,537,472	-3.33	-3.54	24.68	24.62
VARIA	6,512	1,216	1,247	1,246	7,921,609	8,117,695	8,114,917	196,086	193,308	2.48	2.44	0.77	0.77
Total - All Vehicle Types	1,229,696	888	857	857	1,091,607,045	1,054,158,025	1,054,234,647	-37,449,020	-37,372,398	-3.43	-3.42	100.00	100.00

Clean

MAJOR CLASS	No. of Vehicles	2022 Avg. Rate	2023 Avg. Rate	2022 Premium	2023 Premium	Premium Change \$	Premium Change %	% of 2023 Premium
Private Passenger	845,488	1,170	1,128	989,272,301	953,667,257	-35,605,044	-3.60	90.46
Commercial	48,716	890	895	43,358,521	43,615,502	256,981	0.59	4.14
Public	11,272	2,236	2,225	25,208,096	25,074,640	-133,456	-0.53	2.38
Motorcycle	19,508	908	890	17,715,596	17,357,392	-358,204	-2.02	1.65
Trailer	225,418	69	62	15,576,767	14,044,092	-1,532,675	-9.84	1.33
Off-Road Vehicle	79,294	6	6	475,764	475,764	0	0.00	0.05
Total - All Major Classes	1,229,696	888	857	1,091,607,045	1,054,234,647	-37,372,398	-3.42	100.00

TERRITORY	No. of Vehicles	2022 Avg. Rate	2023 Avg. Rate	2022 Premium	2023 Premium	Premium Change \$	Premium Change %	% of 2023 Premium
1	555,633	1,104	1,077	613,288,634	598,434,436	-14,854,198	-2.42	56.76
2	591,352	664	631	392,914,396	373,267,459	-19,646,937	-5.00	35.41
3	16,647	796	786	13,249,545	13,083,778	-165,767	-1.25	1.24
4	28,096	701	681	19,686,170	19,146,408	-539,762	-2.74	1.82
Commuter	37,968	1,382	1,325	52,468,300	50,302,566	-2,165,734	-4.13	4.77
Total - All Territories	1,229,696	888	857	1,091,607,045	1,054,234,647	-37,372,398	-3.42	100.00

VEHICLE TYPE	No. of Vehicles	2022 Avg. Rate	2023 Avg. Rate	2022 Premium	2023 Premium	Premium Change \$	Premium Change %	% of 2023 Premium
BUS	4,630	1,114	1,088	5,156,319	5,037,928	-118,391	-2.30	0.48
MCYCL	17,980	952	931	17,122,066	16,734,140	-387,926	-2.27	1.59
MHOME	4,548	790	769	3,594,902	3,499,618	-95,284	-2.65	0.33
MOPED	1,632	372	390	606,956	637,104	30,148	4.97	0.06
ORV	79,294	6	6	475,764	475,764	0	0.00	0.05
PASVE	624,888	1,236	1,194	772,067,992	746,143,886	-25,924,106	-3.36	70.78
TRAIL	225,418	69	62	15,576,767	14,044,092	-1,532,675	-9.84	1.33
TRUCK	264,794	1,016	980	269,084,670	259,547,198	-9,537,472	-3.54	24.62
VARIA	6,512	1,216	1,246	7,921,609	8,114,917	193,308	2.44	0.77
Total - All Vehicle Types	1,229,696	888	857	1,091,607,045	1,054,234,647	-37,372,398	-3.42	100.00

Figure 11 Dollar Distribution - All Classification and Rate Adjustments (per PUB Order 4/23 in 2023 GRA Ratemaking Chapter Figure RM-19) Blackline

	All Vehicles - 2023			Private Passenger Vehicles - 2023			Commercial Vehicles - 2023			Public Vehicles - 2023		
	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles
Decreasing												
\$300 or more	20	0.00	0.00	0	0.00	0.00	18	0.04	0.04	0	0.00	0.00
\$250 to \$300	10	0.00	0.00	4	0.00	0.00	2	0.00	0.04	2	0.02	0.02
\$200 to \$250	446	0.04	0.04	264	0.03	0.03	87	0.18	0.22	83	0.74	0.75
\$150 to \$200	6,724	0.55	0.59	6,475	0.77	0.80	82	0.17	0.39	116	1.03	1.78
\$100 to \$150	50,845	4.13	4.72	49,699	5.88	6.68	795	1.63	2.02	177	1.57	3.35
\$90 to \$100	23,946	1.95	6.67	23,485	2.78	9.45	375	0.77	2.79	58	0.51	3.87
\$80 to \$90	27,206	2.21	8.88	26,989	3.19	12.65	82	0.17	2.96	53	0.47	4.34
\$70 to \$80	33,226	2.70	11.58	32,906	3.89	16.54	88	0.18	3.14	75	0.67	5.00
\$60 to \$70	36,445	2.96	14.55	35,573	4.21	20.74	63	0.13	3.27	366	3.25	8.25
\$50 to \$60	39,808	3.24	17.78	38,999	4.61	25.36	73	0.15	3.42	218	1.93	10.18
\$40 to \$50	45,105	3.67	21.45	43,442	5.14	30.50	89	0.18	3.60	146	1.30	11.48
\$30 to \$40	66,929	5.44	26.89	43,106	5.10	35.59	131	0.27	3.87	388	3.44	14.92
\$20 to \$30	65,445	4.51	31.40	44,728	5.29	40.88	106	0.22	4.08	418	3.71	18.63
\$10 to \$20	73,878	6.01	37.41	47,981	5.67	46.56	176	0.36	4.45	975	8.65	27.28
\$1 to \$10	77,910	6.34	43.75	53,747	6.36	52.92	2,203	4.52	8.97	773	6.86	34.14
Total Decreasing	537,943	43.75		447,395	52.92		4,369	8.97		3,848	34.14	
No change	163,629	13.31	57.06	7,723	0.91	53.83	299	0.61	9.58	149	1.32	35.46
Increasing												
\$1 to \$10	139,830	11.37	68.42	62,692	7.41	61.24	449	0.92	10.50	1,154	10.24	45.70
\$10 to \$20	65,144	5.30	73.72	58,420	6.91	68.15	4,380	8.99	19.49	917	8.14	53.83
\$20 to \$30	48,562	3.95	77.67	31,897	3.77	71.93	14,278	29.31	48.80	1,020	9.05	62.88
\$30 to \$40	38,142	3.10	80.77	29,223	3.46	75.38	7,093	14.56	63.36	76	0.67	63.56
\$40 to \$50	34,879	2.84	83.61	25,606	3.03	78.41	7,589	15.58	78.94	137	1.22	64.77
Decrease or less than \$50	1,028,129	83.61		662,956	78.41		38,457	78.94		7,301	64.77	
\$50 to \$60	37,646	3.06	86.67	33,477	3.96	82.37	2,572	5.28	84.22	111	0.98	65.76
\$60 to \$70	31,069	2.53	89.20	27,855	3.29	85.67	1,274	2.62	86.84	77	0.68	66.44
\$70 to \$80	38,447	3.13	92.32	34,067	4.03	89.69	3,793	7.79	94.62	65	0.58	67.02
\$80 to \$90	28,375	2.31	94.63	27,284	3.23	92.92	596	1.22	95.85	189	1.68	68.69
\$90 to \$100	19,591	1.59	96.22	18,429	2.18	95.10	543	1.11	96.96	278	2.47	71.16
Decrease or less than \$100	1,183,257	96.22		804,068	95.10		47,235	96.96		8,021	71.16	
\$100 to \$150	42,207	3.43	99.66	39,162	4.63	99.73	747	1.53	98.49	2,062	18.29	89.45
\$150 to \$200	2,747	0.22	99.88	1,258	0.15	99.88	370	0.76	99.25	1,076	9.55	99.00
Decrease or less than \$200	1,228,211	99.88		844,488	99.88		48,352	99.25		11,159	99.00	
\$200 to \$250	243	0.02	99.90	30	0.00	99.89	135	0.28	99.53	70	0.62	99.62
\$250 to \$300	211	0.02	99.92	29	0.00	99.89	179	0.37	99.90	3	0.03	99.65
Decrease or less than \$300	1,228,665	99.92		844,547	99.89		48,666	99.90		11,232	99.65	
\$300 or more	1,031	0.08	100.00	941	0.11	100.00	50	0.10	100.00	40	0.35	100.00
Total Increasing	528,124	42.95		390,370	46.17		44,048	90.42		7,275	64.54	
Grand Total	1,229,696	100.00		845,488	100.00		48,716	100.00		11,272	100.00	

Clean

	All Vehicles - 2023			Private Passenger Vehicles - 2023			Commercial Vehicles - 2023			Public Vehicles - 2023		
	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles
Decreasing												
\$300 or more	300	0.02	0.02	0	0.00	0.00	20	0.04	0.04	272	2.41	2.41
\$250 to \$300	59	0.00	0.03	11	0.00	0.00	8	0.02	0.06	30	0.27	2.68
\$200 to \$250	1,486	0.12	0.15	1,174	0.14	0.14	88	0.18	0.24	216	1.92	4.60
\$150 to \$200	25,315	2.06	2.21	24,819	2.94	3.08	253	0.52	0.76	216	1.92	6.51
\$100 to \$150	132,788	10.80	13.01	130,095	15.39	18.46	1,434	2.94	3.70	919	8.15	14.66
\$90 to \$100	42,496	3.46	16.46	41,762	4.94	23.40	327	0.67	4.37	379	3.36	18.03
\$80 to \$90	48,281	3.93	20.39	47,911	5.67	29.07	86	0.18	4.55	229	2.03	20.06
\$70 to \$80	44,976	3.66	24.05	44,092	5.21	34.28	129	0.26	4.81	234	2.08	22.13
\$60 to \$70	52,563	4.27	28.32	51,109	6.04	40.33	71	0.15	4.96	180	1.60	23.73
\$50 to \$60	54,405	4.42	32.75	48,797	5.77	46.10	2,725	5.59	10.55	415	3.68	27.41
\$40 to \$50	60,883	4.95	37.70	51,098	6.04	52.14	5,212	10.70	21.25	767	6.80	34.22
\$30 to \$40	78,710	6.40	44.10	51,307	6.07	58.21	2,928	6.01	27.26	332	2.95	37.16
\$20 to \$30	74,775	6.08	50.18	55,961	6.62	64.83	726	1.49	28.75	1,509	13.39	50.55
\$10 to \$20	79,374	6.45	56.63	59,029	6.98	71.81	759	1.56	30.31	1,357	12.04	62.59
\$1 to \$10	80,996	6.59	63.22	47,557	5.62	77.44	12,709	26.09	56.40	210	1.86	64.45
Total Decreasing	777,407	63.22		654,722	77.44		27,475	56.40		7,265	64.45	
No change	160,136	13.02	76.24	4,575	0.54	77.98	22	0.05	56.44	2	0.02	64.47
Increasing												
\$1 to \$10	115,542	9.40	85.64	36,835	4.36	82.33	2,468	5.07	61.51	148	1.31	65.78
\$10 to \$20	34,015	2.77	88.40	31,569	3.73	86.07	970	1.99	63.50	179	1.59	67.37
\$20 to \$30	26,327	2.14	90.54	22,063	2.61	88.68	3,212	6.59	70.09	87	0.77	68.14
\$30 to \$40	18,409	1.50	92.04	16,480	1.95	90.63	991	2.03	72.13	152	1.35	69.49
\$40 to \$50	17,854	1.45	93.49	15,434	1.83	92.45	1,607	3.30	75.43	117	1.04	70.53
Decrease or less than \$50	1,149,690	93.49		781,678	92.45		36,745	75.43		7,950	70.53	
\$50 to \$60	17,127	1.39	94.89	11,435	1.35	93.81	5,321	10.92	86.35	124	1.10	71.63
\$60 to \$70	17,888	1.45	96.34	14,024	1.66	95.46	3,548	7.28	93.63	150	1.33	72.96
\$70 to \$80	9,446	0.77	97.11	8,329	0.99	96.45	569	1.17	94.80	489	4.34	77.30
\$80 to \$90	8,345	0.68	97.79	7,541	0.89	97.34	165	0.34	95.14	528	4.68	81.98
\$90 to \$100	8,221	0.67	98.46	6,777	0.80	98.14	677	1.39	96.53	598	5.31	87.29
Decrease or less than \$100	1,210,717	98.46		829,784	98.14		47,025	96.53		9,839	87.29	
\$100 to \$150	16,804	1.37	99.82	14,608	1.73	99.87	1,066	2.19	98.72	993	8.81	96.10
\$150 to \$200	724	0.06	99.88	118	0.01	99.88	295	0.61	99.32	300	2.66	98.76
Decrease or less than \$200	1,228,245	99.88		844,510	99.88		48,386	99.32		11,132	98.76	
\$200 to \$250	299	0.02	99.91	32	0.00	99.89	201	0.41	99.74	63	0.56	99.32
\$250 to \$300	209	0.02	99.92	32	0.00	99.89	100	0.21	99.94	77	0.68	100.00
Decrease or less than \$300	1,228,753	99.92		844,574	99.89		48,687	99.94		11,272	100.00	
\$300 or more	943	0.08	100.00	914	0.11	100.00	29	0.06	100.00	0	0.00	100.00
Total Increasing	292,153	23.76		186,191	22.02		21,219	43.56		4,005	35.53	
Grand Total	1,229,696	100.00		845,488	100.00		48,716	100.00		11,272	100.00	

Dollar Distribution - All Classification and Rate Adjustments (per PUB Order 4/23 in 2023 GRA Ratemaking Chapter Figure RM-19) (cont'd)

Blackline

	Motorcycles - 2023			Trailers - 2023			Off-Road Vehicles - 2023		
	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles
Decreasing									
\$300 or more	2	0.04	0.04	0	0.00	0.00	0	0.00	0.00
\$250 to \$300	5	0.03	0.04	0	0.00	0.00	0	0.00	0.00
\$200 to \$250	12	0.06	0.10	0	0.00	0.00	0	0.00	0.00
\$150 to \$200	54	0.26	0.36	0	0.00	0.00	0	0.00	0.00
\$100 to \$150	174	0.89	1.25	0	0.00	0.00	0	0.00	0.00
\$90 to \$100	28	0.14	1.39	0	0.00	0.00	0	0.00	0.00
\$80 to \$90	82	0.42	1.81	0	0.00	0.00	0	0.00	0.00
\$70 to \$80	157	0.80	2.62	0	0.00	0.00	0	0.00	0.00
\$60 to \$70	443	2.27	4.89	0	0.00	0.00	0	0.00	0.00
\$50 to \$60	548	2.66	7.55	0	0.00	0.00	0	0.00	0.00
\$40 to \$50	594	3.04	10.59	834	0.37	0.37	0	0.00	0.00
\$30 to \$40	649	3.33	13.92	22,666	13.92	14.42	0	0.00	0.00
\$20 to \$30	1,097	5.62	19.54	9,097	4.04	14.46	0	0.00	0.00
\$10 to \$20	2,238	11.47	31.01	22,508	9.98	24.44	0	0.00	0.00
\$1 to \$10	1,266	6.49	37.50	19,921	8.84	33.28	0	0.00	0.00
Total Decreasing	7,316	37.50		75,015	33.28		0	0.00	
No change	154	0.79	38.29	76,040	33.72	67.00	79,294	100.00	100.00
Increasing									
\$1 to \$10	1,142	5.85	44.15	74,393	33.00	100.00	0	0.00	100.00
\$10 to \$20	1,427	7.34	51.46	0	0.00	100.00	0	0.00	100.00
\$20 to \$30	1,367	7.04	58.47	0	0.00	100.00	0	0.00	100.00
\$30 to \$40	1,750	8.97	67.44	0	0.00	100.00	0	0.00	100.00
\$40 to \$50	1,547	7.93	75.37	0	0.00	100.00	0	0.00	100.00
Decrease or less than \$50	14,703	75.37		225,418	100.00		79,294	100.00	
\$50 to \$60	1,486	7.62	82.99	0	0.00	100.00	0	0.00	100.00
\$60 to \$70	1,863	9.55	92.54	0	0.00	100.00	0	0.00	100.00
\$70 to \$80	522	2.68	95.21	0	0.00	100.00	0	0.00	100.00
\$80 to \$90	306	1.57	96.78	0	0.00	100.00	0	0.00	100.00
\$90 to \$100	344	1.75	98.53	0	0.00	100.00	0	0.00	100.00
Decrease or less than \$100	19,221	98.53		225,418	100.00		79,294	100.00	
\$100 to \$150	236	1.21	99.74	0	0.00	100.00	0	0.00	100.00
\$150 to \$200	43	0.22	99.96	0	0.00	100.00	0	0.00	100.00
Decrease or less than \$200	19,508	99.96		225,418	100.00		79,294	100.00	
\$200 to \$250	8	0.04	100.00	0	0.00	100.00	0	0.00	100.00
\$250 to \$300	0	0.00	100.00	0	0.00	100.00	0	0.00	100.00
Decrease or less than \$300	19,508	100.00		225,418	100.00		79,294	100.00	
\$300 or more	0	0.00	100.00	0	0.00	100.00	0	0.00	100.00
Total Increasing	12,038	61.71		74,393	33.00		0	0.00	
Grand Total	19,508	100.00		225,418	100.00		79,294	100.00	

Clean

	Motorcycles - 2023			Trailers - 2023			Off-Road Vehicles - 2023		
	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles
Decreasing									
\$300 or more	8	0.04	0.04	0	0.00	0.00	0	0.00	0.00
\$250 to \$300	10	0.05	0.09	0	0.00	0.00	0	0.00	0.00
\$200 to \$250	8	0.04	0.13	0	0.00	0.00	0	0.00	0.00
\$150 to \$200	27	0.14	0.27	0	0.00	0.00	0	0.00	0.00
\$100 to \$150	340	1.74	2.01	0	0.00	0.00	0	0.00	0.00
\$90 to \$100	28	0.14	2.16	0	0.00	0.00	0	0.00	0.00
\$80 to \$90	55	0.28	2.44	0	0.00	0.00	0	0.00	0.00
\$70 to \$80	521	2.67	5.11	0	0.00	0.00	0	0.00	0.00
\$60 to \$70	1,203	6.17	11.28	0	0.00	0.00	0	0.00	0.00
\$50 to \$60	2,468	12.65	23.93	0	0.00	0.00	0	0.00	0.00
\$40 to \$50	2,259	11.58	35.51	1,547	0.69	0.69	0	0.00	0.00
\$30 to \$40	2,006	10.28	45.79	22,137	9.82	10.51	0	0.00	0.00
\$20 to \$30	1,197	6.14	51.93	15,382	6.82	17.33	0	0.00	0.00
\$10 to \$20	1,518	7.78	59.71	16,711	7.41	24.74	0	0.00	0.00
\$1 to \$10	1,282	6.57	66.28	19,238	8.53	33.28	0	0.00	0.00
Total Decreasing	12,930	66.28		75,015	33.28		0	0.00	
No change	233	1.19	67.47	76,010	33.72	67.00	79,294	100.00	100.00
Increasing									
\$1 to \$10	1,698	8.70	76.18	74,393	33.00	100.00	0	0.00	100.00
\$10 to \$20	1,297	6.65	82.83	0	0.00	100.00	0	0.00	100.00
\$20 to \$30	965	4.95	87.77	0	0.00	100.00	0	0.00	100.00
\$30 to \$40	786	4.03	91.80	0	0.00	100.00	0	0.00	100.00
\$40 to \$50	696	3.57	95.37	0	0.00	100.00	0	0.00	100.00
Decrease or less than \$50	18,605	95.37		225,418	100.00		79,294	100.00	
\$50 to \$60	247	1.27	96.64	0	0.00	100.00	0	0.00	100.00
\$60 to \$70	166	0.85	97.49	0	0.00	100.00	0	0.00	100.00
\$70 to \$80	59	0.30	97.79	0	0.00	100.00	0	0.00	100.00
\$80 to \$90	111	0.57	98.36	0	0.00	100.00	0	0.00	100.00
\$90 to \$100	169	0.87	99.23	0	0.00	100.00	0	0.00	100.00
Decrease or less than \$100	19,357	99.23		225,418	100.00		79,294	100.00	
\$100 to \$150	137	0.70	99.93	0	0.00	100.00	0	0.00	100.00
\$150 to \$200	11	0.06	99.98	0	0.00	100.00	0	0.00	100.00
Decrease or less than \$200	19,505	99.98		225,418	100.00		79,294	100.00	
\$200 to \$250	3	0.02	100.00	0	0.00	100.00	0	0.00	100.00
\$250 to \$300	0	0.00	100.00	0	0.00	100.00	0	0.00	100.00
Decrease or less than \$300	19,508	100.00		225,418	100.00		79,294	100.00	
\$300 or more	0	0.00	100.00	0	0.00	100.00	0	0.00	100.00
Total Increasing	6,345	32.53		74,393	33.00		0	0.00	
Grand Total	19,508	100.00		225,418	100.00		79,294	100.00	

Figure 12 Percent Distribution - All Classification & Rate Adjustments (per PUB Order 4/23 in 2023 GRA Ratemaking Chapter Figure RM-20)

Blackline

	All Vehicles - 2023			Private Passenger Vehicles - 2023			Commercial Vehicles - 2023			Public Vehicles - 2023		
	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles
Decreasing												
20% or more	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
19 to 20%	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
18 to 19%	276	0.02	0.02	2	0.00	0.00	274	0.56	0.56	0	0.00	0.00
17 to 18%	60	0.00	0.00	39	0.00	0.00	21	0.04	0.64	0	0.00	0.00
16 to 17%	120	0.01	0.04	117	0.01	0.02	3	0.01	0.64	0	0.00	0.00
15 to 16%	5,758	0.47	0.51	516	0.06	0.08	715	1.47	2.08	1	0.01	0.01
14 to 15%	14,094	1.15	1.65	1,360	0.16	0.24	52	0.11	2.19	2	0.02	0.03
13 to 14%	11,344	0.92	2.57	2,829	0.33	0.58	16	0.03	2.22	3	0.03	0.05
12 to 13%	10,573	0.86	3.43	7,201	0.85	1.43	36	0.07	2.29	9	0.08	0.13
11 to 12%	22,196	1.80	5.24	17,436	2.06	3.49	14	0.03	2.32	23	0.20	0.34
10 to 11%	41,196	3.35	8.59	24,705	2.92	6.41	20	0.04	2.36	11	0.10	0.43
9 to 10%	33,032	2.69	11.28	28,514	3.37	9.78	52	0.11	2.47	22	0.20	0.63
8 to 9%	29,460	2.40	13.67	26,364	3.12	12.90	74	0.15	2.62	60	0.53	1.16
7 to 8%	47,178	3.84	17.51	41,498	4.91	17.81	60	0.10	2.72	79	0.70	1.86
6 to 7%	37,303	3.03	20.54	34,478	4.08	21.89	93	0.19	2.91	169	1.50	3.36
5 to 6%	40,420	3.29	23.83	37,142	4.39	26.28	92	0.19	3.10	68	0.60	3.97
4 to 5%	41,706	3.39	27.22	39,747	4.70	30.98	161	0.33	3.43	289	2.56	6.53
3 to 4%	48,157	3.92	31.14	40,389	4.78	35.76	92	0.19	3.62	587	5.24	11.74
2 to 3%	48,918	3.98	35.11	46,614	5.51	41.27	108	0.22	3.84	763	6.77	18.51
1 to 2%	47,449	3.86	38.97	44,432	5.26	46.53	249	0.51	4.36	801	7.11	25.61
0 to 1%	58,793	4.77	43.75	54,012	6.39	52.92	2,247	4.61	8.97	961	8.53	34.14
Total Decreasing	537,943	43.75		447,395	52.92		4,369	8.97		3,848	34.14	
No change	163,629	13.31	57.05	7,723	0.91	53.83	299	0.61	9.58	149	1.32	35.46
Increasing												
0 to 1%	71,444	5.81	62.86	67,452	7.98	61.81	446	0.92	10.50	2,925	25.95	61.41
1 to 2%	58,549	4.76	67.62	56,489	6.68	68.49	543	1.11	11.61	519	4.60	66.01
2 to 3%	51,143	4.16	71.78	44,276	5.24	73.72	6,001	12.32	23.93	259	2.30	68.31
3 to 4%	59,569	4.84	76.63	48,944	5.79	79.51	9,399	19.29	43.22	223	1.98	70.29
4 to 5%	90,164	7.33	83.96	46,665	5.52	85.03	14,810	30.40	73.62	703	6.24	76.53
Decrease or less than + 5%	1,032,441	83.96		718,944	85.03		35,867	73.62		8,626	76.53	
5 to 6%	49,900	4.06	88.02	44,633	5.28	90.31	1,667	3.42	77.05	930	8.25	84.78
6 to 7%	40,646	3.31	91.32	36,303	4.29	94.61	720	1.48	78.52	895	7.94	92.72
7 to 8%	33,246	2.70	94.03	31,024	3.67	98.28	545	1.12	79.64	391	3.47	96.19
8 to 9%	18,697	1.52	95.55	11,241	1.33	99.60	7,270	14.92	94.57	42	0.37	96.56
9 to 10%	2,756	0.22	95.77	1,423	0.17	99.77	504	1.03	95.60	42	0.37	96.93
Decrease or less than +10%	1,177,686	95.77		843,568	99.77		46,573	95.60		10,926	96.93	
10 to 11%	1,300	0.11	95.88	720	0.09	99.86	256	0.53	96.13	68	0.60	97.53
11 to 12%	11,387	0.93	96.80	102	0.01	99.87	190	0.39	96.52	88	0.78	98.31
12 to 13%	1,295	0.11	96.91	140	0.02	99.89	873	1.79	98.31	102	0.90	99.22
13 to 14%	915	0.07	96.98	89	0.01	99.90	745	1.53	99.84	80	0.71	99.93
14 to 15%	36,249	2.95	99.93	48	0.01	99.90	44	0.09	99.93	0	0.00	99.93
Decrease or less than +15%	1,228,832	99.93		844,667	99.90		48,681	99.93		11,264	99.93	
15 to 16%	28	0.00	99.93	17	0.00	99.90	11	0.02	99.95	0	0.00	99.93
16 to 17%	63	0.01	99.94	54	0.01	99.91	1	0.00	99.95	8	0.07	100.00
17 to 18%	76	0.01	99.94	55	0.01	99.92	21	0.04	100.00	0	0.00	100.00
18 to 19%	34	0.00	99.95	33	0.00	99.92	1	0.00	100.00	0	0.00	100.00
19 to 20%	107	0.01	99.95	107	0.01	99.93	0	0.00	100.00	0	0.00	100.00
Decrease or less than +20%	1,229,140	99.95		844,933	99.93		48,715	100.00		11,272	100.00	
20% or more	556	0.05	100.00	555	0.07	100.00	1	0.00	100.00	0	0.00	100.00
Total Increasing	528,124	42.95		390,370	46.17		44,048	90.42		7,275	64.54	
Grand Total	1,229,696	100.00		845,488	100.00		48,716	100.00		11,272	100.00	

Clean

	All Vehicles - 2023			Private Passenger Vehicles - 2023			Commercial Vehicles - 2023			Public Vehicles - 2023		
	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles
Decreasing												
20% or more	489	0.04	0.04	220	0.03	0.03	269	0.55	0.55	0	0.00	0.00
19 to 20%	369	0.03	0.07	367	0.04	0.07	2	0.00	0.56	0	0.00	0.00
18 to 19%	1,217	0.10	0.17	1,196	0.14	0.21	21	0.04	0.60	0	0.00	0.00
17 to 18%	3,664	0.30	0.47	3,300	0.39	0.60	364	0.75	1.35	0	0.00	0.00
16 to 17%	13,964	1.14	1.60	9,411	1.11	1.71	26	0.05	1.40	1	0.01	0.01
15 to 16%	18,523	1.51	3.11	15,781	1.87	3.58	115	0.24	1.64	2	0.02	0.03
14 to 15%	33,812	2.75	5.86	14,919	1.76	5.35	325	0.67	2.30	3	0.03	0.05
13 to 14%	29,025	2.36	8.22	25,598	3.03	8.37	66	0.14	2.44	8	0.07	0.12
12 to 13%	34,568	2.81	11.03	30,027	3.55	11.92	54	0.11	2.55	23	0.20	0.33
11 to 12%	50,443	4.10	15.13	32,087	3.80	15.72	92	0.19	2.74	22	0.20	0.52
10 to 11%	41,132	3.34	18.48	34,388	4.07	19.79	250	0.51	3.25	16	0.14	0.67
9 to 10%	44,254	3.60	22.08	38,626	4.57	24.36	139	0.29	3.54	92	0.82	1.48
8 to 9%	43,235	3.52	25.59	40,731	4.82	29.17	129	0.26	3.80	102	0.90	2.39
7 to 8%	48,686	3.96	29.55	42,379	5.01	34.18	1,993	4.09	7.89	134	1.19	3.58
6 to 7%	60,205	4.90	34.45	48,124	5.69	39.88	3,404	6.99	14.88	712	6.32	9.89
5 to 6%	58,762	4.78	39.22	53,479	6.33	46.20	2,123	4.36	19.24	740	6.56	16.46
4 to 5%	57,512	4.68	43.90	54,596	6.46	52.66	823	1.69	20.93	260	2.31	18.76
3 to 4%	60,744	4.94	48.84	53,966	6.38	59.04	3,228	6.63	27.55	2,012	17.85	36.61
2 to 3%	56,157	4.57	53.41	52,452	6.20	65.25	1,129	2.32	29.87	928	8.23	44.85
1 to 2%	55,626	4.52	57.93	53,169	6.29	71.53	229	0.47	30.34	1,026	9.10	53.95
0 to 1%	65,020	5.29	63.22	49,906	5.90	77.44	12,694	26.06	56.40	1,184	10.50	64.45
Total Decreasing	777,407	63.22		654,722	77.44		27,475	56.40		7,265	64.45	
No change	160,136	13.02	76.24	4,575	0.54	77.98	22	0.05	56.44	2	0.02	64.47
Increasing												
0 to 1%	50,081	4.07	80.31	46,777	5.53	83.51	1,642	3.37	59.81	247	2.19	66.66
1 to 2%	44,000	3.58	83.89	40,555	4.80	88.31	1,959	4.02	63.84	520	4.61	71.27
2 to 3%	31,959	2.60	86.49	29,766	3.52	91.83	733	1.50	65.34	336	2.98	74.25
3 to 4%	32,689	2.66	89.15	27,883	3.30	95.13	3,265	6.70	72.04	913	8.10	82.35
4 to 5%	48,493	3.94	93.09	17,208	2.04	97.16	2,474	5.08	77.12	815	7.23	89.58
Decrease or less than + 5%	1,144,765	93.09		821,486	97.16		37,570	77.12		10,098	89.58	
5 to 6%	17,460	1.42	94.51	12,642	1.50	98.66	3,747	7.69	84.81	488	4.33	93.91
6 to 7%	9,524	0.77	95.29	8,191	0.97	99.63	876	1.80	86.61	167	1.48	95.40
7 to 8%	12,046	0.98	96.27	1,604	0.19	99.81	673	1.38	87.99	55	0.49	95.88
8 to 9%	1,384	0.11	96.38	458	0.05	99.87	664	1.36	89.35	99	0.88	96.76
9 to 10%	4,942	0.40	96.78	99	0.01	99.88	4,553	9.35	98.70	77	0.68	97.44
Decrease or less than +10%	1,190,121	96.78		844,480	99.88		48,083	98.70		10,984	97.44	
10 to 11%	600	0.05	96.83	70	0.01	99.89	255	0.52	99.22	91	0.81	98.25
11 to 12%	1,531	0.12	96.96	35	0.00	99.89	99	0.20	99.43	94	0.83	99.09
12 to 13%	263	0.02	96.98	46	0.01	99.90	127	0.26	99.69	89	0.79	99.88
13 to 14%	148	0.01	96.99	47	0.01	99.90	98	0.20	99.89	2	0.02	99.89
14 to 15%	36,237	2.95	99.94	49	0.01	99.91	30	0.06	99.95	1	0.01	99.90
Decrease or less than +15%	1,228,900	99.94		844,727	99.91		48,692	99.95		11,261	99.90	
15 to 16%	42	0.00	99.94	37	0.00	99.91	2	0.00	99.95	3	0.03	99.93
16 to 17%	93	0.01	99.95	67	0.01	99.92	18	0.04	99.99	8	0.07	100.00
17 to 18%	56	0.00	99.95	54	0.01	99.93	2	0.00	100.00	0	0.00	100.00
18 to 19%	70	0.01	99.96	69	0.01	99.94	1	0.00	100.00	0	0.00	100.00
19 to 20%	129	0.01	99.97	128	0.02	99.95	1	0.00	100.00	0	0.00	100.00
Decrease or less than +20%	1,229,290	99.97		845,082	99.95		48,716	100.00		11,272	100.00	
20% or more	406	0.03	100.00	406	0.05	100.00	0	0.00	100.00	0	0.00	100.00
Total Increasing	292,153	23.76		186,191	22.02		21,219	43.56		4,005	35.53	
Grand Total	1,229,696	100.00		845,488	100.00		48,716	100.00		11,272	100.00	

Percent Distribution - All Classification & Rate Adjustments (per PUB 4/23 in 2023 GRA Ratemaking Chapter Figure RM-20) (cont'd)

Blackline

	Motorcycles - 2023				Trailers - 2023				Off-Road Vehicles - 2023			
	# of Vehicles	% of Vehicles	Cumulative % of Vehicles		# of Vehicles	% of Vehicles	Cumulative % of Vehicles		# of Vehicles	% of Vehicles	Cumulative % of Vehicles	
Decreasing												
20% or more	0	0.00	0.00		0	0.00	0.00		0	0.00	0.00	
19 to 20%	0	0.00	0.00		0	0.00	0.00		0	0.00	0.00	
18 to 19%	0	0.00	0.00		0	0.00	0.00		0	0.00	0.00	
17 to 18%	0	0.00	0.00		0	0.00	0.00		0	0.00	0.00	
16 to 17%	0	0.00	0.00		0	0.00	0.00		0	0.00	0.00	
15 to 16%	4	0.04	0.04		4,525	2.01	2.01		0	0.00	0.00	
14 to 15%	0	0.00	0.04		12,680	5.63	7.63		0	0.00	0.00	
13 to 14%	0	0.00	0.04		8,496	3.77	11.40		0	0.00	0.00	
12 to 13%	3	0.02	0.02		3,324	1.47	12.88		0	0.00	0.00	
11 to 12%	36	0.18	0.21		4,687	2.08	14.96		0	0.00	0.00	
10 to 11%	79	0.40	0.61		16,381	7.27	22.22		0	0.00	0.00	
9 to 10%	73	0.37	0.98		4,371	1.94	24.16		0	0.00	0.00	
8 to 9%	95	0.49	1.47		2,867	1.27	25.43		0	0.00	0.00	
7 to 8%	304	1.56	3.03		5,247	2.33	27.76		0	0.00	0.00	
6 to 7%	860	4.41	7.44		1,703	0.76	28.52		0	0.00	0.00	
5 to 6%	418	2.14	9.58		2,700	1.20	29.71		0	0.00	0.00	
4 to 5%	325	1.67	11.25		1,184	0.53	30.24		0	0.00	0.00	
3 to 4%	744	3.81	15.06		6,346	2.81	33.06		0	0.00	0.00	
2 to 3%	928	4.76	19.82		505	0.22	33.28		0	0.00	0.00	
1 to 2%	1,967	10.08	29.90		0	0.00	33.28		0	0.00	0.00	
0 to 1%	1,483	7.60	37.50		0	0.00	33.28		0	0.00	0.00	
Total Decreasing	7,316	37.50			75,015	33.28			0	0.00		
No change	154	0.79	38.29		76,010	33.72	67.00		79,294	100.00	100.00	
Increasing												
0 to 1%	621	3.18	41.48		0	0.00	67.00		0	0.00	100.00	
1 to 2%	998	5.12	46.59		0	0.00	67.00		0	0.00	100.00	
2 to 3%	607	3.11	49.70		0	0.00	67.00		0	0.00	100.00	
3 to 4%	1,003	5.14	54.84		0	0.00	67.00		0	0.00	100.00	
4 to 5%	1,173	6.01	60.86		26,813	11.89	78.89		0	0.00	100.00	
Decrease or less than + 5%	11,872	60.86			177,838	78.89			79,294	100.00		
5 to 6%	2,670	13.69	74.54		0	0.00	78.89		0	0.00	100.00	
6 to 7%	2,728	13.98	88.53		0	0.00	78.89		0	0.00	100.00	
7 to 8%	1,286	6.59	95.12		0	0.00	78.89		0	0.00	100.00	
8 to 9%	144	0.74	95.86		0	0.00	78.89		0	0.00	100.00	
9 to 10%	106	0.54	96.40		681	0.30	79.19		0	0.00	100.00	
Decrease or less than +10%	18,806	96.40			178,519	79.19			79,294	100.00		
10 to 11%	266	1.31	97.71		0	0.00	79.19		0	0.00	100.00	
11 to 12%	265	1.36	99.07		10,742	4.77	83.96		0	0.00	100.00	
12 to 13%	180	0.92	99.99		0	0.00	83.96		0	0.00	100.00	
13 to 14%	4	0.04	100.00		0	0.00	83.96		0	0.00	100.00	
14 to 15%	0	0.00	100.00		36,157	16.04	100.00		0	0.00	100.00	
Decrease or less than +15%	19,508	100.00			225,418	100.00			79,294	100.00		
15 to 16%	0	0.00	100.00		0	0.00	100.00		0	0.00	100.00	
16 to 17%	0	0.00	100.00		0	0.00	100.00		0	0.00	100.00	
17 to 18%	0	0.00	100.00		0	0.00	100.00		0	0.00	100.00	
18 to 19%	0	0.00	100.00		0	0.00	100.00		0	0.00	100.00	
19 to 20%	0	0.00	100.00		0	0.00	100.00		0	0.00	100.00	
Decrease or less than +20%	19,508	100.00			225,418	100.00			79,294	100.00		
20 to 21%	0	0.00	100.00		0	0.00	100.00		0	0.00	100.00	
Total Increasing	12,038	61.71			74,393	33.00			0	0.00		
Grand Total	19,508	100.00			225,418	100.00			79,294	100.00		

Clean

	Motorcycles - 2023			Trailers - 2023			Off-Road Vehicles - 2023		
	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles	# of Vehicles	% of Vehicles	Cumulative % of Vehicles
Decreasing									
20% or more	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
19 to 20%	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
18 to 19%	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
17 to 18%	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16 to 17%	1	0.01	0.01	4,525	2.01	2.01	0	0.00	0.00
15 to 16%	6	0.03	0.04	2,619	1.16	3.17	0	0.00	0.00
14 to 15%	8	0.04	0.08	18,557	8.23	11.40	0	0.00	0.00
13 to 14%	29	0.15	0.23	3,324	1.47	12.88	0	0.00	0.00
12 to 13%	16	0.08	0.31	4,448	1.97	14.85	0	0.00	0.00
11 to 12%	406	2.08	2.39	17,836	7.91	22.76	0	0.00	0.00
10 to 11%	260	1.33	3.72	6,218	2.76	25.52	0	0.00	0.00
9 to 10%	346	1.77	5.50	5,051	2.24	27.76	0	0.00	0.00
8 to 9%	382	1.96	7.45	1,891	0.84	28.60	0	0.00	0.00
7 to 8%	1,719	8.81	16.27	2,461	1.09	29.69	0	0.00	0.00
6 to 7%	635	3.26	19.52	7,330	3.25	32.94	0	0.00	0.00
5 to 6%	1,665	8.53	28.06	755	0.33	33.28	0	0.00	0.00
4 to 5%	1,833	9.40	37.45	0	0.00	33.28	0	0.00	0.00
3 to 4%	1,538	7.88	45.34	0	0.00	33.28	0	0.00	0.00
2 to 3%	1,648	8.45	53.78	0	0.00	33.28	0	0.00	0.00
1 to 2%	1,202	6.16	59.94	0	0.00	33.28	0	0.00	0.00
0 to 1%	1,236	6.34	66.28	0	0.00	33.28	0	0.00	0.00
Total Decreasing	12,930	66.28		75,015	33.28		0	0.00	
No change	233	1.19	67.47	76,010	33.72	67.00	79,294	100.00	100.00
Increasing									
0 to 1%	1,415	7.25	74.73	0	0.00	67.00	0	0.00	100.00
1 to 2%	966	4.95	79.68	0	0.00	67.00	0	0.00	100.00
2 to 3%	1,124	5.76	85.44	0	0.00	67.00	0	0.00	100.00
3 to 4%	628	3.22	88.66	0	0.00	67.00	0	0.00	100.00
4 to 5%	502	2.57	91.23	27,494	12.20	79.19	0	0.00	100.00
Decrease or less than + 5%	17,798	91.23		178,519	79.19		79,294	100.00	
5 to 6%	583	2.99	94.22	0	0.00	79.19	0	0.00	100.00
6 to 7%	290	1.49	95.71	0	0.00	79.19	0	0.00	100.00
7 to 8%	261	1.34	97.05	9,453	4.19	83.39	0	0.00	100.00
8 to 9%	163	0.84	97.88	0	0.00	83.39	0	0.00	100.00
9 to 10%	213	1.09	98.97	0	0.00	83.39	0	0.00	100.00
Decrease or less than +10%	19,308	98.97		187,972	83.39		79,294	100.00	
10 to 11%	184	0.94	99.92	0	0.00	83.39	0	0.00	100.00
11 to 12%	14	0.07	99.99	1,289	0.57	83.96	0	0.00	100.00
12 to 13%	1	0.01	99.99	0	0.00	83.96	0	0.00	100.00
13 to 14%	1	0.01	100.00	0	0.00	83.96	0	0.00	100.00
14 to 15%	0	0.00	100.00	36,157	16.04	100.00	0	0.00	100.00
Decrease or less than +15%	19,508	100.00		225,418	100.00		79,294	100.00	
15 to 16%	0	0.00	100.00	0	0.00	100.00	0	0.00	100.00
16 to 17%	0	0.00	100.00	0	0.00	100.00	0	0.00	100.00
17 to 18%	0	0.00	100.00	0	0.00	100.00	0	0.00	100.00
18 to 19%	0	0.00	100.00	0	0.00	100.00	0	0.00	100.00
19 to 20%	0	0.00	100.00	0	0.00	100.00	0	0.00	100.00
Decrease or less than +20%	19,508	100.00		225,418	100.00		79,294	100.00	
20 to 21%	0	0.00	100.00	0	0.00	100.00	0	0.00	100.00
Total Increasing	6,345	32.53		74,393	33.00		0	0.00	
Grand Total	19,508	100.00		225,418	100.00		79,294	100.00	

Figure 13 2023/24 Driver License Premiums and Vehicle Premium Discounts (as per PUB Order 4/23 2023 GRA Application Rate Tables Chapter Figure ART-2)

Line No.	Drivers License Premium and Vehicle Premium		2023 Driver License Premium	2023 Vehicle Premium Discount
	Discount Table	DSR Level		
1		17	\$15	40%
2		16	\$15	40%
3		15	\$15	40%
4		14	\$20	34%
5		13	\$20	33%
6		12	\$20	32%
7		11	\$20	31%
8		10	\$20	29%
9	Merits	9	\$25	27%
10		8	\$30	26%
11		7	\$30	26%
12		6	\$30	21%
13		5	\$30	16%
14		4	\$30	16%
15		3	\$35	11%
16		2	\$35	10%
17		1	\$40	5%
18	Base	0	\$45	0%
19		-1	\$200	0%
20		-2	\$200	0%
21		-3	\$300	0%
22		-4	\$400	0%
23		-5	\$450	0%
24		-6	\$500	0%
25		-7	\$650	0%
26		-8	\$800	0%
27		-9	\$900	0%
28	Demerits	-10	\$1,000	0%
29		-11	\$1,200	0%
30		-12	\$1,400	0%
31		-13	\$1,600	0%
32		-14	\$1,800	0%
33		-15	\$2,000	0%
34		-16	\$2,200	0%
35		-17	\$2,400	0%
36		-18	\$2,600	0%
37		-19	\$2,800	0%
38		-20	\$3,000	0%

2023 EXPERIENCE RATE ADJUSTMENTS

Territory	Insurance Use	Rating Factor	No. of Vehicles	Experience Adjustments %
MAJOR CLASS: PRIVATE PASSENGER				
1	Pleasure Passenger Vehicle		143,021	-0.10
1	All Purpose Passenger Vehicle		224,787	-0.70
1	Collector Passenger Vehicle		2,052	-0.55
1	Farm Passenger Vehicle		30	9.37
1	Farming All Purpose Truck	GW 0000000-0004540	278	1.34
1	Fishing All Purpose Truck	GW 0000000-0004540	2	7.42
1	Disabled Persons/Private/Business Bus		312	4.08
1	Pleasure Motorhome		1,430	2.07
1	All Purpose Motorhome		64	0.39
1	All Purpose Truck	GW 0000000-0004540	50,214	-1.38
1	Antique Vehicle - Bus		11	3.71
1	Antique Vehicle - Motorcycle		57	3.71
1	Antique Vehicle - Passenger Vehicle		11	3.71
1	Antique Vehicle - Truck		12	3.71
1	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)		55	11.12
1	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)		26	11.12
1	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)		30	11.12
1	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)		768	11.12
1	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	GW 0000000-0004499	1	-5.81
1	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	GW 0000000-0004499	3	-5.81
1	Collector Truck 4,540 kg or less GVW	GW 0000000-0004540	241	-0.34
1	Pleasure Truck	GW 0000000-0004540	20,115	-0.94
2	Pleasure Passenger Vehicle		104,166	-1.79
2	All Purpose Passenger Vehicle		96,489	-2.23
2	Collector Passenger Vehicle		2,936	-0.99
2	Farm Passenger Vehicle		5,337	-2.29
2	Farming All Purpose Truck	GW 0000000-0004540	29,663	-0.57
2	Fishing All Purpose Truck	GW 0000000-0004540	241	-2.54
2	Disabled Persons/Private/Business Bus		564	0.73
2	Pleasure Motorhome		2,834	-0.80
2	All Purpose Motorhome		71	4.63
2	All Purpose Truck	GW 0000000-0004540	51,166	-3.18
2	Antique Vehicle - Motorcycle		47	2.25
2	Antique Vehicle - Passenger Vehicle		21	2.25
2	Antique Vehicle - Truck		21	2.25
2	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)		2	14.26
2	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)		2	14.26
2	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)		70	14.26
2	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	GW 0000000-0004499	4	-9.10
2	Collector Truck 4,540 kg or less GVW	GW 0000000-0004540	801	-0.39
2	Pleasure Truck	GW 0000000-0004540	44,496	-3.00
3	Pleasure Passenger Vehicle		1,383	0.70
3	All Purpose Passenger Vehicle		3,594	-0.72

Territory	Insurance Use	Rating Factor	No. of Vehicles	Experience Adjustments %
MAJOR CLASS: PRIVATE PASSENGER (cont'd)				
3	Collector Passenger Vehicle		14	4.53
3	Farming All Purpose Truck	GW 0000000-0004540	8	7.90
3	Fishing All Purpose Truck	GW 0000000-0004540	2	2.87
3	Disabled Persons/Private/Business Bus		121	7.98
3	Pleasure Motorhome		44	2.07
3	All Purpose Motorhome		1	14.98
3	All Purpose Truck	GW 0000000-0004540	3,621	-0.97
3	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)		6	14.98
3	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)		10	14.98
3	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	GW 0000000-0004499	1	10.02
3	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	GW 0000000-0004499	1	10.02
3	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	GW 0000000-0004499	1	10.02
3	Collector Truck 4,540 kg or less GVW	GW 0000000-0004540	2	8.89
3	Pleasure Truck	GW 0000000-0004540	1,279	0.34
4	Pleasure Passenger Vehicle		3,488	-1.35
4	All Purpose Passenger Vehicle		4,726	-1.51
4	Collector Passenger Vehicle		19	-0.02
4	Farm Passenger Vehicle		9	-4.43
4	Farming All Purpose Truck	GW 0000000-0004540	135	9.05
4	Fishing All Purpose Truck	GW 0000000-0004540	31	4.99
4	Disabled Persons/Private/Business Bus		52	6.92
4	Pleasure Motorhome		69	4.43
4	All Purpose Motorhome		1	-10.73
4	All Purpose Truck	GW 0000000-0004540	5,001	-1.67
4	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)		4	14.98
4	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)		1	14.98
4	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)		19	14.98
4	Collector Truck 4,540 kg or less GVW	GW 0000000-0004540	5	0.78
4	Pleasure Truck	GW 0000000-0004540	2,907	-0.85
Commuter	All Purpose Passenger Vehicle		23,714	-1.73
Commuter	Farming All Purpose Truck	GW 0000000-0004540	400	-4.82
Commuter	Fishing All Purpose Truck	GW 0000000-0004540	5	-11.74
Commuter	All Purpose Motorhome		1	-15.00
Commuter	All Purpose Truck	GW 0000000-0004540	12,321	-3.81
Commuter	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)		2	14.35
Commuter	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)		1	14.35
Commuter	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)		38	14.35
PRIVATE PASSENGER CLASS TOTAL			845,488	

Territory	Insurance Use	Rating Factor	No. of Vehicles	Experience Adjustments %
MAJOR CLASS: COMMERCIAL				
1	Farming All Purpose Truck	GW 0004541-0016330	39	7.97
1	Farming All Purpose Truck	GW 0016331-0099999	41	1.41
1	Artisan Truck	GW 0000000-0004540	4	14.98
1	Artisan Truck	GW 0004541-0016330	71	4.08
1	Artisan Truck	GW 0016331-0099999	10	-3.39
1	Sand/Gravel Truck	GW 0010891-0016330	97	1.77
1	Sand/Gravel Truck	GW 0016331-0099999	434	-3.72
1	Petroleum/Chemical Truck	GW 0000000-0004540	3	9.97
1	Petroleum/Chemical Truck	GW 0004541-0016330	31	8.55
1	Petroleum/Chemical Truck	GW 0016331-0099999	73	-1.44
1	Logging Truck	GW 0004541-0016330	1	-15.00
1	Logging Truck	GW 0016331-0099999	1	-5.71
1	Cement/Brick/Exploration Truck	GW 0010891-0016330	2	8.27
1	Cement/Brick/Exploration Truck	GW 0016331-0099999	175	-0.46
1	Tow Truck	GW 0000000-0004540	6	-4.09
1	Tow Truck	GW 0004541-0016330	183	9.69
1	Tow Truck	GW 0016331-0099999	36	-2.63
1	Common Carrier Local Passenger Vehicle		1,120	1.94
1	Common Carrier Truck Local Within City or Mun.	GW 0000000-0004540	194	6.00
1	Common Carrier Truck Local Within City or Mun.	GW 0004541-0016330	290	6.04
1	Common Carrier Truck Local Within City or Mun.	GW 0016331-0099999	204	-5.82
1	Common Carrier Passenger Vehicle Within 161km in MB		94	2.64
1	Common Carrier Truck Within 161km in MB	GW 0000000-0004540	119	4.65
1	Common Carrier Truck Within 161km in MB	GW 0004541-0016330	451	9.13
1	Common Carrier Truck Within 161km in MB	GW 0016331-0099999	243	0.23
1	Common Carrier Passenger Vehicle Over 161km in MB		8	10.00
1	Common Carrier Truck Over 161km in MB	GW 0000000-0004540	67	-0.34
1	Common Carrier Truck Over 161km in MB	GW 0004541-0016330	180	1.56
1	Common Carrier Truck Over 161km in MB > 16,330 kg	GW 0016331-0099999	306	-2.62
1	Driveaway Over 161km outside MB		12	-0.65
1	Dealer Trailer		71	-0.55
1	Dealer Moped		1	-1.77
1	Dealer All Uses except Motorcycles		2,376	3.81
1	Repairer		683	5.61
1	Dealer Motorcycle		134	7.90
1	Other Truck	GW 0000000-0004540	34	11.27
1	Other Truck	GW 0004541-0016330	4,113	6.30
1	Other Truck	GW 0016331-0099999	1,938	-3.15
2	Farming All Purpose Truck	GW 0004541-0016330	3,432	6.40
2	Farming All Purpose Truck	GW 0016331-0099999	12,034	-3.83
2	Fishing All Purpose Truck	GW 0004541-0016330	2	-7.56
2	Artisan Truck	GW 0000000-0004540	9	7.28
2	Artisan Truck	GW 0004541-0016330	44	6.91
2	Artisan Truck	GW 0016331-0099999	6	-7.06
2	Sand/Gravel Truck	GW 0010891-0016330	140	3.72
2	Sand/Gravel Truck	GW 0016331-0099999	1,886	-7.04
2	Petroleum/Chemical Truck	GW 0000000-0004540	172	-0.33
2	Petroleum/Chemical Truck	GW 0004541-0016330	109	4.58
2	Petroleum/Chemical Truck	GW 0016331-0099999	450	-4.78

Territory	Insurance Use	Rating Factor	No. of Vehicles	Experience Adjustments %
MAJOR CLASS: COMMERCIAL (cont'd)				
2	Logging Truck	GW 0000000-0004540	1	4.95
2	Logging Truck	GW 0004541-0016330	4	-6.31
2	Logging Truck	GW 0016331-0099999	139	-10.80
2	Cement/Brick/Exploration Truck	GW 0016331-0099999	356	-3.91
2	Tow Truck	GW 0000000-0004540	18	-0.83
2	Tow Truck	GW 0004541-0016330	264	1.62
2	Tow Truck	GW 0016331-0099999	27	-6.25
2	Common Carrier Local Passenger Vehicle		546	-3.22
2	Common Carrier Truck Local Within City or Mun.	GW 0000000-0004540	54	-3.41
2	Common Carrier Truck Local Within City or Mun.	GW 0004541-0016330	32	0.26
2	Common Carrier Truck Local Within City or Mun.	GW 0016331-0099999	56	-9.65
2	Common Carrier Passenger Vehicle Within 161km in MB		49	4.99
2	Common Carrier Truck Within 161km in MB	GW 0000000-0004540	148	-1.76
2	Common Carrier Truck Within 161km in MB	GW 0004541-0016330	145	6.83
2	Common Carrier Truck Within 161km in MB	GW 0016331-0099999	273	-3.60
2	Common Carrier Passenger Vehicle Over 161km in MB		14	-10.24
2	Common Carrier Truck Over 161km in MB	GW 0000000-0004540	46	-4.80
2	Common Carrier Truck Over 161km in MB	GW 0004541-0016330	90	3.30
2	Common Carrier Truck Over 161km in MB > 16,330 kg	GW 0016331-0099999	342	-2.62
2	Driveaway Within MB		2	-5.32
2	Driveaway Over 161km outside MB		54	-2.30
2	Dealer Trailer		129	-4.16
2	Dealer All Uses except Motorcycles		2,025	-0.26
2	Repairer		710	1.73
2	Dealer Motorcycle		173	3.56
2	Other Truck	GW 0000000-0004540	91	-3.45
2	Other Truck	GW 0004541-0016330	4,810	2.57
2	Other Truck	GW 0016331-0099999	3,182	-6.52
3	Artisan Truck	GW 0004541-0016330	1	14.98
3	Artisan Truck	GW 0016331-0099999	1	11.69
3	Sand/Gravel Truck	GW 0010891-0016330	2	9.52
3	Sand/Gravel Truck	GW 0016331-0099999	25	-2.59
3	Petroleum/Chemical Truck	GW 0004541-0016330	8	10.18
3	Petroleum/Chemical Truck	GW 0016331-0099999	12	-0.47
3	Cement/Brick/Exploration Truck	GW 0016331-0099999	10	0.39
3	Tow Truck	GW 0000000-0004540	1	4.16
3	Tow Truck	GW 0004541-0016330	10	8.43
3	Tow Truck	GW 0016331-0099999	2	-1.46
3	Common Carrier Local Passenger Vehicle		38	-7.55
3	Common Carrier Truck Local Within City or Mun.	GW 0000000-0004540	2	3.91
3	Common Carrier Truck Local Within City or Mun.	GW 0004541-0016330	2	5.07
3	Common Carrier Truck Local Within City or Mun.	GW 0016331-0099999	1	13.24
3	Common Carrier Truck Within 161km in MB	GW 0000000-0004540	1	14.98
3	Common Carrier Truck Over 161km in MB	GW 0000000-0004540	1	14.98
3	Common Carrier Truck Over 161km in MB	GW 0004541-0016330	1	-15.00
3	Common Carrier Truck Over 161km in MB > 16,330 kg	GW 0016331-0099999	6	-2.62
3	Dealer Trailer		5	0.43
3	Dealer All Uses except Motorcycles		30	4.79

Territory	Insurance Use	Rating Factor	No. of Vehicles	Experience Adjustments %
MAJOR CLASS: COMMERCIAL (cont'd)				
3	Repairer		20	5.07
3	Other Truck	GW 0004541-0016330	281	6.98
3	Other Truck	GW 0016331-0099999	148	-2.14
4	Farming All Purpose Truck	GW 0004541-0016330	11	8.30
4	Farming All Purpose Truck	GW 0016331-0099999	41	-3.12
4	Artisan Truck	GW 0004541-0016330	1	10.10
4	Sand/Gravel Truck	GW 0010891-0016330	3	-4.26
4	Sand/Gravel Truck	GW 0016331-0099999	61	-6.03
4	Petroleum/Chemical Truck	GW 0000000-0004540	1	11.35
4	Petroleum/Chemical Truck	GW 0004541-0016330	3	6.29
4	Petroleum/Chemical Truck	GW 0016331-0099999	19	-3.86
4	Logging Truck	GW 0004541-0016330	1	-3.30
4	Logging Truck	GW 0016331-0099999	22	-10.46
4	Cement/Brick/Exploration Truck	GW 0016331-0099999	16	-2.98
4	Tow Truck	GW 0004541-0016330	13	5.56
4	Tow Truck	GW 0016331-0099999	1	-5.16
4	Common Carrier Local Passenger Vehicle		20	-7.01
4	Common Carrier Truck Local Within City or Mun.	GW 0000000-0004540	7	-4.56
4	Common Carrier Truck Local Within City or Mun.	GW 0004541-0016330	1	14.98
4	Common Carrier Truck Local Within City or Mun.	GW 0016331-0099999	2	-7.65
4	Common Carrier Truck Within 161km in MB	GW 0000000-0004540	1	2.18
4	Common Carrier Truck Within 161km in MB	GW 0004541-0016330	2	-15.00
4	Common Carrier Truck Within 161km in MB	GW 0016331-0099999	3	-2.47
4	Common Carrier Passenger Vehicle Over 161km in MB		1	-15.00
4	Common Carrier Truck Over 161km in MB	GW 0000000-0004540	2	-9.66
4	Common Carrier Truck Over 161km in MB	GW 0004541-0016330	6	-11.86
4	Common Carrier Truck Over 161km in MB > 16,330 kg	GW 0016331-0099999	13	-2.62
4	Dealer Trailer		4	-3.22
4	Dealer All Uses except Motorcycles		59	0.82
4	Repairer		22	2.53
4	Dealer Motorcycle		2	4.54
4	Other Truck	GW 0004541-0016330	341	1.12
4	Other Truck	GW 0016331-0099999	172	-5.47
Commuter	Artisan Truck	GW 0004541-0016330	38	4.72
Commuter	Other Truck	GW 0000000-0004540	13	-1.42
Commuter	Other Truck	GW 0004541-0016330	1,297	5.03
COMMERCIAL CLASS TOTAL			48,716	

Territory	Insurance Use	Rating Factor	No. of Vehicles	Experience Adjustments %
	MAJOR CLASS: PUBLIC			
1	U Drive Bus		22	1.74
1	U Drive Motorhome		10	4.09
1	U Drive Passenger Vehicle		3,604	-1.92
1	Transit Bus		656	-3.57
1	School Bus		764	-5.44
1	Charter Bus Local		47	-4.65
1	Police/Emergency Passenger Vehicle		426	0.85
1	Police/Emergency Truck	GW 0000000-0004540	39	1.08
1	Police/Emergency Truck	GW 0004541-0016330	6	10.79
1	Funeral Passenger Vehicle		40	-3.82
1	Common Carrier Bus Within MB		63	-1.70
1	Taxicab Vehicle-for-Hire 2		1	-0.70
1	Taxicab Vehicle-for-Hire 3		49	-0.70
1	Taxicab Vehicle-for-Hire 4		413	-0.70
1	Limousine Vehicle-for-Hire 1		4	-3.17
1	Limousine Vehicle-for-Hire 2		1	-3.17
1	Limousine Vehicle-for-Hire 4		33	-3.17
1	Accessible Vehicle-for-Hire 1		1	8.51
1	Accessible Vehicle-for-Hire 2		8	8.51
1	Accessible Vehicle-for-Hire 3		15	8.51
1	Accessible Vehicle-for-Hire 4		135	8.51
1	U Drive Truck	GW 0000000-0004540	689	-4.53
1	U Drive Truck	GW 0004541-0016330	361	-2.17
1	U Drive Truck	GW 0016331-0099999	36	-6.23
1	Common Carrier Bus Over 161km outside MB		29	-2.27
2	U Drive Bus		15	5.99
2	U Drive Motorhome		23	10.43
2	U Drive Passenger Vehicle		736	4.94
2	Transit Bus		42	0.48
2	School Bus		1,652	-2.47
2	Charter Bus Local		4	0.57
2	Police/Emergency Passenger Vehicle		201	0.11
2	Police/Emergency Truck	GW 0000000-0004540	58	5.20
2	Police/Emergency Truck	GW 0004541-0016330	4	12.93
2	Police/Emergency Truck	GW 0016331-0099999	1	-6.56
2	Funeral Passenger Vehicle		84	-2.06
2	Common Carrier Bus Within MB		41	-1.70
2	Taxicab Vehicle-for-Hire 1		3	-0.99
2	Taxicab Vehicle-for-Hire 3		1	-0.99
2	Taxicab Vehicle-for-Hire 4		104	-0.99
2	Limousine Vehicle-for-Hire 1		1	11.15
2	Limousine Vehicle-for-Hire 2		1	11.15
2	Limousine Vehicle-for-Hire 4		7	11.15
2	Accessible Vehicle-for-Hire 4		8	14.98
2	U Drive Truck	GW 0000000-0004540	150	-0.96
2	U Drive Truck	GW 0004541-0016330	31	13.05
2	U Drive Truck	GW 0016331-0099999	15	-2.64
2	Common Carrier Bus Over 161km outside MB		20	-2.27

Territory	Insurance Use	Rating Factor	No. of Vehicles	Experience Adjustments %
MAJOR CLASS: PUBLIC (cont'd)				
3	U Drive Passenger Vehicle		68	3.52
3	Transit Bus		7	2.56
3	School Bus		60	-4.62
3	Charter Bus Local		2	-5.49
3	Police/Emergency Passenger Vehicle		15	-1.27
3	Police/Emergency Truck	GW 0000000-0004540	7	3.14
3	Police/Emergency Truck	GW 0004541-0016330	2	11.48
3	Police/Emergency Truck	GW 0016331-0099999	1	-12.75
3	Funeral Passenger Vehicle		1	-6.16
3	Common Carrier Bus Within MB		6	-1.70
3	Taxicab Vehicle-for-Hire 4		46	-1.23
3	U Drive Truck	GW 0000000-0004540	64	-6.20
4	U Drive Passenger Vehicle		58	-0.27
4	Transit Bus		3	-6.89
4	School Bus		184	-6.31
4	Charter Bus Local		8	-5.10
4	Police/Emergency Passenger Vehicle		20	0.08
4	Police/Emergency Truck	GW 0000000-0004540	14	0.95
4	Police/Emergency Truck	GW 0004541-0016330	1	9.33
4	Funeral Passenger Vehicle		5	-10.06
4	Common Carrier Bus Within MB		10	-1.70
4	Taxicab Vehicle-for-Hire 3		1	0.07
4	Taxicab Vehicle-for-Hire 4		3	0.07
4	Accessible Vehicle-for-Hire 4		1	-11.71
4	U Drive Truck	GW 0000000-0004540	23	-7.52
4	Common Carrier Bus Over 161km outside MB		8	-2.27
PUBLIC CLASS TOTAL			11,272	

Territory	Insurance Use	Rating Factor	No. of Vehicles	Experience Adjustments %
MAJOR CLASS: MOTORCYCLE				
1	All Purpose Motorcycle - Motorscooter Rating	ES 0000000-0000500	86	7.16
1	All Purpose Motorcycle - Motorscooter Rating	ES 0000501-0001000	9	-6.91
1	All Purpose Motorcycle - Other Rating	ES 0000000-0000500	150	1.34
1	All Purpose Motorcycle - Other Rating	ES 0000501-0001000	117	-6.73
1	All Purpose Motorcycle - Other Rating	ES 0001001-0099999	129	1.67
1	All Purpose Motorcycle - Sport Rating	ES 0000000-0000500	41	8.94
1	All Purpose Motorcycle - Sport Rating	ES 0000501-0001000	27	-5.95
1	All Purpose Motorcycle - Sport Rating	ES 0001001-0099999	2	10.29
1	All Purpose Motorcycle - Touring Rating	ES 0000000-0000500	10	7.14
1	All Purpose Motorcycle - Touring Rating	ES 0000501-0001000	27	-1.36
1	All Purpose Motorcycle - Touring Rating	ES 0001001-0099999	164	2.08
1	All Purpose Motorcycle - Sport-Touring Rating	ES 0000000-0000500	13	8.34
1	All Purpose Motorcycle - Sport-Touring Rating	ES 0000501-0001000	24	0.58
1	All Purpose Motorcycle - Sport-Touring Rating	ES 0001001-0099999	9	7.01
1	Pleasure Motorcycle - Motorscooter Rating	ES 0000000-0000500	193	8.94
1	Pleasure Motorcycle - Motorscooter Rating	ES 0000501-0001000	36	3.14
1	Pleasure Motorcycle - Other Rating	ES 0000000-0000500	536	4.06
1	Pleasure Motorcycle - Other Rating	ES 0000501-0001000	1,073	-2.52
1	Pleasure Motorcycle - Other Rating	ES 0001001-0099999	1,747	3.02
1	Pleasure Motorcycle - Sport Rating	ES 0000000-0000500	277	10.33
1	Pleasure Motorcycle - Sport Rating	ES 0000501-0001000	488	2.29
1	Pleasure Motorcycle - Sport Rating	ES 0001001-0099999	56	3.12
1	Pleasure Motorcycle - Touring Rating	ES 0000000-0000500	30	10.36
1	Pleasure Motorcycle - Touring Rating	ES 0000501-0001000	176	1.56
1	Pleasure Motorcycle - Touring Rating	ES 0001001-0099999	1,625	5.92
1	Pleasure Motorcycle - Sport-Touring Rating	ES 0000000-0000500	47	11.47
1	Pleasure Motorcycle - Sport-Touring Rating	ES 0000501-0001000	212	0.58
1	Pleasure Motorcycle - Sport-Touring Rating	ES 0001001-0099999	156	6.26
1	All Purpose Moped		291	7.16
1	Pleasure Moped		757	8.94
2	All Purpose Motorcycle - Motorscooter Rating	ES 0000000-0000500	24	3.94
2	All Purpose Motorcycle - Motorscooter Rating	ES 0000501-0001000	1	-3.21
2	All Purpose Motorcycle - Other Rating	ES 0000000-0000500	78	-5.05
2	All Purpose Motorcycle - Other Rating	ES 0000501-0001000	78	-9.61
2	All Purpose Motorcycle - Other Rating	ES 0001001-0099999	107	-6.67
2	All Purpose Motorcycle - Sport Rating	ES 0000000-0000500	23	6.38
2	All Purpose Motorcycle - Sport Rating	ES 0000501-0001000	17	-11.87
2	All Purpose Motorcycle - Touring Rating	ES 0000000-0000500	2	5.98
2	All Purpose Motorcycle - Touring Rating	ES 0000501-0001000	16	-5.88
2	All Purpose Motorcycle - Touring Rating	ES 0001001-0099999	123	-0.60
2	All Purpose Motorcycle - Sport-Touring Rating	ES 0000000-0000500	12	3.05
2	All Purpose Motorcycle - Sport-Touring Rating	ES 0000501-0001000	18	-5.08
2	All Purpose Motorcycle - Sport-Touring Rating	ES 0001001-0099999	11	-5.08
2	Pleasure Motorcycle - Motorscooter Rating	ES 0000000-0000500	116	3.87
2	Pleasure Motorcycle - Motorscooter Rating	ES 0000501-0001000	24	-3.40
2	Pleasure Motorcycle - Other Rating	ES 0000000-0000500	553	1.18
2	Pleasure Motorcycle - Other Rating	ES 0000501-0001000	1,149	-6.85
2	Pleasure Motorcycle - Other Rating	ES 0001001-0099999	2,572	-2.87

Territory	Insurance Use	Rating Factor	No. of Vehicles	Experience Adjustments %
MAJOR CLASS: MOTORCYCLE (cont'd)				
2	Pleasure Motorcycle - Sport Rating	ES 0000000-0000500	163	4.10
2	Pleasure Motorcycle - Sport Rating	ES 0000501-0001000	352	-2.52
2	Pleasure Motorcycle - Sport Rating	ES 0001001-0099999	47	3.06
2	Pleasure Motorcycle - Touring Rating	ES 0000000-0000500	44	-1.32
2	Pleasure Motorcycle - Touring Rating	ES 0000501-0001000	287	-2.65
2	Pleasure Motorcycle - Touring Rating	ES 0001001-0099999	3,348	0.04
2	Pleasure Motorcycle - Sport-Touring Rating	ES 0000000-0000500	55	4.51
2	Pleasure Motorcycle - Sport-Touring Rating	ES 0000501-0001000	235	-3.82
2	Pleasure Motorcycle - Sport-Touring Rating	ES 0001001-0099999	184	1.24
2	All Purpose Moped		128	3.94
2	Pleasure Moped		438	3.87
3	All Purpose Motorcycle - Motorscooter Rating	ES 0000000-0000500	1	1.42
3	All Purpose Motorcycle - Other Rating	ES 0000000-0000500	7	3.65
3	All Purpose Motorcycle - Other Rating	ES 0000501-0001000	7	-3.94
3	All Purpose Motorcycle - Other Rating	ES 0001001-0099999	23	-3.94
3	All Purpose Motorcycle - Sport Rating	ES 0000000-0000500	3	14.42
3	All Purpose Motorcycle - Sport Rating	ES 0000501-0001000	2	12.81
3	All Purpose Motorcycle - Touring Rating	ES 0000501-0001000	2	-10.54
3	All Purpose Motorcycle - Touring Rating	ES 0001001-0099999	10	-10.54
3	All Purpose Motorcycle - Sport-Touring Rating	ES 0000501-0001000	1	-7.07
3	Pleasure Motorcycle - Motorscooter Rating	ES 0000000-0000500	1	0.77
3	Pleasure Motorcycle - Other Rating	ES 0000000-0000500	17	4.11
3	Pleasure Motorcycle - Other Rating	ES 0000501-0001000	29	-8.19
3	Pleasure Motorcycle - Other Rating	ES 0001001-0099999	64	1.13
3	Pleasure Motorcycle - Sport Rating	ES 0000000-0000500	4	6.44
3	Pleasure Motorcycle - Sport Rating	ES 0000501-0001000	11	-1.67
3	Pleasure Motorcycle - Sport Rating	ES 0001001-0099999	2	-1.67
3	Pleasure Motorcycle - Touring Rating	ES 0000000-0000500	1	14.98
3	Pleasure Motorcycle - Touring Rating	ES 0000501-0001000	13	-1.66
3	Pleasure Motorcycle - Touring Rating	ES 0001001-0099999	80	0.18
3	Pleasure Motorcycle - Sport-Touring Rating	ES 0000501-0001000	3	-6.15
3	Pleasure Motorcycle - Sport-Touring Rating	ES 0001001-0099999	6	-2.84
3	All Purpose Moped		3	1.42
3	Pleasure Moped		6	0.77
4	All Purpose Motorcycle - Motorscooter Rating	ES 0000501-0001000	1	-7.08
4	All Purpose Motorcycle - Other Rating	ES 0000000-0000500	4	-1.86
4	All Purpose Motorcycle - Other Rating	ES 0001001-0099999	13	-9.33
4	All Purpose Motorcycle - Sport Rating	ES 0000501-0001000	1	-15.00
4	All Purpose Motorcycle - Touring Rating	ES 0000501-0001000	1	-5.02
4	All Purpose Motorcycle - Touring Rating	ES 0001001-0099999	10	-5.02
4	All Purpose Motorcycle - Sport-Touring Rating	ES 0000501-0001000	1	0.67
4	Pleasure Motorcycle - Motorscooter Rating	ES 0000000-0000500	8	-2.00
4	Pleasure Motorcycle - Motorscooter Rating	ES 0000501-0001000	2	12.56
4	Pleasure Motorcycle - Other Rating	ES 0000000-0000500	19	3.73
4	Pleasure Motorcycle - Other Rating	ES 0000501-0001000	30	-1.32
4	Pleasure Motorcycle - Other Rating	ES 0001001-0099999	110	-1.10

Territory	Insurance Use	Rating Factor	No. of Vehicles	Experience Adjustments %
MAJOR CLASS: MOTORCYCLE (cont'd)				
4	Pleasure Motorcycle - Sport Rating	ES 0000000-0000500	6	11.47
4	Pleasure Motorcycle - Sport Rating	ES 0000501-0001000	12	6.50
4	Pleasure Motorcycle - Sport Rating	ES 0001001-0099999	2	6.50
4	Pleasure Motorcycle - Touring Rating	ES 0000000-0000500	3	3.88
4	Pleasure Motorcycle - Touring Rating	ES 0000501-0001000	8	1.05
4	Pleasure Motorcycle - Touring Rating	ES 0001001-0099999	111	4.14
4	Pleasure Motorcycle - Sport-Touring Rating	ES 0000000-0000500	1	14.12
4	Pleasure Motorcycle - Sport-Touring Rating	ES 0000501-0001000	8	2.35
4	Pleasure Motorcycle - Sport-Touring Rating	ES 0001001-0099999	1	5.17
4	All Purpose Moped		5	7.75
4	Pleasure Moped		4	-2.00
Commuter	All Purpose Motorcycle - Motorscooter Rating	ES 0000000-0000500	1	10.19
Commuter	All Purpose Motorcycle - Motorscooter Rating	ES 0000501-0001000	1	1.45
Commuter	All Purpose Motorcycle - Other Rating	ES 0000000-0000500	8	10.19
Commuter	All Purpose Motorcycle - Other Rating	ES 0000501-0001000	19	-1.10
Commuter	All Purpose Motorcycle - Other Rating	ES 0001001-0099999	32	3.87
Commuter	All Purpose Motorcycle - Sport Rating	ES 0000000-0000500	3	-6.73
Commuter	All Purpose Motorcycle - Sport Rating	ES 0000501-0001000	7	10.03
Commuter	All Purpose Motorcycle - Sport Rating	ES 0001001-0099999	1	10.03
Commuter	All Purpose Motorcycle - Touring Rating	ES 0000000-0000500	1	5.30
Commuter	All Purpose Motorcycle - Touring Rating	ES 0000501-0001000	3	2.24
Commuter	All Purpose Motorcycle - Touring Rating	ES 0001001-0099999	44	2.24
Commuter	All Purpose Motorcycle - Sport-Touring Rating	ES 0000000-0000500	3	11.18
Commuter	All Purpose Motorcycle - Sport-Touring Rating	ES 0000501-0001000	9	-6.20
Commuter	All Purpose Motorcycle - Sport-Touring Rating	ES 0001001-0099999	6	4.31
MOTORCYCLE CLASS TOTAL			19,508	

Territory	Insurance Use	Rating Factor	No. of Vehicles	Experience Adjustments %
MAJOR CLASS: TRAILER				
1	All Purpose Trailer \$2500 or less		36,157	-6.80
1	All Purpose Trailer \$2501 or more		28,992	-6.80
2	All Purpose Trailer \$2500 or less		70,214	-11.44
2	All Purpose Trailer \$2501 or more		79,486	-11.44
3	All Purpose Trailer \$2500 or less		1,889	-7.46
3	All Purpose Trailer \$2501 or more		1,650	-7.46
4	All Purpose Trailer \$2500 or less		3,907	-6.11
4	All Purpose Trailer \$2501 or more		3,123	-6.11
TRAILER CLASS TOTAL			225,418	
MAJOR CLASS: OFF ROAD VEHICLE				
1	Off Road Vehicle - ATV		8,289	-2.29
1	Off Road Vehicle - Motorcycle		507	-2.29
1	Off Road Vehicle - Snowmobile		8,338	-2.29
1	Off Road Vehicle - Snow Vehicle		25	-2.29
2	Off Road Vehicle - ATV		32,669	-2.29
2	Off Road Vehicle - Motorcycle		973	-2.29
2	Off Road Vehicle - Snowmobile		23,507	-2.29
2	Off Road Vehicle - Snow Vehicle		101	-2.29
3	Off Road Vehicle - ATV		784	-2.29
3	Off Road Vehicle - Motorcycle		22	-2.29
3	Off Road Vehicle - Snowmobile		1,026	-2.29
3	Off Road Vehicle - Snow Vehicle		5	-2.29
4	Off Road Vehicle - ATV		1,430	-2.29
4	Off Road Vehicle - Motorcycle		16	-2.29
4	Off Road Vehicle - Snowmobile		1,582	-2.29
4	Off Road Vehicle - Snow Vehicle		20	-2.29
OFF ROAD VEHICLE CLASS TOTAL			79,294	
GRAND TOTAL			1,229,696	

2023 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	33	All Purpose Passenger Vehicle	444	497	508	519	531	543	555	567	580	594	606	618	634	651	669	693	718	742	768	795	817	854	890	929	965	1005	1043	1083	1122	1162	1204	1246	1288	1330	1371	1415	1457	1497	1540	1587	1625												
1	34	All Purpose Passenger Vehicle	438	490	500	511	523	535	546	559	572	585	597	609	624	641	659	683	707	731	757	783	805	841	876	915	951	990	1028	1067	1105	1145	1186	1228	1269	1310	1351	1394	1435	1475	1517	1563	1601												
1	40	All Purpose Passenger Vehicle	398	445	455	465	475	486	497	508	520	532	543	554	568	583	599	623	643	665	688	712	732	765	797	832	865	900	934	970	1005	1041	1078	1116	1154	1191	1228	1267	1304	1341	1379	1421	1456												
1	0	All Purpose Trailer \$2500 or less	8																																																				
1	0	All Purpose Trailer \$2501 or more	29	74	120	167	198	227	253	280	306	332	358	384	411	416	421	427	432																																				
1	0	All Purpose Truck 4,540 kg or less GVW	553	618	646	660	670	682	696	709	725	740	759	779	799	821	844	870	895	923	951	983	1017	1055	1095	1136	1179	1226	1275	1330	1389	1448	1523	1592	1670	1748	1832	1933	1995	2011	2035	2074	2115												
1	5	All Purpose Truck 4,540 kg or less GVW	525	587	614	627	636	648	661	674	689	703	721	740	759	780	802	826	850	877	903	934	966	1002	1040	1079	1120	1165	1211	1263	1320	1376	1447	1512	1586	1661	1740	1836	1895	1910	1933	1970	2009												
1	10	All Purpose Truck 4,540 kg or less GVW	498	556	581	594	603	614	626	638	652	666	683	701	719	739	760	783	805	831	856	885	915	949	985	1022	1061	1103	1147	1197	1250	1303	1371	1433	1503	1573	1649	1740	1795	1810	1831	1867	1903												
1	11	All Purpose Truck 4,540 kg or less GVW	492	550	575	587	596	607	619	631	645	659	676	693	711	731	751	774	797	821	846	875	905	939	975	1011	1049	1091	1135	1184	1236	1289	1355	1417	1486	1556	1630	1720	1776	1790	1811	1846	1882												
1	16	All Purpose Truck 4,540 kg or less GVW	465	519	543	554	563	573	585	596	609	622	638	654	671	690	709	731	752	775	799	826	854	886	920	954	990	1030	1071	1117	1167	1216	1279	1337	1403	1468	1539	1624	1676	1689	1709	1742	1777												
1	21	All Purpose Truck 4,540 kg or less GVW	437	488	510	521	529	539	550	560	573	585	600	615	631	649	667	687	707	729	751	777	803	833	865	897	931	969	1007	1051	1097	1144	1203	1258	1319	1381	1447	1527	1576	1589	1608	1638	1671												
1	26	All Purpose Truck 4,540 kg or less GVW	409	457	478	488	496	505	515	525	536	548	562	576	591	608	625	644	662	683	704	727	753	781	810	841	872	907	943	984	1028	1072	1127	1178	1236	1294	1356	1430	1476	1488	1506	1535	1565												
1	27	All Purpose Truck 4,540 kg or less GVW	404	451	472	482	489	498	508	518	529	540	554	569	583	599	616	635	653	674	694	718	742	770	799	829	861	895	931	971	1014	1057	1112	1162	1219	1276	1337	1411	1456	1468	1486	1514	1544												
1	29	All Purpose Truck 4,540 kg or less GVW	393	439	459	469	476	484	494	503	515	525	539	553	567	583	599	618	635	655	675	698	722	749	777	807	837	870	905	944	986	1028	1081	1130	1186	1241	1301	1372	1416	1428	1445	1473	1502												
1	31	All Purpose Truck 4,540 kg or less GVW	382	426	446	455	462	471	480	489	500	511	524	538	551	566	582	600	618	637	656	678	702	728	756	784	814	846	880	918	958	999	1051	1098	1152	1206	1264	1334	1377	1388	1404	1431	1459												
1	32	All Purpose Truck 4,540 kg or less GVW	376	420	439	449	456	464	473	482	493	503	516	530	543	558	574	592	609	628	647	668	692	717	745	772	802	834	867	904	945	985	1036	1083	1136	1189	1246	1314	1357	1367	1384	1410	1438												
1	33	All Purpose Truck 4,540 kg or less GVW	371	414	433	442	449	457	466	475	486	496	509	522	535	550	565	583	600	618	637	659	681	707	734	761	790	821	854	891	931	970	1020	1067	1119	1171	1227	1295	1337	1347	1363	1390	1417												
1	34	All Purpose Truck 4,540 kg or less GVW	365	408	426	436	442	450	459	468	478	488	501	514	527	542	557	574	591	609	628	649	671	696	723	750	778	809	841	878	917	956	1005	1051	1102	1154	1209	1276	1317	1327	1343	1369	1396												
1	40	All Purpose Truck 4,540 kg or less GVW	332	371	388	396	402	409	418	425	435	444	455	467	479	493	506	522	537	554	571	590	610	633	657	682	707	736	765	798	833	869	914	955	1002	1049	1099	1160	1197	1207	1221	1244	1269												
1	0	Antique Vehicle - Bus	135																																																				
1	0	Antique Vehicle - Motorcycle	135																																																				
1	0	Antique Vehicle - Passenger Vehicle	135																																																				
1	0	Antique Vehicle - Truck	135																																																				
1	0	Artisan Truck 4,540 kg or less GVW	532	595	621	635	645	656	669	682	698	712	731	750	769	790	812	837	861	888	915	946	979	1015	1054	1093	1135	1180	1227	1280	1336	1394	1465	1532	1603	1673	1747	1834	1870	1914	1958	1996	2035												
1	5	Artisan Truck 4,540 kg or less GVW	505	565	590	603	613	623	636	648	663	676	694	712	731	750	771	795	818	844	869	899	930	964	1001	1038	1078	1121	1166	1216	1269	1324	1392	1455	1523	1589	1660	1742	1776	1818	1860	1896	1933												
1	10	Artisan Truck 4,540 kg or less GVW	479	535	559	571	580	590	602	614	628	641	658	675	692	711	731	753	775	799	823	851	881	913	949	984	1021	1062	1104	1152	1202	1255	1318	1379	1443	1506	1572	1651	1683	1723	1762	1796	1831												
1	11	Artisan Truck 4,540 kg or less GVW	473	530	553	565	574	584	595	607	621	634	651	667	684	703	723	745	766	790	814	842	871	903	938	973	1010	1050	1092	1139	1189	1241	1304	1363	1427	1489	1555	1632	1664	1703	1743	1776	1811												
1	16	Artisan Truck 4,540 kg or less GVW	447	500	522	533	542	551	562	573	586	598	614	630	646	664	682	703	723	746	769	795	822	853	885	918	953	991	1031	1075	1122	1171	1231	1287	1347	1405	1467	1541	1571	1608	1645	1677	1709												
1	21	Artisan Truck 4,540 kg or less GVW	420	470	491	502	510	518	529	539	551	562	577	592	608	624	641	661	680	702	723	747	773	802	833	863	897	932	969	1011	1055	1101	1157	1210	1266	1322	1380	1449	1477	1512	1547	1577	1608												
1	26	Artisan Truck 4,540 kg or less GVW	394	440	460	470	477	485	495	505	517	527	541	555	569	585	601	619	637	657	677	700	724	751	780	809	840	873	908	947	989	1032	1084	1134	1186	1238	1293	1357	1384	1416	1449	1477	1506												
1	27	Artisan Truck 4,540 kg or less GVW	388	434	453	464	471	479	488	498	510	520	534	547	561	577	593	611	629	648	668	691	715	741	769	798	829	861	896	934	975	1018	1069	1118	1170	1221	1275	1339	1365	1397	1429	1457	1486												
1	29	Artisan Truck 4,540 kg or less GVW	378	422	441	451	458	466	475	484	496	506	519	532	546	561	577	594	611	630	650	672	695	721	748	776	806	838	871	909	949	990	1040	1088	1138	1188	1240	1302	1328	1359	1390	1417	1445												
1	31	Artisan Truck 4,540 kg or less GVW	367	411	428	438	445	453	462	471	482	491	504	517	531	545	560	578	594	613	631	653	676	700	727	754	783	814	847	883	922	962	1011	1057	1106	1154	1205	1265	1290	1321	1351	1377	1404												
1	32	Artisan Truck 4,540 kg or less GVW	362	405	422	432	439	446	455	464	475	484	497	510	523	537	552	569	585	604	622	643	666	690	717	743	772	802	834	870	908	948	996	1042	1090	1138	1188	1247	1272	1302	1331	1357	1384												
1	33	Artisan Truck 4,540 kg or less GVW	356	399	416	425	432	440	448	457	468	477	490	502	515	529	544	561	577	595	613	634	656	680	706	732	760	791	822	858	895	934	982	1026	1074	1121	1170	1229	1253	1282	1312	1337	1363												
1	34	Artisan Truck 4,540 kg or less GVW	351	393	410	419	426	433	442	450	461	470	482	495	508	521	536	552	568	586	604	624	646	670	696	721	749	779	810	845	882	920	967	1011	1058	1104	1153	1210	1234	1263	1292	1317	1343												
1	40	Artisan Truck 4,540 kg or less GVW																																																					

2023 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	11	Collector Passenger Vehicle	230	257	263	269	275	281	287	294	301	307	314	320	328	337	346	359	371	384	398	412	424	442	461	481	500	521	540	561	581	602	624	645	667	689	710	732	755	775	797	821	842			
1	16	Collector Passenger Vehicle	217	243	248	254	260	265	271	277	284	290	297	302	310	318	327	339	350	363	375	389	400	417	435	454	472	491	510	529	549	568	588	609	629	650	670	691	712	732	753	775	797	819	842	
1	21	Collector Passenger Vehicle	204	228	233	239	244	250	255	261	267	273	279	284	292	299	307	318	329	341	353	366	376	393	409	427	444	462	480	498	516	534	554	573	592	611	630	650	670	688	708	729	749	771	795	
1	26	Collector Passenger Vehicle	191	214	218	223	229	234	239	244	250	255	261	266	273	280	288	298	309	320	331	343	352	368	383	400	416	433	449	466	483	500	519	536	554	573	591	609	628	645	663	683	700	719	739	
1	27	Collector Passenger Vehicle	188	211	215	220	226	231	236	241	247	252	258	263	269	277	284	294	304	315	326	338	347	363	378	394	410	427	443	460	477	493	512	529	547	565	583	601	619	636	654	674	691	709	727	
1	29	Collector Passenger Vehicle	183	205	209	214	219	224	229	234	240	245	251	256	262	269	276	286	296	307	317	329	338	353	368	383	399	415	431	447	464	480	498	515	532	550	567	584	602	618	636	655	672	689	707	
1	31	Collector Passenger Vehicle	178	199	204	208	213	218	223	228	233	238	244	248	255	262	268	278	288	298	308	319	328	343	357	373	388	404	419	435	451	466	484	500	517	534	551	568	585	601	618	637	653	670	687	
1	32	Collector Passenger Vehicle	175	197	201	205	210	215	220	224	230	235	240	245	251	258	265	274	284	294	304	315	324	338	352	367	382	398	413	428	444	460	477	493	509	526	543	560	577	592	609	628	643	661	678	
1	33	Collector Passenger Vehicle	173	194	198	202	207	212	216	221	226	231	237	241	247	254	261	270	279	289	299	310	319	333	347	362	377	392	407	422	438	453	470	486	502	519	535	551	568	584	600	618	634	650	667	
1	34	Collector Passenger Vehicle	170	191	195	199	204	209	213	218	223	228	233	238	244	250	257	266	275	285	295	306	314	328	342	356	371	386	401	416	431	446	463	478	494	511	527	543	560	575	591	609	624	641	658	
1	40	Collector Passenger Vehicle	155	173	177	181	185	190	194	198	203	207	212	216	221	227	233	242	250	259	268	278	286	298	311	324	337	351	364	378	392	406	421	435	449	464	479	494	509	523	538	554	568	584	600	616
1	0	Collector Truck 4,540 kg or less GVW	201	225	235	240	244	248	253	258	264	269	276	283	291	299	307	317	326	336	346	358	370	384	398	413	429	446	464	484	505	527	554	579	608	636	667	703	726	732	740	755	769	783	797	811
1	5	Collector Truck 4,540 kg or less GVW	191	214	223	228	232	236	240	245	251	256	262	269	276	284	292	301	310	319	329	340	351	365	378	392	408	424	441	460	480	501	526	550	578	604	634	668	690	717	731	747	761	775	789	803
1	10	Collector Truck 4,540 kg or less GVW	181	202	211	216	220	223	228	232	238	242	248	255	262	269	276	285	293	302	311	322	333	346	358	372	386	401	418	436	454	474	499	521	547	572	600	633	653	659	666	674	691	707	721	735
1	11	Collector Truck 4,540 kg or less GVW	179	200	209	214	217	221	225	230	235	239	246	252	259	266	273	282	290	299	308	319	329	342	354	368	382	397	413	431	449	469	493	515	541	566	594	626	646	651	659	672	684	697	710	723
1	16	Collector Truck 4,540 kg or less GVW	169	189	197	202	205	208	213	217	222	226	232	238	244	251	258	266	274	282	291	301	311	323	334	347	360	375	390	407	424	443	465	488	511	534	560	591	610	615	622	634	646	658	670	682
1	21	Collector Truck 4,540 kg or less GVW	159	178	186	190	193	196	200	204	209	213	218	224	230	236	243	250	258	265	273	283	292	303	314	326	339	352	367	382	399	416	438	467	498	530	562	597	634	671	708	745	782	819	856	
1	26	Collector Truck 4,540 kg or less GVW	149	166	174	178	181	184	187	191	195	199	204	209	215	221	227	235	241	249	256	265	274	284	295	306	317	330	343	358	374	390	410	428	450	471	494	520	537	542	548	559	569	580	591	
1	27	Collector Truck 4,540 kg or less GVW	147	164	172	175	178	181	185	188	193	196	201	207	212	218	224	231	238	245	253	261	270	280	291	301	313	326	339	353	369	385	404	423	444	464	487	513	530	534	540	551	561	571	581	
1	29	Collector Truck 4,540 kg or less GVW	143	160	167	170	173	176	180	183	187	191	196	201	207	212	218	225	231	239	246	254	263	273	283	293	305	317	329	344	359	374	393	411	432	452	474	499	515	520	525	536	546	556	566	
1	31	Collector Truck 4,540 kg or less GVW	139	155	162	166	168	171	175	178	182	186	190	195	201	206	212	219	225	232	239	247	255	265	275	285	296	308	320	334	348	364	382	400	420	439	460	485	501	505	511	521	531	541	551	
1	32	Collector Truck 4,540 kg or less GVW	137	153	160	163	166	169	172	175	180	183	188	192	198	203	209	216	222	228	235	243	252	261	271	281	292	303	316	329	343	358	377	394	413	432	454	478	494	498	503	513	523	533	543	553
1	33	Collector Truck 4,540 kg or less GVW	135	151	157	161	163	166	170	173	177	180	185	190	195	200	206	212	218	225	232	240	248	257	267	277	287	299	311	324	338	353	371	388	407	426	447	471	486	490	496	506	515	525	535	545
1	34	Collector Truck 4,540 kg or less GVW	133	148	155	158	161	164	167	170	174	178	182	187	192	197	203	209	215	222	228	236	244	253	263	273	283	294	306	319	333	348	366	382	401	420	440	464	479	483	488	498	508	518	528	
1	40	Collector Truck 4,540 kg or less GVW	121	135	141	144	146	149	152	155	158	161	166	170	175	179	184	190	196	202	208	215	222	230	239	248	257	268	278	290	303	316	332	347	365	382	400	422	436	439	444	453	461	470	479	
1	0	Common Carrier Bus Over 161 km outside MB	738																																											
1	0	Common Carrier Bus Within MB	1857																																											
1	0	Common Carrier Local Passenger Vehicle	945	1057	1060	1104	1129	1155	1181	1207	1235	1262	1290	1315	1348	1384	1423	1475	1526	1579	1635	1691	1739	1817	1893	1975	2053	2137	2219	2302	2387	2473	2561	2651	2740	2829	2918	3010	3099	3185	3276	3374	3457	3541	3625	
1	5	Common Carrier Local Passenger Vehicle	898	1004	1026	1049	1073	1097	1122	1147	1173	1199	1225	1249	1281	1315	1352	1401	1450	1500	1553	1606	1652	1726	1798	1876	1950	2030	2108	2187	2268	2349	2433	2518	2603	2688	2772	2859	2944	3026	3112	3205	3284	3367	3451	
1	10	Common Carrier Local Passenger Vehicle	850	951	972	994	1016	1039	1063	1086	1111	1136	1161	1183	1213	1246	1281	1327	1373	1421	1471	1522	1565	1635	1704	1777	1848	1923	1997	2072	2148	2226	2305	2386	2466	2546	2626	2709	2789	2866	2948	3037	3111	3195	3279	
1	11	Common Carrier Local Passenger Vehicle	841	941	961	983	1005	1028	1051	1074	1099	1123	1148	1170	1200	1232	1266	1313	1358	1405	1455	1505	1548	1617	1685	1758	1827	1902	1975	2049	2124	2201	2279	2359	2439	2518	2597	2679	2758	2835	2916	3003	3077	3159	3241	
1	16	Common Carrier Local Passenger Vehicle	794	888	907	927	948	970	992	1014	1037	1060	1084	1105	1132	1163	1195	1239	1282	1326	1373	1420	1461	1526	1590	1659	1725	1795	1864	1934	2005	2077	2151	2227	2302	2376	2451									

2023 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	40	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	653	726	766	790	807	824	842	861	882	899	928	955	982	1009	1037	1070	1099	1131	1165	1199	1243	1289	1338	1387	1438	1493	1545	1616	1675	1745	1836	1913	1991	2072	2153	2255	2294	2383	2474	2567	2663	
1	0	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1316	1432	1477	1522	1567	1614	1657	1702	1747	1790	1831	1858	1909	1968	2039	2131	2227	2323	2426	2522	2626	2728	2825	2928	3030	3137	3246	3353	3463	3574	3686	3786	3899	3991	4090	4210	4314	4421	4526	4631	4736	
1	5	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1250	1360	1403	1446	1489	1533	1574	1617	1660	1700	1739	1765	1814	1870	1937	2024	2116	2207	2305	2396	2495	2592	2684	2782	2878	2976	3084	3185	3290	3395	3496	3597	3699	3791	3885	3999	4098	4200	4300	4399	4499	
1	10	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1184	1289	1329	1370	1410	1453	1491	1532	1572	1611	1648	1672	1718	1771	1835	1918	2004	2091	2183	2270	2363	2455	2542	2635	2727	2823	2921	3018	3117	3217	3312	3407	3501	3592	3681	3789	3883	3979	4073	4168	4262	
1	11	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1171	1274	1315	1355	1395	1436	1475	1515	1555	1593	1630	1654	1699	1752	1815	1897	1982	2067	2153	2245	2337	2428	2514	2606	2697	2792	2889	2984	3082	3181	3275	3370	3462	3552	3640	3747	3849	3935	4028	4122	4215	
1	16	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1105	1203	1241	1278	1316	1356	1392	1430	1467	1504	1538	1561	1604	1653	1713	1790	1871	1951	2038	2118	2206	2292	2373	2460	2545	2635	2727	2817	2909	3002	3091	3180	3268	3352	3436	3536	3624	3714	3802	3890	3978	
1	21	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1040	1131	1167	1202	1238	1275	1309	1345	1380	1414	1446	1468	1508	1555	1611	1683	1759	1835	1917	1992	2075	2155	2232	2313	2394	2478	2564	2649	2736	2823	2907	2991	3073	3153	3231	3326	3408	3493	3576	3658	3741	
1	26	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	974	1060	1093	1126	1160	1194	1226	1259	1293	1325	1355	1375	1413	1456	1509	1577	1648	1719	1795	1866	1943	2019	2090	2167	2242	2321	2402	2481	2563	2645	2723	2802	2879	2953	3027	3115	3192	3272	3349	3427	3505	
1	27	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	961	1045	1078	1111	1144	1178	1210	1242	1275	1307	1337	1356	1394	1437	1488	1556	1626	1696	1771	1841	1917	1991	2062	2137	2212	2290	2370	2448	2528	2609	2686	2764	2840	2913	2986	3073	3149	3227	3304	3381	3457	
1	29	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	934	1017	1049	1081	1113	1146	1176	1208	1240	1271	1300	1319	1355	1397	1448	1513	1581	1649	1722	1791	1864	1937	2006	2079	2151	2227	2305	2381	2459	2538	2613	2688	2762	2834	2904	2989	3063	3139	3213	3288	3363	
1	31	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	908	988	1019	1050	1081	1114	1143	1174	1205	1235	1263	1282	1317	1358	1407	1470	1537	1603	1674	1740	1812	1882	1949	2020	2091	2165	2240	2314	2389	2466	2539	2612	2684	2754	2822	2905	2977	3050	3123	3195	3268	
1	32	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	895	974	1004	1035	1066	1098	1127	1157	1188	1217	1245	1263	1298	1338	1387	1449	1514	1580	1650	1715	1786	1855	1921	1991	2060	2133	2207	2280	2355	2430	2502	2574	2645	2714	2781	2863	2934	3006	3078	3149	3220	
1	33	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	882	959	990	1020	1050	1081	1110	1140	1170	1199	1227	1245	1279	1319	1366	1428	1492	1556	1625	1690	1759	1828	1893	1962	2030	2100	2175	2247	2320	2395	2466	2537	2606	2674	2740	2821	2890	2962	3032	3103	3173	
1	34	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	869	945	975	1005	1034	1065	1094	1123	1153	1181	1208	1226	1260	1299	1346	1406	1470	1533	1601	1665	1733	1800	1864	1932	2000	2070	2142	2213	2286	2359	2429	2499	2568	2634	2699	2779	2847	2918	2987	3056	3126	
1	40	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	790	859	886	913	940	968	994	1021	1048	1074	1099	1115	1145	1181	1223	1279	1336	1394	1456	1513	1576	1637	1695	1757	1818	1882	1948	2012	2078	2144	2208	2272	2334	2395	2454	2526	2588	2653	2716	2779	2842	
1	0	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	1142	1268	1339	1381	1440	1438	1470	1505	1541	1572	1622	1669	1716	1763	1813	1870	1920	1978	2033	2096	2170	2252	2339	2425	2513	2609	2699	2824	2928	3050	3209	3343	3480	3620	3764	3941	4009	4164	4321	4486	4651	
1	5	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	1085	1205	1272	1312	1339	1366	1396	1430	1464	1492	1541	1586	1630	1675	1722	1776	1824	1879	1931	1991	2061	2139	2222	2304	2387	2478	2564	2683	2782	2897	3004	3162	3310	3468	3639	3826	4026	4165	4262	4418		
1	10	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	1028	1141	1205	1243	1269	1294	1323	1354	1387	1414	1460	1502	1544	1587	1632	1683	1728	1780	1830	1886	1953	2027	2105	2182	2262	2348	2429	2542	2635	2745	2888	3009	3132	3258	3388	3547	3608	3748	3889	4037	4186	
1	11	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	1016	1129	1192	1229	1255	1280	1308	1339	1371	1398	1444	1485	1527	1569	1614	1664	1709	1760	1809	1865	1931	2004	2082	2158	2237	2322	2402	2513	2606	2714	2856	2975	3097	3222	3350	3507	3568	3706	3846	3993	4139	
1	16	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	959	1065	1125	1160	1184	1208	1235	1264	1294	1320	1362	1402	1441	1481	1523	1563	1610	1662	1710	1763	1816	1873	1931	1991	2061	2139	2222	2304	2387	2478	2564	2683	2782	2897	3004	3162	3310	3468	3639	3789	3937	
1	21	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	902	1002	1058	1091	1114	1136	1161	1189	1217	1241	1281	1319	1356	1393	1432	1477	1517	1563	1606	1656	1714	1779	1848	1916	1985	2061	2132	2231	2313	2409	2535	2641	2749	2860	2974	3113	3167	3290	3414	3544	3674	
1	26	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	845	938	991	1022	1043	1064	1088	1114	1140	1163	1200	1235	1270	1305	1342	1384	1421	1464	1504	1551	1606	1666	1713	1794	1860	1931	1997	2090	2167	2257	2375	2474	2575	2679	2785	2916	2967	3081	3198	3320	3442	
1	27	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	834	926	977	1008	1029	1050	1073	1099	1125	1147	1184	1218	1253	1287	1323	1365	1402	1444	1484	1530	1584	1644	1707	1770	1834	1905	1970	2062	2137	2226	2343	2440	2540	2643	2748	2877	2927	3040	3154	3275	3395	
1	29	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	811	900	951	981	1001	1021	1044	1069	1094	1115	1152	1185	1218	1252	1287	1323	1363	1404	1443	1488	1541	1599	1661	1722	1784	1852	1916	2005	2079	2165	2278	2374	2471	2570	2671	2782	2798	2846	2956	3068	3185	3302
1	31	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	788	875	924	953	973	992	1014	1038	1063	1084	1119	1152	1184	1216	1251	1290	1325	1365	1403	1446	1497	1554	1614	1673	1734	1800	1862	1949	2020	2114	2218	2307	2401	2498	2597	2719	2766	2873	2981	3095	3209	
1	32	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	777	862	911	939	959	978	1000	1023	1048	1068	1103	1135	1167	1199	1231	1272	1306	1345	1382	1425	1476	1531	1591	1649	1709	1774	1835	1920	1991	2074	2182	2273	2366	2462	2560	2680	2726	2832	2938	3050	3163	
1	33	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	765	850	897	925	945	963	985	1008	1032	1055	1087	1118	1150	1181	1215	1253	1286	1325	1362	1404	1454	1509	1567	1625	1684	1748	1808	1892	1962	2043	2150	2240	2332	2425	2522	2640	2686	2790	2895	3006	3116	
1	34	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	754	837	884	911	931	949	970	993	1017	1037	1071	1102	1133	1164	1213	1267	1305	1342	1383	1432	1486	1544	1600	1659	1722	1781	1864	1932	2013	2118	2206	2297	2382	2484	2601	2646	2748	2851	2961	3070	3176	
1	40	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	685	761	803	829	846	863	882	903	925	943	973	1001	1030	1058	1088	1122	1152	1187	1220	1258	1302	1351	1403	1455	1508	1565	1619	1694	1757	1830	1925	2006	2088	2172	2258	2365	2405	2498				

2023 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	16	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1205	1312	1355	1395	1437	1480	1518	1559	1602	1640	1677	1704	1750	1803	1868	1952	2042	2128	2223	2310	2405	2499	2590	2683	2777	2874	2974	3071	3174	3274	3373	3469	3567	3659	3748	3856	3955	4051	4149	4245	4341						
1	21	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1134	1234	1274	1312	1352	1392	1428	1466	1507	1542	1578	1602	1646	1695	1757	1836	1920	2001	2091	2172	2262	2350	2436	2523	2612	2703	2797	2888	2985	3079	3173	3263	3354	3441	3525	3627	3719	3810	3902	3992	4083						
1	26	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1062	1156	1194	1229	1266	1304	1337	1373	1411	1444	1478	1501	1541	1588	1646	1720	1799	1874	1959	2035	2119	2201	2281	2364	2446	2532	2620	2705	2796	2885	2972	3056	3142	3223	3302	3397	3484	3569	3655	3739	3824						
1	27	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1048	1140	1177	1213	1249	1286	1319	1355	1392	1425	1458	1480	1521	1567	1624	1697	1775	1849	1932	2007	2090	2172	2251	2332	2413	2497	2585	2669	2758	2846	2932	3015	3100	3180	3257	3351	3437	3521	3605	3689	3773						
1	29	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1019	1109	1145	1179	1215	1251	1283	1318	1354	1386	1418	1440	1479	1524	1579	1650	1726	1798	1879	1952	2033	2112	2189	2268	2347	2429	2514	2596	2682	2768	2851	2932	3015	3093	3168	3260	3343	3424	3507	3588	3669						
1	31	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	990	1078	1113	1146	1181	1216	1247	1281	1316	1347	1378	1399	1437	1481	1535	1604	1677	1748	1826	1897	1975	2053	2127	2204	2281	2360	2443	2523	2607	2690	2771	2850	2930	3006	3079	3168	3249	3328	3408	3487	3566						
1	32	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	976	1062	1097	1129	1163	1198	1229	1262	1297	1327	1358	1379	1416	1459	1512	1580	1653	1722	1800	1870	1947	2023	2096	2172	2248	2326	2408	2486	2569	2651	2731	2808	2887	2962	3034	3122	3201	3280	3359	3436	3514						
1	33	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	961	1047	1081	1113	1146	1181	1211	1244	1278	1308	1338	1359	1396	1438	1490	1557	1629	1697	1773	1842	1918	1993	2066	2140	2215	2292	2372	2450	2531	2612	2691	2767	2845	2919	2990	3076	3154	3231	3309	3386	3463						
1	34	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	947	1031	1065	1096	1129	1163	1193	1225	1259	1288	1318	1338	1375	1416	1468	1534	1604	1672	1747	1815	1890	1963	2035	2108	2182	2258	2337	2413	2493	2573	2651	2726	2802	2875	2945	3030	3107	3183	3260	3335	3411						
1	40	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	861	937	968	997	1027	1057	1084	1114	1144	1171	1198	1217	1250	1288	1334	1394	1459	1520	1588	1650	1718	1785	1850	1916	1984	2053	2125	2194	2267	2339	2410	2478	2548	2614	2677	2755	2825	2894	2963	3032	3101						
1	0	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	1246	1382	1460	1505	1536	1570	1604	1640	1679	1714	1769	1820	1870	1921	1975	2038	2093	2154	2218	2287	2366	2454	2549	2642	2741	2844	2944	3049	3191	3325	3498	3644	3794	3947	4103	4296	4370	4538	4711	4890	5071						
1	5	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	1184	1313	1387	1430	1459	1491	1524	1558	1595	1628	1681	1729	1776	1825	1876	1936	1988	2046	2107	2173	2248	2331	2422	2510	2604	2702	2797	2925	3031	3159	3323	3462	3604	3750	3898	4081	4151	4311	4475	4645	4817						
1	10	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	1121	1244	1314	1354	1382	1413	1444	1476	1511	1543	1592	1638	1683	1729	1777	1834	1884	1939	1996	2058	2129	2209	2294	2378	2467	2560	2650	2771	2872	2992	3148	3280	3415	3552	3693	3866	3933	4084	4240	4401	4564						
1	11	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	1109	1230	1299	1339	1367	1397	1428	1460	1494	1525	1574	1620	1664	1710	1758	1814	1863	1917	1974	2035	2106	2184	2269	2351	2439	2531	2620	2740	2840	2959	3113	3243	3377	3513	3652	3823	3889	4039	4193	4352	4513						
1	16	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	1047	1161	1226	1264	1290	1319	1347	1378	1410	1440	1486	1529	1571	1614	1659	1712	1758	1809	1863	1921	1987	2061	2141	2219	2302	2389	2473	2586	2680	2793	2938	3061	3187	3315	3447	3609	3671	3812	3957	4108	4260						
1	21	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	984	1092	1153	1189	1213	1240	1267	1296	1326	1354	1398	1438	1477	1518	1560	1610	1653	1702	1752	1807	1869	1939	2014	2087	2165	2247	2326	2432	2521	2627	2763	2879	2997	3118	3241	3394	3452	3585	3722	3863	4006						
1	26	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	922	1023	1080	1114	1137	1162	1187	1214	1242	1268	1308	1347	1384	1422	1461	1508	1549	1594	1641	1692	1751	1816	1886	1955	2028	2105	2179	2278	2361	2460	2589	2697	2808	2921	3036	3179	3234	3358	3486	3619	3753						
1	27	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	910	1009	1066	1099	1121	1146	1171	1197	1226	1251	1291	1329	1365	1402	1442	1488	1528	1572	1619	1670	1727	1791	1861	1929	2001	2076	2149	2248	2329	2427	2554	2660	2770	2881	2995	3136	3190	3313	3439	3570	3702						
1	29	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	885	981	1037	1069	1091	1115	1139	1164	1192	1217	1256	1292	1328	1364	1402	1447	1486	1529	1575	1624	1680	1742	1810	1876	1946	2019	2090	2186	2266	2361	2484	2587	2694	2802	2913	3050	3103	3222	3345	3472	3600						
1	31	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	860	954	1007	1038	1060	1083	1107	1132	1159	1183	1221	1256	1290	1325	1363	1406	1444	1486	1530	1578	1633	1693	1759	1823	1891	1962	2031	2125	2202	2294	2414	2514	2618	2723	2831	2964	3015	3131	3251	3374	3499						
1	32	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	847	940	993	1023	1044	1068	1091	1115	1142	1166	1203	1238	1272	1306	1343	1386	1423	1465	1508	1555	1609	1669	1733	1797	1864	1934	2002	2094	2170	2261	2379	2478	2580	2684	2790	2921	2972	3086	3203	3325	3448						
1	33	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	833	926	978	1008	1029	1052	1075	1099	1125	1148	1185	1219	1253	1287	1323	1365	1402	1443	1486	1532	1585	1644	1708	1770	1836	1905	1972	2063	2138	2228	2344	2441	2542	2644	2749	2878	2928	3040	3156	3276	3398						
1	34	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	822	912	964	993	1014	1036	1059	1082	1108	1131	1168	1201	1234	1268	1303	1345	1381	1422	1464	1509	1562	1620	1682	1744	1809	1877	1943	2032	2106	2194	2309	2405	2504	2605	2708	2835	2884	2995	3109	3227	3347						
1	40	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	748	829	876	903	922	942	962	984	1007	1028	1061	1092	1122	1153	1185	1223	1256	1292	1332	1372	1420	1472	1529	1585	1645	1706	1766	1847	1915	1995	2099	2186	2276	2368	2462	2578	2622	2723	2827	2934	3043						
1	0	Petroleum/Chemical Truck 4,540 kg or less GVW	209	233	244	249	253	257	263	268	274	279	287	294	302	310	319	328	338	348	359	371	384	398	413	429	445	463	481	502	524	547	575	601	630	660	691	729	753	759	768	783	798						
1	0	Petroleum/Chemical Truck 4,541 to 16,330 kg GVW	564	743	797	853	912	972	1034	1098	1163	1231	1306	1384	1458	1541	1631	1727	1828																														
1	0	Petroleum/Chemical Truck 16,331 kg or more GVW	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688	688				
1	0	Pleasure Moped	507	512	515	522	539	558	580	598	628	669	669	669																																			
1	5	Pleasure Moped	482	486	489	496	512	530	551	568	597	636	636	636																																			
1	10	Pleasure Moped	456	461	463	470	485	502	522	538	565	602	602	602																																			
1	11	Pleasure Moped	451	456	458	465	480	497	516	532	559	595	595																																				

2023 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	10	All Purpose Motorcycle - Other 500 cc or less	746	752	757	768	792	821	853	879	923	983	983	983																																								
2	11	All Purpose Motorcycle - Other 500 cc or less	738	744	748	759	783	812	844	870	913	972	972	972																																								
2	16	All Purpose Motorcycle - Other 500 cc or less	696	702	706	717	739	766	796	821	862	917	917	917																																								
2	21	All Purpose Motorcycle - Other 500 cc or less	655	660	664	674	695	720	749	772	811	863	863	863																																								
2	26	All Purpose Motorcycle - Other 500 cc or less	613	619	622	631	651	675	702	723	759	808	808	808																																								
2	27	All Purpose Motorcycle - Other 500 cc or less	605	610	614	623	642	666	692	713	749	797	797	797																																								
2	29	All Purpose Motorcycle - Other 500 cc or less	589	594	597	606	625	648	673	694	728	775	775	775																																								
2	31	All Purpose Motorcycle - Other 500 cc or less	572	577	580	589	607	629	654	674	708	753	753	753																																								
2	32	All Purpose Motorcycle - Other 500 cc or less	564	568	572	580	598	620	645	664	698	743	743	743																																								
2	33	All Purpose Motorcycle - Other 500 cc or less	555	560	563	572	590	611	635	655	687	732	732	732																																								
2	34	All Purpose Motorcycle - Other 500 cc or less	547	552	555	563	581	602	626	645	677	721	721	721																																								
2	40	All Purpose Motorcycle - Other 500 cc or less	497	502	505	512	528	547	569	586	616	655	655	655																																								
2	0	All Purpose Motorcycle - Other 501 to 1000 cc	1212	1223	1231	1248	1288	1334	1386	1429	1501	1598	1598	1598																																								
2	5	All Purpose Motorcycle - Other 501 to 1000 cc	1151	1162	1169	1186	1224	1267	1317	1358	1426	1518	1518	1518																																								
2	10	All Purpose Motorcycle - Other 501 to 1000 cc	1091	1101	1108	1123	1159	1201	1247	1286	1351	1438	1438	1438																																								
2	11	All Purpose Motorcycle - Other 501 to 1000 cc	1079	1088	1096	1111	1146	1187	1234	1272	1336	1422	1422	1422																																								
2	16	All Purpose Motorcycle - Other 501 to 1000 cc	1018	1027	1034	1048	1082	1121	1164	1200	1261	1342	1342	1342																																								
2	21	All Purpose Motorcycle - Other 501 to 1000 cc	957	966	972	986	1018	1054	1095	1129	1186	1262	1262	1262																																								
2	26	All Purpose Motorcycle - Other 501 to 1000 cc	897	905	911	924	953	987	1026	1057	1111	1183	1183	1183																																								
2	27	All Purpose Motorcycle - Other 501 to 1000 cc	885	893	899	911	940	974	1012	1043	1096	1167	1167	1167																																								
2	29	All Purpose Motorcycle - Other 501 to 1000 cc	861	868	874	886	914	947	984	1015	1066	1135	1135	1135																																								
2	31	All Purpose Motorcycle - Other 501 to 1000 cc	836	844	849	861	889	920	956	986	1036	1103	1103	1103																																								
2	32	All Purpose Motorcycle - Other 501 to 1000 cc	824	832	837	849	876	907	942	972	1021	1087	1087	1087																																								
2	33	All Purpose Motorcycle - Other 501 to 1000 cc	812	819	825	836	863	894	929	957	1006	1071	1071	1071																																								
2	34	All Purpose Motorcycle - Other 501 to 1000 cc	800	807	812	824	850	880	915	943	991	1055	1055	1055																																								
2	40	All Purpose Motorcycle - Other 501 to 1000 cc	727	734	739	749	773	800	832	857	901	959	959	959																																								
2	0	All Purpose Motorcycle - Other 1001 cc or more	1583	1597	1607	1630	1682	1742	1810	1867	1961	2087	2087	2087																																								
2	5	All Purpose Motorcycle - Other 1001 cc or more	1504	1517	1527	1548	1598	1655	1719	1774	1863	1983	1983	1983																																								
2	10	All Purpose Motorcycle - Other 1001 cc or more	1425	1437	1446	1467	1514	1568	1629	1680	1765	1878	1878	1878																																								
2	11	All Purpose Motorcycle - Other 1001 cc or more	1409	1421	1430	1451	1497	1550	1611	1662	1745	1857	1857	1857																																								
2	16	All Purpose Motorcycle - Other 1001 cc or more	1330	1341	1350	1369	1413	1463	1520	1568	1647	1753	1753	1753																																								
2	21	All Purpose Motorcycle - Other 1001 cc or more	1251	1262	1270	1288	1329	1376	1430	1475	1549	1649	1649	1649																																								
2	26	All Purpose Motorcycle - Other 1001 cc or more	1171	1182	1189	1206	1245	1289	1339	1382	1451	1544	1544	1544																																								
2	27	All Purpose Motorcycle - Other 1001 cc or more	1156	1166	1173	1190	1228	1272	1321	1363	1432	1524	1524	1524																																								
2	29	All Purpose Motorcycle - Other 1001 cc or more	1124	1134	1141	1157	1194	1237	1285	1326	1392	1482	1482	1482																																								
2	31	All Purpose Motorcycle - Other 1001 cc or more	1092	1102	1109	1125	1161	1202	1249	1288	1353	1440	1440	1440																																								
2	32	All Purpose Motorcycle - Other 1001 cc or more	1076	1086	1093	1108	1144	1185	1231	1270	1333	1419	1419	1419																																								
2	33	All Purpose Motorcycle - Other 1001 cc or more	1061	1070	1077	1092	1127	1167	1213	1251	1314	1398	1398	1398																																								
2	34	All Purpose Motorcycle - Other 1001 cc or more	1045	1054	1061	1076	1110	1150	1195	1232	1294	1377	1377	1377																																								
2	40	All Purpose Motorcycle - Other 1001 cc or more	950	958	964	978	1009	1045	1086	1120	1177	1252	1252	1252																																								
2	0	All Purpose Motorcycle - Sport 500 cc or less	1460	1473	1482	1503	1550	1606	1669	1721	1808	1924	1924	1924																																								
2	5	All Purpose Motorcycle - Sport 500 cc or less	1387	1399	1408	1428	1472	1526	1586																																													

2023 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	
2	21	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	760	844	892	920	938	957	978	1001	1025	1046	1080	1110	1142	1172	1206	1243	1278	1316	1354	1394	1445	1497	1555	1612	1672	1736	1796	1879	1947	2029	2135	2225	2315	2408	2504	2622	2668	2771	2876	2985	3096	
2	26	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	712	790	835	861	878	896	916	938	960	980	1012	1040	1069	1098	1114	1145	1197	1233	1268	1306	1353	1402	1456	1514	1567	1624	1683	1760	1824	1909	2195	2208	2316	2408	2504	2622	2668	2771	2876	2985	3096	
2	27	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	702	780	824	850	867	884	904	925	947	967	998	1026	1055	1083	1114	1149	1191	1231	1268	1306	1353	1402	1456	1514	1567	1624	1683	1760	1824	1909	2195	2208	2316	2408	2504	2622	2668	2771	2876	2985	3096	
2	29	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	683	758	802	826	843	860	879	900	921	940	971	998	1026	1054	1083	1118	1149	1183	1217	1253	1299	1345	1397	1448	1503	1560	1615	1688	1750	1823	1918	1999	2080	2164	2250	2356	2398	2491	2585	2682	2782	
2	31	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	664	737	779	803	819	836	854	874	895	914	943	969	997	1024	1053	1086	1116	1150	1183	1218	1262	1308	1358	1408	1461	1516	1569	1641	1701	1772	1864	1943	2022	2103	2187	2290	2330	2421	2512	2607	2702	
2	32	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	654	726	768	792	807	823	842	862	882	900	930	955	983	1009	1038	1070	1100	1133	1166	1200	1244	1289	1338	1387	1440	1494	1546	1617	1676	1746	1837	1915	1992	2073	2155	2227	2296	2385	2476	2569	2665	
2	33	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	645	716	756	780	795	811	829	849	869	887	916	941	968	994	1022	1055	1084	1116	1148	1183	1225	1270	1319	1367	1418	1472	1524	1593	1652	1721	1810	1887	1963	2042	2123	2224	2263	2350	2439	2531	2626	
2	34	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	635	705	745	768	783	799	817	836	856	874	902	927	954	979	1007	1039	1068	1100	1131	1165	1207	1251	1299	1346	1397	1450	1501	1569	1627	1695	1783	1859	1934	2012	2092	2191	2229	2315	2403	2493	2587	
2	40	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	577	641	677	698	712	727	743	760	778	794	820	843	867	890	916	944	971	1000	1028	1059	1097	1137	1181	1224	1270	1318	1364	1427	1479	1541	1621	1690	1758	1829	1901	1991	2026	2105	2185	2267	2351	
2	0	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1268	1380	1424	1468	1511	1554	1597	1639	1682	1726	1764	1788	1841	1895	1963	2053	2146	2238	2335	2429	2528	2627	2722	2820	2918	3022	3126	3230	3335	3442	3545	3648	3749	3845	3940	4054	4156	4258	4361	4462	4564	
2	5	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1205	1311	1353	1395	1435	1476	1517	1557	1598	1640	1676	1699	1749	1800	1865	1950	2039	2126	2218	2308	2402	2496	2586	2679	2772	2871	2970	3068	3168	3268	3370	3473	3576	3681	3784	3891	3994	4045	4143	4239	4336	
2	10	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1141	1242	1282	1321	1360	1399	1437	1475	1514	1553	1588	1609	1657	1705	1767	1848	1931	2014	2101	2186	2275	2364	2450	2538	2626	2720	2813	2907	3001	3098	3190	3283	3374	3460	3546	3649	3740	3832	3925	4016	4108	
2	11	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1129	1228	1267	1307	1345	1383	1421	1459	1497	1536	1570	1591	1638	1687	1747	1827	1910	1992	2078	2162	2250	2338	2424	2510	2597	2690	2782	2875	2968	3063	3155	3247	3337	3422	3507	3608	3699	3790	3881	3971	4062	
2	16	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1065	1159	1196	1233	1269	1305	1341	1377	1413	1450	1482	1502	1546	1592	1649	1725	1803	1880	1961	2040	2124	2207	2286	2369	2451	2538	2626	2713	2801	2891	2978	3064	3149	3230	3310	3405	3491	3577	3663	3748	3834	
2	21	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1002	1090	1125	1160	1194	1228	1262	1295	1329	1364	1394	1413	1454	1497	1551	1622	1695	1768	1845	1919	1997	2075	2150	2228	2305	2387	2470	2552	2635	2719	2801	2882	2962	3038	3113	3203	3283	3364	3445	3525	3606	
2	26	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	938	1021	1054	1086	1118	1150	1182	1213	1245	1277	1305	1323	1362	1402	1453	1519	1588	1656	1728	1797	1871	1944	2014	2087	2159	2236	2313	2390	2468	2547	2623	2700	2777	2845	2916	3000	3075	3151	3227	3302	3377	
2	27	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	926	1007	1040	1072	1103	1134	1166	1196	1228	1260	1288	1305	1344	1383	1433	1499	1567	1634	1705	1773	1845	1918	1987	2059	2130	2206	2282	2358	2435	2511	2588	2663	2734	2807	2876	2959	3034	3108	3184	3262	3342	
2	29	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	900	980	1011	1042	1073	1103	1134	1164	1194	1225	1252	1269	1307	1345	1394	1458	1524	1589	1658	1725	1795	1865	1933	2002	2072	2146	2219	2293	2368	2444	2517	2590	2662	2730	2797	2878	2951	3023	3096	3168	3240	
2	31	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	875	952	983	1013	1043	1072	1102	1131	1161	1191	1217	1234	1270	1308	1354	1417	1481	1544	1611	1676	1744	1813	1878	1946	2013	2085	2157	2229	2301	2375	2446	2517	2587	2653	2719	2797	2868	2938	3009	3079	3149	
2	32	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	862	938	968	998	1027	1057	1086	1115	1144	1174	1200	1216	1252	1289	1335	1396	1459	1522	1588	1652	1719	1786	1851	1918	1984	2055	2126	2196	2268	2341	2411	2481	2551	2625	2695	2769	2845	2916	2985	3054	3124	
2	33	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	850	925	954	984	1012	1041	1070	1098	1127	1156	1182	1198	1233	1270	1315	1376	1438	1499	1564	1627	1694	1760	1824	1889	1955	2025	2094	2164	2234	2306	2375	2444	2512	2576	2640	2716	2785	2853	2922	2990	3058	
2	34	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	837	911	940	969	997	1026	1054	1082	1110	1139	1164	1180	1215	1251	1296	1355	1416	1477	1541	1603	1668	1734	1797	1861	1926	1995	2063	2132	2201	2272	2340	2408	2474	2538	2600	2676	2744	2810	2878	2945	3012	
2	40	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	761	828	854	881	907	932	958	983	1009	1036	1058	1073	1105	1137	1178	1232	1288	1343	1401	1457	1517	1576	1633	1692	1751	1813	1876	1938	2001	2065	2127	2189	2249	2307	2364	2432	2494	2554	2617	2677	2738	
2	0	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	1008	1117	1182	1218	1243	1268	1297	1327	1360	1385	1432	1471	1513	1555	1598	1649	1693	1744	1794	1844	1895	1946	2002	2137	2212	2302	2382	2491	2582	2690	2831	2950	3068	3194	3331	3476	3635	3782	3811	3958	4104	
2	5	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	958	1061	1123	1157	1181	1205	1232	1261	1292	1326	1316	1360	1397	1437	1477	1518	1567	1608	1657	1704	1757	1811	1867	1929	2000	2107	2187	2263	2366	2453	2555	2689	2802	2915	3034	3153	3302	3358	3488	3620	3760	3899
2	10	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	907	1005	1064	1096	1119	1141	1167	1194	1224	1246	1289	1324	1362	1399	1438	1484	1524	1570	1615	1664	1723	1787	1856	1923	1996	2072	2144	2242	2324	2421	2548	2655	2761	2875	2987	3128	3181	3305	3430	3562	3694	
2	11	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	897	994	1052	1084	1106	1129	1154	1181	1210	1233	1274	1309	1347	1384	1422	1468	1507	1552	1597	1646	1704	1768	1835	1902	1974	2049	2120	2217	2298	2394	2500	2625	2731	2843	2954	3084	3144	3268	3392	3523	3653	
2	16	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	847	938	993	1023	1044	1065	1089	1115	1140	1162	1203	1236	1271	1306	1342	1385	1422	1465	1507	1553	1609	1668	1732	1795	1863	1934	2001	2092	2169	2262	2370	2478	2577	2683	2788	2920	2969	3084	3201	3325	3447	
2	21	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	796	882	934	962	982	1002	1025	1048	1074	1094	1131	1162	1195	1228	1262	1303	1337	1378	1417	1461	1513	1569	1629	1688	1752	1819	1882	1968	2040	2125	2236	2330	2424	2523	2622	2746	2793	2901	3011	3127	3242	
2	26	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	746	827	875	901	920	938	960	982	1006																																	

2023 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 3 (Truck 4,499 kg or less GVW)	718	797	841	868	886	904	925	946	968	987	1019	1048	1077	1106	1139	1175	1206	1242	1278	1317	1363	1415	1469	1523	1580	1639	1696	1774	1839	1915	2016	2101	2187	2273	2364	2476	2518	2615	2716	2819	2924
2	33	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	708	785	829	856	873	891	911	932	954	973	1004	1032	1061	1090	1129	1189	1223	1260	1298	1343	1394	1447	1500	1556	1615	1671	1748	1812	1887	1986	2070	2155	2240	2329	2439	2481	2577	2676	2777	2881	
2	34	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	697	774	816	843	860	878	898	918	940	958	989	1017	1045	1074	1105	1140	1171	1205	1241	1278	1323	1373	1426	1478	1533	1591	1646	1722	1785	1859	1956	2039	2123	2206	2294	2403	2444	2538	2636	2736	2838
2	40	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	634	703	742	766	782	798	816	835	854	871	899	925	950	976	1005	1037	1064	1096	1128	1162	1202	1249	1296	1343	1394	1447	1496	1565	1623	1690	1778	1854	1930	2006	2086	2185	2222	2308	2396	2487	2580
2	0	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1384	1505	1554	1600	1649	1694	1742	1788	1835	1882	1925	1952	2008	2068	2143	2239	2341	2442	2550	2651	2759	2867	2971	3077	3185	3298	3412	3523	3638	3757	3869	3980	4090	4198	4300	4426	4536	4646	4758	4870	4980
2	5	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1315	1430	1476	1520	1567	1609	1655	1699	1743	1788	1829	1854	1908	1965	2036	2127	2224	2320	2422	2518	2621	2724	2822	2923	3026	3133	3241	3347	3456	3569	3676	3781	3885	3988	4085	4205	4309	4414	4520	4626	4731
2	10	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1246	1354	1399	1440	1484	1525	1568	1609	1651	1694	1732	1757	1807	1861	1929	2015	2107	2198	2295	2386	2483	2580	2674	2769	2866	2968	3071	3171	3274	3381	3482	3582	3681	3778	3870	3983	4082	4181	4282	4383	4482
2	11	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1232	1339	1383	1424	1468	1508	1550	1591	1633	1675	1713	1737	1787	1841	1907	1993	2083	2173	2269	2359	2456	2552	2644	2739	2835	2935	3037	3135	3238	3344	3443	3542	3640	3736	3827	3939	4037	4135	4235	4334	4432
2	16	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1163	1264	1305	1344	1385	1423	1463	1502	1541	1581	1617	1640	1687	1737	1800	1881	1966	2051	2142	2227	2318	2408	2496	2585	2675	2770	2866	2959	3056	3156	3250	3343	3436	3526	3612	3718	3810	3903	3997	4091	4183
2	21	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1093	1189	1228	1264	1303	1338	1376	1413	1450	1487	1521	1542	1586	1634	1693	1769	1849	1929	2014	2094	2180	2265	2347	2431	2516	2605	2695	2783	2874	2968	3057	3144	3231	3316	3397	3497	3583	3670	3759	3847	3934
2	26	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1024	1114	1150	1184	1220	1254	1289	1323	1358	1393	1424	1444	1486	1530	1586	1657	1732	1807	1887	1962	2042	2122	2199	2277	2357	2441	2525	2607	2692	2780	2863	2945	3027	3107	3182	3275	3357	3438	3521	3604	3685
2	27	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1010	1099	1134	1168	1204	1237	1272	1305	1340	1374	1405	1425	1466	1510	1564	1634	1709	1783	1861	1935	2014	2093	2169	2246	2325	2408	2491	2572	2656	2743	2824	2905	2986	3065	3139	3231	3311	3392	3473	3555	3635
2	29	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	983	1069	1103	1136	1171	1203	1237	1269	1303	1336	1367	1386	1426	1468	1522	1590	1662	1734	1810	1882	1959	2036	2109	2185	2261	2342	2423	2501	2583	2667	2747	2826	2904	2981	3053	3142	3221	3299	3378	3458	3536
2	31	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	955	1038	1072	1104	1138	1169	1202	1234	1266	1299	1328	1347	1386	1427	1479	1545	1615	1685	1759	1829	1904	1978	2050	2123	2198	2276	2354	2431	2510	2592	2670	2746	2822	2897	2967	3054	3130	3206	3283	3360	3436
2	32	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	941	1023	1057	1088	1121	1152	1185	1216	1248	1280	1309	1327	1365	1406	1457	1523	1592	1661	1734	1803	1876	1950	2020	2092	2166	2243	2320	2396	2474	2555	2631	2706	2781	2855	2924	3010	3084	3159	3235	3312	3386
2	33	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	927	1008	1041	1072	1105	1135	1167	1198	1229	1261	1290	1308	1345	1386	1436	1500	1568	1636	1708	1776	1849	1921	1991	2062	2134	2210	2286	2360	2437	2517	2592	2667	2740	2813	2881	2965	3039	3113	3188	3263	3337
2	34	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	913	993	1026	1056	1088	1118	1150	1180	1211	1242	1270	1288	1325	1365	1414	1478	1545	1612	1683	1750	1821	1892	1961	2031	2102	2177	2252	2325	2401	2480	2554	2627	2699	2771	2838	2921	2994	3066	3140	3214	3287
2	40	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	830	903	932	960	989	1016	1045	1073	1101	1129	1155	1171	1205	1241	1286	1343	1405	1465	1530	1591	1655	1720	1783	1846	1911	1979	2047	2114	2183	2254	2321	2388	2454	2519	2580	2656	2722	2788	2855	2922	2988
2	0	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	1100	1222	1290	1331	1358	1385	1418	1450	1486	1514	1564	1608	1654	1699	1747	1802	1850	1907	1961	2021	2090	2170	2254	2335	2422	2514	2600	2722	2822	2939	3091	3223	3354	3490	3628	3799	3864	4012	4166	4322	4484
2	5	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	1045	1161	1225	1264	1290	1316	1347	1377	1412	1438	1486	1528	1571	1614	1660	1712	1757	1812	1863	1920	1985	2061	2141	2218	2301	2388	2470	2586	2681	2792	2936	3062	3186	3315	3447	3609	3671	3811	3958	4106	4260
2	10	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	990	1100	1161	1198	1222	1246	1276	1305	1337	1363	1408	1447	1489	1529	1572	1622	1665	1716	1765	1819	1881	1953	2029	2101	2180	2263	2340	2450	2540	2645	2782	2901	3019	3141	3265	3419	3478	3611	3749	3890	4036
2	11	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	979	1088	1148	1185	1209	1233	1262	1290	1323	1347	1392	1431	1472	1512	1555	1604	1646	1697	1745	1799	1860	1931	2006	2078	2156	2237	2314	2423	2512	2616	2751	2868	2985	3106	3229	3381	3439	3571	3708	3847	3991
2	16	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	924	1026	1084	1118	1141	1163	1191	1218	1248	1272	1314	1351	1389	1427	1467	1514	1554	1602	1647	1698	1756	1823	1893	1961	2034	2112	2184	2286	2370	2469	2596	2707	2817	2932	3048	3191	3246	3370	3499	3630	3767
2	21	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	869	965	1019	1051	1073	1094	1120	1145	1174	1196	1236	1270	1307	1342	1380	1424	1461	1507	1549	1597	1651	1714	1781	1845	1913	1986	2054	2150	2229	2322	2442	2546	2650	2757	2866	3001	3053	3169	3291	3414	3542
2	26	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	814	904	955	985	1005	1025	1049	1073	1100	1120	1157	1190	1224	1257	1293	1333	1369	1411	1451	1496	1547	1606	1668	1728	1792	1860	1924	2014	2088	2175	2287	2385	2482	2583	2685	2811	2859	2969	3083	3198	3318
2	27	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	803	892	942	972	991	1011	1035	1058	1085	1105	1142	1174	1207	1240	1275	1315	1350	1392	1432	1475	1526	1584	1645	1705	1768	1835	1898	1987	2060	2145	2256	2353	2448	2548	2648	2773	2821	2929	3041	3155	3273
2	29	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	781	868	916	945	964	983	1007	1029	1055	1075	1110	1142	1174	1206	1240	1279	1313	1354	1392	1435	1484	1541	1600	1658	1720	1785	1846	1933	2004	2087	2195	2288	2381	2478	2576	2697	2743	2849	2958	3069	3184
2	31	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	759	843	890	918	937	956	978	1000	1025	1045	1079	1110	1141	1172	1205	1243	1276	1316	1353	1394	1442	1497	1555	1611	1671	1735	1794	1878	1947	2028	2133	2224	2314	2408	2503	2621	2666	2768	2875	2982	3094
2	32	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	748	831	877	905	923	942	964	986	1010	1030	1064	1093	1125	1155	1188	1225	1258	1297	1333	1374	1421	1476	1533	1588	1647	1710	1768	1851	1919	1999	2102	2192	2281	2373	2467	2583	2628	2728	2833	2939	3049
2	33	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	737	819	864	8																																					

2023 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	11	Accessible Vehicle-for-Hire 4	991	1007	1066	1127	1189	1250	1311	1372	1435	1496	1557	1619	1680	1742	1764	1786	1808	1832																																
3	16	Accessible Vehicle-for-Hire 4	936	950	1006	1063	1122	1179	1237	1295	1354	1412	1470	1528	1586	1644	1665	1686	1707	1729																																
3	21	Accessible Vehicle-for-Hire 4	880	893	946	1000	1055	1109	1164	1218	1273	1328	1382	1437	1492	1546	1566	1586	1605	1626																																
3	26	Accessible Vehicle-for-Hire 4	824	837	887	937	989	1039	1090	1141	1193	1244	1295	1346	1397	1448	1467	1485	1504	1523																																
3	27	Accessible Vehicle-for-Hire 4	813	826	875	924	975	1025	1075	1126	1177	1227	1277	1328	1378	1429	1447	1465	1483	1502																																
3	29	Accessible Vehicle-for-Hire 4	791	803	851	899	949	997	1046	1095	1145	1194	1242	1291	1340	1389	1407	1425	1443	1461																																
3	31	Accessible Vehicle-for-Hire 4	769	780	827	874	922	969	1016	1064	1112	1160	1207	1255	1303	1350	1368	1385	1402	1420																																
3	32	Accessible Vehicle-for-Hire 4	758	769	815	861	908	955	1002	1049	1096	1143	1190	1237	1284	1331	1348	1365	1382	1399																																
3	33	Accessible Vehicle-for-Hire 4	746	758	803	848	895	941	987	1033	1080	1126	1172	1219	1265	1311	1328	1345	1361	1379																																
3	34	Accessible Vehicle-for-Hire 4	735	746	791	836	882	927	972	1018	1064	1109	1155	1201	1246	1292	1308	1325	1341	1358																																
3	40	Accessible Vehicle-for-Hire 4	668	679	719	760	802	842	884	925	967	1009	1050	1091	1133	1174	1189	1204	1219	1235																																
3	0	All Purpose Moped	399	402	405	410	423	439	456	470	494	525	525	525																																						
3	5	All Purpose Moped	379	382	385	389	402	417	433	446	469	499	499	499																																						
3	10	All Purpose Moped	359	362	364	369	381	395	410	423	445	472	472	472																																						
3	11	All Purpose Moped	355	358	360	365	376	391	406	418	440	467	467	467																																						
3	16	All Purpose Moped	335	338	340	344	355	369	383	395	415	441	441	441																																						
3	21	All Purpose Moped	315	318	320	324	334	347	360	371	390	415	415	415																																						
3	26	All Purpose Moped	295	297	300	303	313	325	337	348	366	388	388	388																																						
3	27	All Purpose Moped	291	293	296	299	309	320	333	343	361	383	383	383																																						
3	29	All Purpose Moped	283	285	288	291	300	312	324	334	351	373	373	373																																						
3	31	All Purpose Moped	275	277	279	283	292	303	315	324	341	362	362	362																																						
3	32	All Purpose Moped	271	273	275	279	288	299	310	320	336	357	357	357																																						
3	33	All Purpose Moped	267	269	271	275	283	294	306	315	331	352	352	352																																						
3	34	All Purpose Moped	263	265	267	271	279	290	301	310	326	346	346	346																																						
3	40	All Purpose Moped	239	241	243	246	254	263	274	282	296	315	315	315																																						
3	0	All Purpose Motorcycle - Motorscooter 500 cc or less	399	402	405	410	423	439	456	470	494	525	525	525																																						
3	5	All Purpose Motorcycle - Motorscooter 500 cc or less	379	382	385	389	402	417	433	446	469	499	499	499																																						
3	10	All Purpose Motorcycle - Motorscooter 500 cc or less	359	362	364	369	381	395	410	423	445	472	472	472																																						
3	11	All Purpose Motorcycle - Motorscooter 500 cc or less	355	358	360	365	376	391	406	418	440	467	467	467																																						
3	16	All Purpose Motorcycle - Motorscooter 500 cc or less	335	338	340	344	355	369	383	395	415	441	441	441																																						
3	21	All Purpose Motorcycle - Motorscooter 500 cc or less	315	318	320	324	334	347	360	371	390	415	415	415																																						
3	26	All Purpose Motorcycle - Motorscooter 500 cc or less	295	297	300	303	313	325	337	348	366	388	388	388																																						
3	27	All Purpose Motorcycle - Motorscooter 500 cc or less	291	293	296	299	309	320	333	343	361	383	383	383																																						
3	29	All Purpose Motorcycle - Motorscooter 500 cc or less	283	285	288	291	300	312	324	334	351	373	373	373																																						
3	31	All Purpose Motorcycle - Motorscooter 500 cc or less	275	277	279	283	292	303	315	324	341	362	362	362																																						
3	32	All Purpose Motorcycle - Motorscooter 500 cc or less	271	273	275	279	288	299	310	320	336	357	357	357																																						
3	33	All Purpose Motorcycle - Motorscooter 500 cc or less	267	269	271	275	283	294	306	315	331	352	352	352																																						
3	34	All Purpose Motorcycle - Motorscooter 500 cc or less	263	265	267	271	279	290	301	310	326	346	346	346																																						
3	40	All Purpose Motorcycle - Motorscooter 500 cc or less	239	241	243	246	254	263	274	282	296	315	315	315																																						
3	0	All Purpose Motorcycle - Motorscooter 501 to 1000 cc	560	565	568	576	595	616	640	660	693	738	738	738																																						
3	5	All Purpose Motorcycle - Motorscooter 501 to 1000 cc	532	537	540	547	565	585	608	627	658	701	701	701																																						
3	10	All Purpose Motorcycle - Motorscooter 501 to 1000 cc	504	508	511	518	535	554	576	594	624	664	664	664																																						
3	11	All Purpose Motorcycle - Motorscooter 501 to 1000 cc	498	503	506	513	530	548	570	587	617	657	657																																							

2023 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	34	Farm Passenger Vehicle	238	267	273	279	284	291	298	304	312	318	325	331	340	349	359	372	385	398	412	426	438	458	477	498	517	539	560	581	602	624	645	669	691	713	736	759	781	803	826	851	872
3	40	Farm Passenger Vehicle	217	242	248	253	259	265	271	277	283	289	296	301	309	317	326	338	350	362	375	388	398	416	434	453	470	490	509	528	547	567	587	608	628	649	669	690	710	730	751	773	793
3	0	Farming All Purpose Truck 4,540 kg or less GVW	384	429	448	458	465	473	482	492	503	513	527	540	555	569	585	603	621	640	660	682	705	731	759	788	818	851	884	923	963	1005	1056	1105	1158	1212	1271	1341	1384	1395	1412	1439	1467
3	5	Farming All Purpose Truck 4,540 kg or less GVW	365	408	426	435	442	449	458	467	478	487	501	513	527	541	556	573	590	608	627	648	670	694	721	749	777	808	840	877	915	955	1003	1050	1100	1151	1207	1274	1315	1325	1341	1367	1394
3	10	Farming All Purpose Truck 4,540 kg or less GVW	346	386	403	412	418	426	434	443	453	462	474	486	499	512	526	543	559	576	594	614	634	658	683	709	736	766	796	831	867	904	950	994	1042	1091	1144	1207	1246	1255	1271	1295	1320
3	11	Farming All Purpose Truck 4,540 kg or less GVW	342	382	399	408	414	421	429	438	448	457	469	481	494	506	521	537	553	570	587	607	627	651	676	701	728	757	787	821	857	894	940	983	1031	1079	1131	1193	1232	1242	1257	1281	1306
3	16	Farming All Purpose Truck 4,540 kg or less GVW	323	360	376	385	391	397	405	413	423	431	443	454	466	478	491	507	522	538	554	573	592	614	638	662	687	715	743	775	809	844	887	928	973	1018	1068	1126	1163	1172	1186	1209	1232
3	21	Farming All Purpose Truck 4,540 kg or less GVW	303	339	354	362	367	374	381	389	397	405	416	427	438	450	462	476	491	506	521	539	557	577	600	623	646	672	698	729	761	794	834	873	915	957	1004	1059	1093	1102	1115	1137	1159
3	26	Farming All Purpose Truck 4,540 kg or less GVW	284	317	332	339	344	350	357	364	372	380	390	400	411	421	433	446	460	474	488	505	522	541	562	583	605	630	654	683	713	744	781	818	857	897	941	992	1024	1032	1045	1065	1086
3	27	Farming All Purpose Truck 4,540 kg or less GVW	280	313	327	334	339	345	352	359	367	374	385	394	405	415	427	440	453	467	482	498	515	534	554	575	597	621	645	674	703	734	771	807	845	885	928	979	1010	1018	1031	1050	1071
3	29	Farming All Purpose Truck 4,540 kg or less GVW	273	305	318	325	330	336	342	349	357	364	374	383	394	404	415	428	441	454	469	484	501	519	539	559	581	604	628	655	684	714	750	785	822	861	902	952	983	990	1003	1022	1042
3	31	Farming All Purpose Truck 4,540 kg or less GVW	265	296	309	316	321	326	333	339	347	354	364	373	383	393	404	416	428	442	455	471	486	504	524	544	564	587	610	637	664	693	729	762	799	836	877	925	955	963	974	993	1012
3	32	Farming All Purpose Truck 4,540 kg or less GVW	261	292	305	311	316	322	328	335	342	349	358	367	377	387	398	410	422	435	449	464	479	497	516	536	556	579	601	628	655	683	718	751	787	824	864	912	941	949	960	979	998
3	33	Farming All Purpose Truck 4,540 kg or less GVW	257	287	300	307	312	317	323	330	337	344	353	362	372	381	392	404	416	429	442	457	472	490	509	528	548	570	592	618	645	673	708	740	776	812	852	898	927	935	946	964	983
3	34	Farming All Purpose Truck 4,540 kg or less GVW	253	283	296	302	307	312	318	325	332	339	348	356	366	376	386	398	410	422	436	450	465	482	501	520	540	562	583	609	636	663	697	729	764	800	839	885	913	921	932	950	968
3	40	Farming All Purpose Truck 4,540 kg or less GVW	230	257	269	275	279	284	289	295	302	308	316	324	333	341	351	362	373	384	396	409	423	439	455	473	491	511	530	554	578	603	634	663	695	727	763	805	830	837	847	863	880
3	0	Farming All Purpose Truck 4,541 to 16,330 kg GVW	278	367	393	421	450	479	510	542	574	607	644	683	719	760	805	852	902																								
3	0	Farming All Purpose Truck 16,331 kg or more GVW	290	383	410	439	470	500	532	565	599	634	672	712	751	793	840	889	941																								
3	0	Fishing All Purpose Truck 4,540 kg or less GVW	431	481	503	514	522	531	542	552	565	576	591	606	622	639	657	677	697	718	741	765	792	821	852	885	918	955	993	1036	1081	1128	1186	1240	1300	1361	1426	1505	1553	1566	1585	1615	1647
3	5	Fishing All Purpose Truck 4,540 kg or less GVW	409	457	478	488	496	504	515	524	537	547	561	576	591	607	624	643	662	682	704	727	752	780	809	841	872	907	943	984	1027	1072	1127	1178	1235	1293	1355	1430	1475	1488	1506	1534	1565
3	10	Fishing All Purpose Truck 4,540 kg or less GVW	388	433	453	463	470	478	488	497	508	518	532	545	560	575	591	609	627	646	667	688	713	739	767	796	826	859	894	932	973	1015	1067	1116	1170	1225	1283	1354	1398	1409	1426	1453	1482
3	11	Fishing All Purpose Truck 4,540 kg or less GVW	384	428	448	457	465	473	482	491	503	513	526	539	554	569	585	603	620	639	659	681	705	731	758	788	817	850	884	922	962	1004	1056	1104	1157	1211	1269	1339	1382	1394	1411	1437	1466
3	16	Fishing All Purpose Truck 4,540 kg or less GVW	362	404	423	432	438	446	455	464	475	484	496	509	522	537	552	569	585	603	622	643	665	690	716	743	771	802	834	870	908	948	996	1042	1092	1143	1198	1264	1305	1315	1331	1357	1383
3	21	Fishing All Purpose Truck 4,540 kg or less GVW	340	380	397	406	412	419	428	436	446	455	467	479	491	505	519	535	551	567	585	604	626	649	673	699	725	754	784	818	854	891	937	980	1027	1075	1127	1189	1227	1237	1252	1276	1301
3	26	Fishing All Purpose Truck 4,540 kg or less GVW	319	356	372	380	386	393	401	408	418	426	437	448	460	473	486	501	516	531	548	566	586	608	630	655	679	707	735	767	800	835	878	918	962	1007	1055	1114	1149	1159	1173	1195	1219
3	27	Fishing All Purpose Truck 4,540 kg or less GVW	315	351	367	375	381	388	396	403	412	420	431	442	454	466	480	494	509	524	541	558	578	599	622	646	670	697	725	756	789	823	866	905	949	994	1041	1099	1134	1143	1157	1179	1202
3	29	Fishing All Purpose Truck 4,540 kg or less GVW	306	342	357	365	371	377	385	392	401	409	420	430	442	454	466	481	495	510	526	543	562	583	605	628	652	678	705	736	768	801	842	880	923	966	1012	1069	1103	1112	1125	1147	1169
3	31	Fishing All Purpose Truck 4,540 kg or less GVW	297	332	347	355	360	366	374	381	390	397	408	418	429	441	453	467	481	495	511	528	546	566	588	611	633	659	685	715	746	778	818	856	897	939	984	1038	1072	1081	1094	1114	1136
3	32	Fishing All Purpose Truck 4,540 kg or less GVW	293	327	342	350	355	361	369	375	384	392	402	412	423	435	447	460	474	488	504	520	539	558	579	602	624	649	675	704	735	767	806	843	884	925	970	1023	1056	1065	1078	1098	1120
3	33	Fishing All Purpose Truck 4,540 kg or less GVW	289	322	337	344	350	356	363	370	379	386	396	406	417	428	440	454	467	481	496	513	531	550	571	593	615	640	665	694	724	756	795	831	871	912	955	1008	1041	1049	1062	1082	1103
3	34	Fishing All Purpose Truck 4,540 kg or less GVW	284	317	332	339	345	350	358	364	373	380	390	400	411	422	434	447	460	474	489	505	523	542	562	584	606	630	655	684	713	744	783	818	858	898	941	993	1025	1034	1046	1066	1087
3	40	Fishing All Purpose Truck 4,540 kg or less GVW	259	289	302	308	313	319	325	331	339	346	355	364	373	383	394	406	418	431	445	459	475	493	511	531	551	573	596	622	649	677	712	744	780	817	856	903	932	940	951	969	988
3	0	Fishing All Purpose Truck 4,541 to 16,330 kg GVW	253	334	358	383	410	437	465	493	523	553	587	622	655</																												

2023 BASIC RATE TABLE (\$)

Table with columns: Terr, Disc, Insurance Use Description, and Rating Groups (0-40). The table lists various passenger vehicle categories and their corresponding rates across different rating groups.

2023 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	10	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	809	900	949	978	998	1019	1042	1065	1091	1113	1149	1182	1214	1249	1283	1323	1361	1399	1441	1485	1537	1594	1657	1717	1781	1848	1912	2000	2074	2160	2272	2370	2464	2565	2666	2792	2839	2948	3063	3177	3296
3	11	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	800	890	938	967	987	1007	1031	1053	1079	1101	1137	1169	1201	1235	1269	1308	1346	1384	1425	1468	1520	1576	1638	1698	1761	1827	1890	1978	2051	2136	2247	2342	2437	2536	2636	2761	2808	2916	3029	3142	3265
3	16	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	755	840	885	913	932	951	973	994	1018	1039	1073	1103	1133	1166	1198	1235	1270	1306	1345	1386	1435	1488	1546	1603	1662	1725	1784	1866	1935	2016	2121	2212	2307	2488	2606	2650	2752	2859	2965	3076	
3	21	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	710	790	833	859	876	894	915	935	957	977	1009	1037	1066	1097	1127	1161	1194	1228	1265	1303	1349	1399	1454	1507	1563	1622	1678	1755	1820	1896	1995	2080	2163	2251	2340	2451	2492	2588	2688	2789	2893
3	26	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	665	740	780	804	821	838	857	875	895	915	945	972	998	1027	1055	1088	1119	1151	1185	1221	1264	1311	1362	1412	1464	1519	1572	1644	1705	1776	1868	1948	2026	2109	2192	2295	2335	2424	2518	2612	2710
3	27	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	656	730	769	794	810	826	845	864	885	903	932	958	985	1013	1041	1073	1104	1135	1169	1204	1247	1293	1344	1393	1445	1499	1551	1622	1682	1752	1843	1922	1999	2080	2162	2264	2303	2391	2484	2577	2673
3	29	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	638	710	748	772	787	804	822	840	861	878	907	932	958	985	1012	1044	1074	1104	1137	1171	1213	1257	1307	1355	1405	1458	1508	1578	1636	1704	1793	1869	1944	2023	2103	2240	2326	2416	2506	2600	
3	31	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	620	690	727	750	765	781	799	816	836	854	881	906	931	958	984	1014	1043	1073	1105	1138	1179	1222	1270	1317	1366	1417	1466	1533	1590	1656	1742	1817	1889	1966	2044	2140	2177	2260	2348	2436	2527
3	32	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	611	680	717	739	754	770	787	804	824	841	868	893	917	944	970	1000	1028	1057	1089	1122	1161	1204	1252	1297	1346	1396	1444	1511	1567	1632	1717	1790	1862	1938	2014	2109	2145	2228	2314	2400	2490
3	33	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	602	670	706	728	743	758	776	793	812	829	856	880	904	930	955	985	1013	1042	1073	1105	1144	1187	1233	1278	1326	1376	1423	1489	1544	1608	1692	1764	1834	1909	1985	2078	2114	2195	2280	2365	2454
3	34	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	593	660	696	717	732	747	764	781	800	816	843	867	890	916	941	970	998	1026	1057	1089	1127	1169	1215	1259	1306	1355	1402	1467	1521	1584	1666	1738	1807	1881	1955	2047	2082	2162	2246	2330	2417
3	40	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	539	600	632	652	665	679	695	710	727	742	766	788	809	833	856	882	907	933	961	990	1025	1063	1105	1145	1187	1232	1274	1333	1382	1440	1515	1580	1643	1710	1777	1861	1893	1966	2042	2118	2197
3	0	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1375	1496	1546	1591	1639	1686	1730	1778	1824	1870	1915	1942	1996	2057	2131	2226	2327	2428	2534	2635	2742	2850	2953	3059	3166	3276	3390	3502	3619	3734	3846	3968	4067	4171	4274	4398	4508	4620	4729	4840	4951
3	5	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1306	1421	1469	1511	1557	1602	1643	1689	1733	1776	1819	1845	1896	1954	2024	2115	2211	2307	2407	2503	2605	2707	2805	2906	3008	3112	3220	3327	3438	3547	3654	3760	3864	3962	4060	4178	4283	4389	4493	4598	4703
3	10	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1237	1346	1391	1432	1475	1517	1557	1600	1642	1683	1723	1748	1796	1851	1918	2003	2094	2185	2281	2371	2468	2565	2658	2753	2849	2948	3051	3152	3257	3361	3461	3562	3660	3754	3847	3958	4057	4158	4256	4356	4456
3	11	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1224	1331	1376	1416	1459	1501	1540	1582	1623	1664	1704	1728	1776	1831	1897	1981	2071	2161	2255	2345	2440	2536	2628	2723	2818	2916	3017	3117	3221	3323	3423	3523	3620	3712	3804	3914	4012	4112	4209	4308	4406
3	16	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1155	1257	1299	1336	1377	1416	1453	1494	1532	1571	1609	1631	1677	1728	1790	1850	1920	2010	2100	2195	2290	2384	2481	2570	2659	2752	2848	2942	3040	3137	3231	3325	3416	3504	3590	3684	3787	3881	3972	4066	4159
3	21	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1086	1182	1221	1257	1295	1332	1367	1405	1441	1477	1513	1534	1577	1625	1683	1759	1838	1918	2002	2082	2166	2251	2333	2417	2501	2588	2678	2767	2859	2950	3038	3127	3213	3295	3376	3474	3561	3650	3736	3824	3911
3	26	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1017	1107	1144	1177	1213	1248	1280	1316	1350	1384	1417	1437	1477	1522	1577	1647	1722	1797	1875	1950	2029	2109	2185	2264	2343	2424	2509	2591	2678	2763	2846	2929	3010	3087	3163	3255	3336	3419	3499	3582	3664
3	27	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1004	1092	1129	1161	1196	1231	1263	1298	1332	1365	1398	1418	1457	1502	1556	1625	1699	1772	1850	1924	2002	2080	2156	2233	2311	2391	2475	2556	2642	2726	2808	2889	2969	3045	3120	3211	3291	3373	3452	3533	3614
3	29	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	976	1062	1098	1130	1164	1197	1228	1262	1295	1328	1360	1379	1417	1460	1513	1580	1652	1724	1799	1871	1947	2023	2097	2172	2248	2326	2407	2486	2569	2651	2731	2810	2888	2961	3035	3123	3201	3280	3358	3436	3515
3	31	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	949	1032	1067	1098	1131	1163	1194	1227	1259	1290	1321	1340	1377	1419	1470	1536	1606	1675	1748	1822	1906	2038	2111	2185	2260	2339	2416	2497	2576	2654	2731	2806	2878	2949	3035	3111	3188	3263	3340	3416	
3	32	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	935	1017	1051	1082	1115	1146	1176	1209	1240	1272	1302	1321	1357	1399	1449	1514	1582	1651	1723	1792	1865	1938	2008	2080	2153	2228	2305	2381	2461	2539	2615	2691	2766	2836	2906	2991	3065	3142	3216	3291	3367
3	33	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	921	1002	1036	1066	1098	1130	1159	1191	1222	1253	1283	1301	1337	1378	1428	1491	1559	1627	1698	1765	1837	1909	1979	2050	2121	2195	2271	2346	2425	2502	2577	2652	2725	2795	2864	2947	3020	3095	3168	3243	3317
3	34	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	907	987	1020	1050	1082	1113	1142	1173	1204	1234	1264	1282	1317	1358	1406	1469	1536	1602	1672	1739	1810	1881	1949	2019	2090	2162	2237	2311	2389	2464	2538	2612	2684	2753	2821	2900	2975	3049	3121	3194	3268
3	40	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	825	898	928	955	983	1012	1038	1067	1094	1122	1149	1165	1198	1234	1279	1336	1396	1457	1520	1581	1645	1710	1772	1835	1900	1966	2034	2101	2171	2240	2308	2375	2440	2503	2564	2639	2705	2772	2837	2904	2971
3	0	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	938	1043	1100	1135	1159	1182	1210	1237	1267	1294	1333	1373	1410	1450	1489	1538	1579	1626	1673	1726	1783	1850	1921	1993	2066	2144	2219	2323	2407	2507	2636	2749	2861	2975	3095	3240	3298	3422	3554	3688	3826
3	5	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	891	991	1045	1078	1101	1123	1149	1175	1204	1229	1266	1304	1339	1377	1415	1461	1500	1545	1589	1640	1694	1757	1825	1893	1963	2037	2108	2207	2287	2382	2504	2612	2718	2826	2940	3078	3133	3251	3376	3504	3635
3	10	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	844	939	990	1021	1043	1064	1089	1113	1140	1165	1200	1236	1269	1305	1340	1384	1421	1463	1506	1553	1605	1665	1729	1794	1859	1930	1997	2091	2166	2256	2372	2474	2575	2677	2785	2916	2968	3080	3199	3319	3443
3	11	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	833	928	979	1010	1032	1052	1077	1101	1128	1152	1186	1222	1255	1290																											

2023 BASIC RATE TABLE (\$)

Table with columns: Terr, Disc, Insurance Use Description, and Rating Groups (0-40). The table lists various insurance categories such as Artisan Trucks, Charter Buses, and Collector Passengers, with corresponding rates for each rating group.

2023 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	32	Common Carrier Local Passenger Vehicle	390	437	446	456	466	477	488	498	510	521	532	543	556	571	588	609	630	652	675	698	718	750	781	815	847	882	916	951	985	1021	1057	1094	1131	1168	1204	1242	1279	1314	1353	1393	1427	
4	33	Common Carrier Local Passenger Vehicle	385	430	440	449	459	470	480	491	502	513	525	535	548	563	579	600	620	643	665	688	708	739	770	803	835	869	902	937	971	1006	1042	1078	1114	1150	1187	1224	1260	1295	1333	1372	1406	
4	34	Common Carrier Local Passenger Vehicle	379	424	433	442	452	463	473	484	495	506	517	527	540	554	570	591	611	633	655	678	697	728	758	791	822	856	889	923	956	991	1026	1062	1098	1133	1169	1206	1241	1276	1313	1352	1385	
4	40	Common Carrier Local Passenger Vehicle	344	385	394	402	411	421	430	440	450	460	470	479	491	504	518	537	556	575	596	616	634	662	689	719	748	778	808	839	869	901	933	965	998	1030	1063	1096	1129	1160	1193	1229	1259	
4	0	Common Carrier Passenger Vehicle Over 161 km in MB	722	808	826	844	863	883	903	923	944	965	986	1005	1030	1058	1088	1128	1166	1208	1250	1293	1330	1389	1447	1510	1570	1634	1697	1760	1825	1891	1958	2026	2095	2163	2231	2301	2369	2435	2505	2579	2643	
4	0	Common Carrier Passenger Vehicle Within 161 km in MB	855	956	977	998	1021	1045	1068	1092	1117	1142	1167	1189	1219	1252	1287	1334	1380	1428	1479	1530	1573	1644	1712	1786	1857	1933	2007	2082	2159	2237	2316	2397	2478	2558	2639	2722	2803	2881	2963	3051	3127	
4	5	Common Carrier Passenger Vehicle Within 161 km in MB	812	908	928	948	970	993	1015	1037	1061	1085	1109	1130	1158	1189	1223	1267	1311	1357	1405	1453	1494	1562	1626	1697	1764	1836	1907	1978	2051	2125	2200	2277	2354	2430	2507	2586	2663	2737	2815	2898	2971	
4	10	Common Carrier Passenger Vehicle Within 161 km in MB	769	860	879	898	919	940	961	983	1005	1028	1050	1070	1097	1127	1158	1201	1242	1285	1331	1377	1416	1480	1541	1607	1671	1740	1806	1874	1943	2013	2084	2157	2230	2302	2375	2450	2523	2593	2667	2746	2814	
4	11	Common Carrier Passenger Vehicle Within 161 km in MB	761	851	870	888	909	930	951	972	994	1016	1039	1058	1085	1114	1145	1187	1228	1271	1316	1362	1400	1463	1524	1590	1653	1720	1786	1853	1922	1991	2061	2133	2205	2277	2349	2423	2495	2564	2637	2715	2783	
4	16	Common Carrier Passenger Vehicle Within 161 km in MB	718	803	821	838	858	878	897	917	938	959	980	999	1024	1052	1081	1121	1159	1200	1242	1285	1321	1381	1438	1500	1560	1624	1686	1749	1814	1879	1945	2013	2082	2149	2217	2286	2355	2420	2489	2563	2627	
4	21	Common Carrier Passenger Vehicle Within 161 km in MB	675	755	772	788	807	826	844	863	882	902	922	939	963	989	1017	1054	1090	1128	1168	1209	1243	1299	1352	1411	1467	1527	1586	1645	1706	1767	1830	1894	1958	2021	2085	2150	2214	2276	2341	2410	2470	
4	26	Common Carrier Passenger Vehicle Within 161 km in MB	633	707	723	739	756	773	790	808	827	845	864	880	902	926	952	987	1021	1057	1094	1132	1164	1217	1267	1322	1374	1430	1485	1541	1598	1655	1714	1774	1834	1893	1953	2014	2074	2132	2193	2258	2314	
4	27	Common Carrier Passenger Vehicle Within 161 km in MB	624	698	713	729	745	763	780	797	815	834	852	868	890	914	940	974	1007	1042	1080	1117	1148	1200	1250	1304	1356	1411	1465	1520	1576	1633	1691	1750	1809	1867	1926	1987	2046	2103	2163	2227	2283	
4	29	Common Carrier Passenger Vehicle Within 161 km in MB	607	679	694	709	725	742	758	775	793	811	829	844	865	889	914	947	980	1014	1050	1086	1117	1167	1216	1268	1318	1372	1425	1478	1533	1588	1644	1702	1759	1816	1874	1933	1990	2046	2104	2166	2220	
4	31	Common Carrier Passenger Vehicle Within 161 km in MB	590	660	674	689	704	721	737	753	771	788	805	820	841	864	888	920	952	985	1021	1056	1085	1134	1181	1232	1281	1334	1385	1437	1490	1544	1598	1654	1710	1765	1821	1878	1934	1988	2044	2105	2158	
4	32	Common Carrier Passenger Vehicle Within 161 km in MB	581	650	664	679	694	711	726	743	760	777	794	809	829	851	875	907	938	971	1006	1040	1070	1118	1164	1214	1263	1314	1365	1416	1468	1521	1575	1630	1685	1739	1795	1851	1906	1959	2015	2075	2128	
4	33	Common Carrier Passenger Vehicle Within 161 km in MB	573	641	655	669	684	700	716	732	748	765	782	797	817	839	862	894	925	957	991	1025	1054	1101	1147	1197	1244	1295	1345	1395	1447	1499	1552	1606	1660	1714	1768	1824	1878	1930	1985	2044	2095	
4	34	Common Carrier Passenger Vehicle Within 161 km in MB	564	631	645	659	674	690	705	721	737	754	770	785	805	826	849	880	911	942	976	1010	1038	1085	1130	1179	1226	1276	1325	1374	1425	1476	1529	1582	1635	1688	1742	1797	1850	1901	1956	2014	2064	
4	40	Common Carrier Passenger Vehicle Within 161 km in MB	513	574	586	599	613	627	641	655	670	685	700	713	731	751	772	800	828	857	887	918	944	986	1027	1072	1114	1160	1204	1249	1295	1342	1390	1438	1487	1535	1583	1633	1682	1729	1778	1831	1876	
4	0	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	445	497	519	531	539	549	560	570	583	595	611	627	643	660	679	700	720	742	765	791	818	848	881	914	949	987	1026	1070	1117	1165	1225	1281	1344	1406	1474	1555	1605	1618	1637	1669	1702	
4	5	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	423	472	493	504	512	522	532	541	554	565	580	596	611	627	645	665	684	705	727	751	777	806	837	868	902	938	975	1016	1061	1107	1164	1227	1287	1336	1400	1477	1525	1537	1555	1586	1617	
4	10	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	400	447	467	478	485	494	504	513	525	535	550	564	579	594	611	630	648	668	688	712	736	763	793	823	854	888	923	963	1005	1048	1102	1153	1210	1265	1327	1399	1444	1456	1473	1502	1532	
4	11	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	396	442	462	473	480	489	498	507	519	530	540	554	572	587	604	623	641	660	681	704	728	755	784	813	845	878	913	952	994	1037	1090	1140	1196	1251	1312	1384	1428	1440	1457	1485	1515	
4	16	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	374	417	436	446	453	461	470	479	490	500	513	527	540	554	570	588	605	623	643	664	687	712	740	768	797	829	862	899	938	979	1029	1078	1129	1181	1238	1306	1348	1359	1375	1402	1430	
4	21	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	352	393	410	419	426	434	442	450	461	470	483	495	508	521	536	553	569	586	604	625	646	670	696	722	750	779	809	841	875	910	948	988	1028	1062	1111	1164	1228	1268	1278	1293	1319	1345
4	26	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	329	368	384	393	399	406	414	422	431	440	452	464	476	488	502	518	533	549	566	585	605	628	652	676	702	730	759	792	827	862	906	948	995	1040	1091	1151	1188	1197	1211	1235	1259	
4	27	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	325	363	379	388	393	401	409	416	426	434	446	458	469	482	496	511	526	542	558	577	597	619	643	667	693	721	749	781	815	850	894	935	981	1026	1076	1135	1172	1181	1195	1218	1242	
4	29	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	316	353	368	377	383	390	398	405	414	422	434	445	457	469	482	497	511	527	543	562	581	602	626	649	674	701	728	760	793	827	870	910	954	998	1047	1104	1140	1149	1162	1185	1208	
4	31	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	307	343	358	366	372	379	386	393	402	411	422	433	444	455	469	483	497	512	528	546	564	585	608	631	655	681	708	738	771	804	845	884	927	970	1017	1073	1107	1116	1130	1152	1174	
4	32	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	303	338	353	361	367	373	381	388	396	405	415	426	437	449	462	476	490	505	520	538	556	577	599	622	645	671	698	728	760	792	833	871	914	956	1002	1057	1091	1100	1113	1135	1157	
4	33	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	298	333	348	356	361	368	375	382	391	399	409	420	431	442	455	469	482	497	513	530	548	568	590																			

2023 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	11	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	1064	1155	1194	1230	1267	1305	1339	1376	1412	1447	1481	1501	1544	1590	1646	1721	1800	1878	1961	2038	2121	2205	2284	2366	2447	2536	2622	2709	2798	2889	2974	3061	3145	3227	3305	3402	3486	3573	3658	3743	3828	
4	16	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	1004	1090	1127	1161	1196	1231	1264	1299	1332	1366	1398	1416	1457	1501	1554	1625	1699	1772	1851	1924	2002	2081	2155	2233	2310	2392	2475	2557	2641	2727	2807	2889	2969	3046	3120	3210	3290	3373	3452	3533	3613	
4	21	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	944	1025	1060	1092	1125	1158	1189	1221	1253	1285	1315	1332	1371	1412	1461	1528	1598	1672	1751	1829	1903	1957	2027	2100	2172	2245	2327	2405	2484	2564	2640	2717	2792	2865	2934	3019	3094	3172	3247	3323	3398	
4	26	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	884	961	993	1023	1054	1085	1114	1144	1174	1203	1231	1248	1284	1322	1369	1431	1497	1561	1630	1695	1763	1833	1899	1967	2035	2108	2180	2253	2327	2402	2473	2545	2615	2683	2748	2828	2899	2971	3041	3112	3183	
4	27	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	872	948	980	1009	1040	1070	1099	1129	1158	1187	1215	1231	1267	1305	1350	1411	1477	1540	1608	1672	1740	1808	1873	1940	2008	2076	2145	2215	2285	2355	2425	2495	2565	2635	2705	2775	2845	2915	2985	3055	3125	3195
4	29	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	848	922	953	981	1011	1041	1069	1098	1126	1154	1181	1197	1232	1269	1313	1373	1436	1498	1564	1626	1692	1759	1822	1887	1952	2023	2092	2161	2232	2305	2373	2442	2509	2574	2637	2714	2781	2851	2918	2986	3054	
4	31	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	825	896	926	954	983	1012	1038	1067	1094	1122	1148	1163	1197	1233	1276	1334	1396	1456	1520	1580	1644	1709	1771	1834	1897	1966	2033	2100	2169	2240	2306	2373	2438	2502	2563	2637	2703	2770	2836	2902	2968	
4	32	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	813	883	913	940	968	997	1023	1051	1078	1106	1132	1146	1180	1215	1258	1315	1376	1435	1498	1557	1620	1684	1745	1807	1870	1937	2003	2070	2138	2207	2273	2339	2403	2466	2526	2599	2664	2730	2795	2860	2925	
4	33	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	801	870	899	926	954	982	1008	1036	1063	1089	1115	1130	1162	1197	1239	1296	1355	1414	1476	1534	1597	1660	1719	1781	1842	1909	1974	2039	2106	2175	2239	2304	2368	2429	2488	2561	2624	2690	2754	2818	2882	
4	34	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	789	857	886	912	940	968	993	1020	1047	1073	1098	1113	1145	1179	1221	1276	1335	1393	1454	1511	1573	1635	1694	1754	1815	1880	1944	2009	2075	2142	2206	2270	2332	2393	2451	2523	2585	2650	2713	2776	2839	
4	40	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	717	779	805	829	854	880	903	928	952	976	998	1012	1041	1072	1110	1160	1214	1266	1322	1374	1430	1486	1540	1595	1650	1709	1768	1826	1886	1948	2005	2063	2120	2176	2228	2293	2350	2409	2466	2524	2581	
4	0	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	970	1078	1138	1172	1195	1219	1247	1277	1308	1332	1375	1416	1454	1495	1538	1586	1630	1678	1727	1778	1841	1909	1981	2057	2132	2213	2290	2395	2483	2586	2722	2836	2952	3070	3191	3343	3401	3533	3666	3804	3947	
4	5	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	921	1024	1081	1113	1135	1158	1185	1213	1243	1265	1306	1345	1381	1420	1461	1507	1548	1594	1641	1689	1749	1814	1882	1954	2025	2102	2175	2275	2359	2457	2586	2694	2804	2916	3031	3176	3231	3356	3483	3614	3750	
4	10	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	873	970	1024	1055	1075	1097	1122	1149	1177	1199	1237	1274	1309	1345	1384	1427	1467	1510	1554	1600	1657	1718	1783	1851	1919	1992	2061	2155	2235	2327	2440	2552	2657	2763	2872	3009	3061	3180	3299	3424	3552	
4	11	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	863	959	1013	1043	1064	1085	1110	1137	1164	1185	1224	1260	1294	1331	1369	1412	1451	1493	1537	1582	1638	1699	1763	1831	1897	1970	2038	2132	2210	2302	2423	2524	2627	2732	2840	2975	3027	3144	3263	3386	3513	
4	16	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	815	906	956	984	1004	1024	1047	1073	1099	1119	1155	1189	1221	1256	1292	1332	1369	1410	1451	1494	1546	1604	1664	1728	1791	1859	1924	2012	2086	2172	2286	2380	2480	2579	2680	2808	2857	2968	3079	3195	3313	
4	21	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	766	852	899	926	944	963	985	1003	1033	1052	1086	1119	1149	1181	1215	1253	1288	1326	1364	1405	1454	1508	1565	1625	1684	1748	1809	1892	1962	2043	2153	2240	2342	2432	2531	2641	2687	2791	2896	3005	3118	
4	26	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	718	798	842	867	884	902	923	945	968	986	1017	1048	1076	1106	1138	1174	1206	1242	1278	1316	1362	1413	1466	1522	1578	1638	1695	1772	1837	1914	2014	2099	2184	2272	2361	2474	2517	2614	2713	2815	2921	
4	27	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	708	787	831	856	872	890	910	932	955	972	1004	1034	1061	1091	1123	1158	1190	1225	1261	1298	1344	1394	1446	1502	1556	1615	1672	1748	1813	1888	1987	2070	2155	2241	2329	2440	2483	2579	2676	2777	2881	
4	29	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	689	765	808	832	848	865	885	905	927	949	974	1002	1030	1063	1092	1126	1157	1191	1226	1262	1307	1355	1407	1460	1516	1572	1640	1700	1763	1836	1933	2014	2096	2182	2274	2415	2508	2603	2701	2802		
4	31	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	669	744	785	809	825	841	860	881	903	919	949	977	1003	1032	1061	1094	1125	1158	1192	1227	1270	1317	1367	1419	1471	1527	1580	1653	1713	1784	1878	1957	2037	2118	2202	2307	2347	2438	2530	2625	2723	
4	32	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	660	733	774	797	813	829	848	868	888	906	935	963	989	1017	1046	1078	1108	1141	1174	1209	1252	1298	1347	1399	1450	1505	1557	1629	1688	1758	1851	1928	2007	2088	2170	2273	2313	2402	2493	2587	2684	
4	33	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	650	722	762	785	801	817	835	856	876	892	921	949	974	1002	1030	1063	1092	1124	1157	1191	1226	1262	1307	1355	1407	1460	1516	1566	1640	1703	1783	1864	1948	2030	2118	2206	2312	2352	2446	2545	2644	
4	34	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	640	711	751	774	789	805	823	843	863	879	907	935	960	987	1015	1047	1076	1107	1140	1173	1215	1260	1307	1358	1407	1461	1511	1581	1639	1707	1797	1872	1948	2026	2110	2206	2245	2342	2420	2511	2605	
4	40	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	582	647	683	703	717	731	748	766	785	799	825	850	872	897	923	952	978	1007	1036	1067	1105	1145	1189	1234	1279	1328	1374	1437	1490	1552	1633	1702	1771	1842	1915	2005	2041	2120	2200	2282	2368	
4	0	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1253	1362	1406	1448	1493	1535	1576	1619	1662	1704	1744	1789	1817	1873	1938	2028	2119	2210	2309	2400	2497	2594	2688	2785	2885	2983	3088	3190	3295	3401	3502	3602	3703	3799	3890	4006	4105	4206	4306	4406	4508	
4	5	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1190	1294	1336	1376	1418	1458	1497	1538	1577	1619	1657	1681	1726	1779	1841	1927	2013	2099	2194	2280	2372	2464	2554	2644	2734	2834	2930	3030	3130	3231	3327	3422	3523	3618	3699	3806	3900	3996	4091	4186	4283	
4	10	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1128	1226	1265	1303	1344	1381	1417	1457	1496	1534	1570	1592	1635	1686	1744	1825	1907	1989	2078	2160	2247	2335	2424	2516	2606	2696	2789	2871	2965	3061	3152	3242	3333	3414	3501	3601	3695	3785	3875	3965	4057	
4	11	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1115	1212	1251	1289	1329	1366	1403	1441	1479	1517	1552	1574	1617	1667	1725	1805	1886	1967	2055	2136	2222	2309	2392	2479	2568	2655	2748	2839	2933	3027	3117	3206	3296	3381	3462	3565	3653	3743	3832	3921	4012	
4	16	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1053	1144	1181	1216	1254	1289	1324	1360	1396	1431	1465	1486	1																													

2023 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 3 (Passenger Vehicle)	930	1011	1044	1075	1108	1140	1171	1202	1234	1265	1294	1313	1350	1390	1441	1504	1575	1642	1713	1784	1854	1926	1995	2069	2141	2215	2293	2369	2447	2525	2601	2675	2749	2821	2889	2974	3049	3123	3199	3272	3348	
4	31	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	904	983	1014	1045	1077	1108	1138	1168	1199	1229	1258	1276	1312	1351	1400	1462	1530	1595	1665	1733	1802	1872	1939	2011	2081	2152	2229	2302	2378	2454	2528	2599	2672	2741	2808	2890	2963	3035	3108	3180	3248	3315
4	32	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	891	968	1000	1030	1061	1092	1121	1151	1182	1211	1240	1257	1293	1331	1380	1441	1508	1572	1641	1708	1775	1845	1911	1982	2051	2122	2199	2268	2343	2419	2492	2562	2633	2702	2767	2849	2920	2991	3063	3133	3206	3278
4	33	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	878	954	985	1014	1046	1076	1105	1134	1164	1193	1221	1239	1274	1312	1359	1420	1486	1549	1617	1683	1749	1818	1883	1952	2021	2090	2164	2235	2309	2383	2455	2524	2594	2662	2726	2807	2877	2947	3018	3087	3159	3231
4	34	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	865	940	970	999	1030	1060	1088	1117	1147	1175	1203	1220	1255	1292	1339	1399	1464	1526	1593	1658	1723	1791	1855	1923	1991	2059	2132	2202	2274	2348	2418	2486	2556	2622	2686	2765	2834	2903	2973	3041	3112	3184
4	40	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	786	854	882	908	937	964	989	1016	1043	1069	1094	1120	1141	1175	1217	1271	1331	1387	1448	1507	1567	1628	1686	1748	1810	1872	1938	2002	2068	2134	2198	2260	2323	2384	2441	2513	2576	2639	2703	2765	2829	2891
4	0	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	1063	1181	1246	1286	1312	1338	1368	1399	1434	1462	1510	1553	1597	1640	1686	1738	1787	1838	1892	1951	2018	2094	2174	2255	2339	2426	2512	2627	2723	2837	2983	3110	3238	3368	3500	3666	3730	3874	4020	4174	4328	
4	5	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	1010	1122	1184	1222	1246	1271	1300	1329	1362	1389	1434	1475	1517	1558	1602	1651	1698	1746	1797	1853	1917	1989	2065	2142	2222	2305	2386	2496	2587	2695	2834	2954	3076	3200	3325	3483	3543	3680	3819	3965	4112	
4	10	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	957	1063	1121	1157	1181	1204	1231	1259	1291	1316	1359	1398	1437	1476	1517	1564	1608	1654	1703	1756	1816	1885	1957	2029	2105	2183	2261	2364	2451	2553	2685	2799	2914	3031	3150	3299	3357	3487	3618	3757	3895	
4	11	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	946	1051	1109	1145	1168	1191	1218	1245	1276	1301	1344	1382	1421	1460	1501	1547	1590	1636	1684	1736	1796	1864	1935	2007	2082	2159	2236	2338	2423	2525	2655	2768	2882	2998	3115	3263	3320	3448	3578	3715	3852	
4	16	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	893	992	1047	1080	1102	1124	1149	1175	1205	1228	1268	1305	1341	1378	1416	1460	1501	1544	1589	1639	1695	1759	1826	1894	1965	2038	2110	2207	2287	2383	2506	2612	2720	2829	2940	3079	3133	3254	3377	3506	3636	
4	21	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	840	933	984	1016	1036	1057	1081	1105	1133	1155	1193	1227	1262	1296	1332	1373	1412	1452	1495	1541	1594	1654	1717	1781	1848	1917	1984	2075	2151	2241	2357	2457	2558	2661	2765	2896	2947	3060	3176	3297	3419	
4	26	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	787	874	922	952	971	990	1012	1035	1061	1082	1117	1149	1182	1214	1248	1286	1322	1360	1400	1444	1493	1550	1609	1669	1731	1795	1859	1944	2015	2099	2207	2301	2396	2492	2590	2713	2760	2867	2975	3089	3203	
4	27	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	776	862	910	939	958	977	999	1027	1047	1067	1102	1134	1166	1197	1231	1269	1305	1342	1381	1424	1473	1529	1587	1646	1707	1771	1834	1918	1988	2071	2178	2270	2364	2459	2555	2676	2723	2828	2935	3047	3159	
4	29	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	755	839	885	913	932	950	971	993	1018	1038	1072	1103	1134	1164	1197	1234	1269	1305	1343	1385	1433	1487	1544	1601	1661	1722	1784	1865	1933	2014	2118	2208	2299	2391	2485	2603	2648	2751	2854	2964	3073	
4	31	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	733	815	860	887	905	923	944	965	989	1009	1042	1072	1102	1132	1163	1199	1233	1268	1305	1346	1392	1445	1500	1556	1614	1674	1733	1813	1879	1958	2058	2146	2234	2324	2415	2530	2574	2673	2774	2880	2986	
4	32	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	723	803	847	874	892	910	930	951	975	994	1027	1056	1086	1115	1146	1182	1215	1250	1287	1327	1372	1424	1478	1533	1591	1650	1708	1786	1862	1929	2028	2115	2202	2290	2380	2493	2536	2634	2734	2838	2943	
4	33	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	712	791	835	862	879	896	917	937	961	980	1012	1041	1070	1099	1130	1164	1197	1231	1268	1307	1352	1403	1457	1511	1567	1625	1683	1760	1824	1901	1999	2084	2169	2257	2345	2456	2499	2596	2693	2797	2900	
4	34	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	702	779	822	849	866	883	903	923	946	965	997	1025	1054	1082	1113	1147	1179	1213	1249	1288	1332	1382	1435	1488	1544	1601	1658	1734	1797	1872	1969	2053	2137	2223	2310	2420	2462	2557	2653	2755	2856	
4	40	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	638	709	748	772	787	803	823	839	860	877	906	932	958	984	1012	1043	1072	1103	1135	1171	1211	1256	1304	1353	1404	1456	1507	1576	1634	1702	1790	1866	1943	2021	2100	2200	2238	2324	2412	2504	2597	
4	0	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1366	1486	1535	1579	1627	1675	1720	1765	1813	1858	1901	1927	1981	2042	2116	2210	2312	2411	2518	2618	2723	2831	2932	3038	3145	3254	3368	3479	3593	3708	3818	3930	4038	4145	4243	4369	4477	4588	4697	4805	4916	
4	5	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1298	1412	1458	1500	1546	1591	1634	1677	1722	1765	1806	1831	1882	1940	2010	2099	2196	2290	2392	2487	2587	2689	2785	2886	2988	3091	3200	3305	3413	3523	3627	3733	3836	3938	4031	4151	4253	4359	4462	4565	4670	
4	10	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1229	1337	1381	1421	1464	1507	1548	1588	1632	1672	1711	1734	1783	1838	1904	1989	2081	2170	2266	2356	2451	2548	2639	2734	2830	2929	3031	3131	3234	3337	3436	3537	3634	3730	3819	3932	4029	4129	4227	4324	4424	
4	11	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1126	1323	1366	1405	1448	1491	1531	1571	1614	1654	1692	1715	1763	1817	1883	1967	2058	2146	2241	2330	2423	2520	2609	2704	2799	2896	2998	3096	3198	3300	3398	3498	3594	3689	3776	3888	3985	4083	4180	4276	4375	
4	16	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1147	1248	1289	1326	1367	1407	1445	1483	1523	1561	1597	1619	1664	1715	1777	1856	1942	2025	2115	2199	2287	2378	2463	2552	2642	2733	2829	2922	3018	3115	3207	3301	3392	3482	3564	3670	3761	3854	3945	4036	4129	
4	21	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1079	1174	1213	1247	1285	1323	1359	1394	1432	1468	1502	1522	1565	1613	1672	1746	1826	1905	1989	2068	2151	2236	2316	2400	2485	2571	2661	2748	2838	2929	3016	3106	3191	3275	3352	3452	3537	3625	3711	3796	3884	
4	26	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1011	1100	1136	1168	1204	1239	1273	1306	1342	1375	1407	1426	1466	1511	1566	1635	1711	1784	1863	1937	2015	2095	2170	2248	2327	2408	2492	2574	2659	2744	2825	2908	2988	3067	3140	3233	3313	3395	3476	3556	3638	
4	27	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	997	1085	1121	1153	1188	1223	1256	1288	1323	1356	1388	1407	1446	1491	1545	1613	1688	1760	1838	1911	1988	2067	2140	2218	2296	2375	2459	2540	2623	2707	2787	2869	2948	3026	3097	3189	3268	3349	3429	3508	3589	
4	29	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	970	1055	1090	1121	1155	1189	1221	1253	1287	1319	1350	1368	1407	1450	1502	1569	1642	1712	1788	1859	1933	2010	2082	2157	2233	2310	2391	2470	2551	2633	2711	2790	2867	2943	3013	3102	3179	3257	3335	3412	3490	
4	31	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	943																																									

2023 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	10	Pleasure Truck 4,540 kg or less GVW	346	386	403	412	418	426	435	443	453	462	474	487	499	512	527	544	559	576	594	614	635	659	684	709	736	766	796	831	868	904	951	994	1043	1092	1144	1207	1246	1256	1271	1295	1321								
4	11	Pleasure Truck 4,540 kg or less GVW	342	382	399	408	414	421	430	438	448	457	469	481	494	506	522	538	553	570	587	607	628	651	676	701	728	757	788	821	858	894	941	983	1032	1080	1131	1193	1232	1242	1257	1281	1307								
4	16	Pleasure Truck 4,540 kg or less GVW	323	360	376	385	391	397	406	413	423	431	443	454	466	478	492	507	522	538	554	573	593	615	638	662	687	715	743	775	810	844	888	928	974	1019	1068	1126	1163	1173	1186	1209	1233								
4	21	Pleasure Truck 4,540 kg or less GVW	303	339	354	362	367	374	382	389	397	405	416	427	438	450	463	477	491	506	521	539	558	578	600	623	646	672	699	729	762	794	835	873	916	958	1004	1059	1093	1103	1115	1137	1160								
4	26	Pleasure Truck 4,540 kg or less GVW	284	317	332	339	344	350	357	364	372	380	390	400	411	421	434	447	460	474	488	505	522	542	562	583	605	630	655	683	713	744	782	818	858	898	941	992	1024	1033	1045	1065	1086								
4	27	Pleasure Truck 4,540 kg or less GVW	280	313	327	334	339	345	353	359	367	374	385	395	405	415	428	441	453	467	482	498	515	534	555	575	597	621	646	674	704	734	772	807	846	885	928	979	1010	1019	1031	1050	1072								
4	29	Pleasure Truck 4,540 kg or less GVW	273	305	318	325	330	336	343	349	357	364	374	384	394	404	416	429	441	454	469	484	501	520	540	559	581	604	628	655	684	714	750	785	823	861	902	952	983	991	1003	1022	1042								
4	31	Pleasure Truck 4,540 kg or less GVW	265	296	309	316	321	326	333	339	347	354	364	373	383	393	404	417	428	442	455	471	487	505	524	544	564	587	611	637	665	693	729	762	800	837	877	925	955	963	974	993	1013								
4	32	Pleasure Truck 4,540 kg or less GVW	261	292	305	311	316	322	328	335	342	349	358	368	377	387	398	411	422	435	449	464	480	498	517	536	556	579	602	628	656	683	719	751	788	825	864	912	941	949	960	979	998								
4	33	Pleasure Truck 4,540 kg or less GVW	257	287	300	307	312	317	324	330	337	344	353	362	372	381	393	405	416	429	442	457	473	490	509	528	548	570	593	618	646	673	708	740	777	813	852	898	927	935	946	964	984								
4	34	Pleasure Truck 4,540 kg or less GVW	253	283	296	302	307	312	319	325	332	339	348	357	366	376	387	399	410	422	436	450	466	483	502	520	540	562	584	609	636	663	698	729	765	801	839	885	913	921	932	950	969								
4	40	Pleasure Truck 4,540 kg or less GVW	230	257	269	275	279	284	290	295	302	308	316	325	333	341	352	362	373	384	396	409	424	439	456	473	491	511	531	554	578	603	634	663	695	728	763	805	830	838	847	863	881								
4	0	Police/Emergency Passenger Vehicle	1198	1340	1369	1399	1431	1464	1497	1530	1565	1600	1635	1667	1708	1754	1804	1870	1934	2002	2073	2144	2205	2304	2399	2504	2603	2709	2813	2919	3026	3135	3247	3360	3473	3586	3699	3815	3928	4038	4153	4277	4382								
4	1079	Police/Emergency Truck 4,540 kg or less GVW	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079	1079							
4	0	Police/Emergency Truck 4,541 to 16,330 kg GVW	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799	799						
4	0	Police/Emergency Truck 16,331 kg or more GVW	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674	674						
4	0	Repairer	268																																																
4	0	Sand/Gravel Truck 10,891 to 16,330 kg GVW	625	824	884	946	1011	1077	1146	1217	1289	1365	1448	1534	1616	1708	1809	1914	2027																																
4	0	Sand/Gravel Truck 16,331 kg or more GVW	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684	684				
4	0	School Bus 20 seats or less	259	263	279	295	311	327	343	359	375	391	407	423	439	455	461	467	473	479																															
4	0	School Bus 21 to 35 seats	282	287	304	321	338	356	373	391	408	426	443	461	478	496	502	508	515	521																															
4	0	School Bus 36 to 50 seats	321	326	346	365	385	405	425	445	465	485	505	525	545	565	572	579	586	594																															
4	0	School Bus 51 seats or more	330	335	355	375	395	416	436	456	477	497	518	538	559	579	586	594	601	609																															
4	0	Taxicab Vehicle-for-Hire 1	3289																																																
4	5	Taxicab Vehicle-for-Hire 1	3125																																																
4	10	Taxicab Vehicle-for-Hire 1	2960																																																
4	11	Taxicab Vehicle-for-Hire 1	2927																																																
4	16	Taxicab Vehicle-for-Hire 1	2763																																																
4	21	Taxicab Vehicle-for-Hire 1	2598																																																
4	26	Taxicab Vehicle-for-Hire 1	2434																																																
4	27	Taxicab Vehicle-for-Hire 1	2401																																																
4	29	Taxicab Vehicle-for-Hire 1	2335																																																
4	31	Taxicab Vehicle-for-Hire 1	2269																																																
4	32	Taxicab Vehicle-for-Hire 1	2237																																																
4	33	Taxicab Vehicle-for-Hire 1	2204																																																
4	34	Taxicab Vehicle-for-Hire 1	2171																																																
4	40	Taxicab Vehicle-for-Hire 1	1973																																																
4	0	Taxicab Vehicle-for-Hire 2	4575																																																
4	5	Taxicab Vehicle-for-Hire 2	4346																																																
4	10	Taxicab Vehicle-for-Hire 2																																																	

2023 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	32	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	792	877	927	955	975	995	1017	1041	1068	1088	1122	1155	1187	1220	1235	1293	1329	1367	1408	1451	1502	1558	1617	1678	1739	1805	1869	1954	2026	2110	2220	2310	2408	2505	2604	2727	2774	2880	2991	3104	3220
Commuter	33	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	780	864	913	941	961	980	1002	1026	1052	1072	1105	1138	1169	1202	1235	1274	1309	1347	1388	1430	1480	1535	1593	1654	1713	1778	1841	1926	1997	2079	2187	2280	2372	2468	2565	2667	2734	2838	2947	3059	3172
Commuter	34	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	768	851	901	927	946	966	987	1010	1036	1056	1089	1121	1152	1184	1216	1255	1290	1327	1367	1408	1458	1512	1569	1629	1688	1752	1814	1897	1967	2048	2152	2246	2337	2431	2527	2627	2694	2796	2902	3013	3125
Commuter	40	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	698	774	818	843	860	878	898	919	942	960	990	1019	1047	1076	1106	1141	1172	1207	1243	1280	1325	1375	1427	1481	1534	1592	1649	1724	1788	1862	1958	2042	2125	2210	2297	2400	2448	2542	2639	2739	2841
Commuter	0	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1280	1392	1438	1481	1526	1570	1613	1656	1699	1742	1781	1807	1858	1915	1985	2072	2167	2261	2360	2454	2555	2652	2749	2849	2947	3050	3156	3260	3368	3476	3580	3684	3789	3897	4006	4198	4301	4404	4507	4608	
Commuter	5	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1216	1322	1366	1407	1450	1491	1532	1573	1614	1655	1692	1717	1765	1819	1886	1968	2059	2148	2242	2331	2427	2519	2612	2707	2800	2897	2998	3097	3200	3302	3401	3500	3597	3692	3778	3891	3988	4086	4184	4282	4378
Commuter	10	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1152	1253	1294	1333	1373	1413	1452	1490	1529	1568	1603	1626	1672	1723	1786	1865	1950	2035	2124	2209	2299	2387	2474	2564	2652	2745	2840	2934	3031	3128	3222	3316	3407	3497	3579	3686	3778	3871	3964	4056	4147
Commuter	11	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1139	1239	1280	1318	1358	1397	1436	1474	1512	1550	1585	1608	1654	1704	1767	1844	1929	2012	2100	2184	2274	2360	2447	2536	2623	2714	2809	2901	2998	3094	3186	3279	3370	3459	3540	3645	3736	3828	3920	4011	4101
Commuter	16	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1075	1169	1208	1244	1282	1319	1355	1391	1427	1463	1496	1518	1561	1609	1667	1740	1820	1899	1982	2061	2146	2228	2309	2393	2475	2562	2651	2738	2829	2920	3007	3095	3180	3264	3341	3441	3526	3613	3699	3786	3871
Commuter	21	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	1011	1100	1136	1170	1206	1240	1274	1308	1342	1376	1407	1428	1468	1513	1568	1637	1712	1786	1864	1939	2018	2095	2172	2251	2328	2409	2493	2575	2661	2746	2828	2910	2991	3070	3142	3236	3316	3398	3479	3561	3640
Commuter	26	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	947	1030	1064	1096	1129	1162	1194	1225	1257	1289	1318	1337	1375	1417	1469	1533	1604	1673	1746	1816	1891	1962	2034	2108	2181	2254	2326	2402	2482	2562	2649	2726	2802	2876	2943	3031	3107	3183	3259	3335	3410
Commuter	27	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	934	1016	1050	1081	1114	1146	1177	1209	1240	1272	1300	1319	1356	1398	1449	1513	1582	1651	1723	1791	1865	1936	2007	2080	2151	2226	2304	2380	2459	2537	2613	2689	2764	2837	2903	2990	3065	3140	3215	3290	3364
Commuter	29	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	909	988	1021	1052	1083	1115	1145	1176	1206	1237	1265	1283	1319	1360	1409	1471	1539	1605	1676	1742	1814	1883	1952	2023	2092	2162	2241	2315	2391	2468	2542	2616	2688	2759	2824	2908	2981	3054	3127	3200	3272
Commuter	31	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	883	960	992	1022	1053	1083	1113	1143	1173	1202	1229	1247	1282	1321	1370	1430	1495	1560	1628	1693	1763	1830	1897	1966	2033	2104	2178	2249	2324	2398	2470	2542	2612	2681	2744	2826	2897	2968	3039	3110	3180
Commuter	32	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	870	947	978	1007	1038	1068	1097	1126	1155	1185	1211	1229	1263	1302	1350	1409	1474	1537	1605	1669	1737	1803	1869	1937	2004	2074	2146	2217	2290	2364	2434	2505	2574	2642	2704	2785	2855	2925	2995	3065	3133
Commuter	33	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	858	933	963	992	1022	1052	1081	1110	1138	1167	1193	1211	1245	1283	1330	1388	1452	1515	1581	1644	1712	1777	1842	1909	1974	2043	2115	2184	2257	2329	2399	2468	2537	2604	2665	2744	2813	2882	2951	3020	3087
Commuter	34	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	845	919	949	977	1007	1036	1065	1093	1121	1150	1175	1193	1226	1264	1310	1368	1432	1495	1560	1626	1696	1750	1814	1880	1945	2013	2083	2152	2223	2294	2363	2431	2499	2565	2625	2703	2771	2839	2907	2975	3041
Commuter	40	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	768	835	863	889	916	942	968	994	1019	1045	1069	1084	1115	1149	1191	1243	1300	1357	1416	1472	1533	1591	1649	1709	1768	1830	1894	1956	2021	2086	2148	2210	2272	2332	2386	2458	2519	2581	2642	2704	2765
Commuter	0	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	1218	1354	1428	1475	1504	1535	1570	1606	1643	1676	1729	1780	1830	1880	1934	1994	2047	2110	2170	2237	2316	2402	2494	2586	2681	2784	2880	3014	3122	3254	3422	3566	3714	3862	4015	4205	4427	4642	4862	5086	
Commuter	5	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	1157	1286	1357	1401	1429	1458	1491	1526	1563	1616	1673	1729	1786	1834	1884	1945	2004	2061	2125	2200	2282	2369	2457	2547	2645	2745	2846	2963	3091	3221	3368	3528	3669	3814	3995	4063	4224	4382	4547	4718	
Commuter	10	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	1096	1219	1285	1327	1354	1381	1413	1445	1479	1508	1556	1602	1647	1692	1741	1795	1842	1899	1953	2013	2084	2162	2245	2327	2411	2506	2592	2713	2810	2929	3008	3209	3343	3476	3613	3784	3849	3998	4152	4307	4469
Commuter	11	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	1084	1205	1271	1313	1339	1366	1397	1429	1462	1492	1539	1584	1629	1673	1721	1775	1822	1878	1931	1991	2061	2138	2220	2302	2386	2478	2563	2682	2779	2896	3046	3174	3305	3437	3573	3742	3807	3953	4106	4260	4420
Commuter	16	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	1023	1137	1200	1239	1263	1289	1319	1349	1380	1408	1452	1495	1537	1579	1625	1675	1719	1772	1823	1879	1945	2018	2095	2172	2252	2339	2419	2532	2622	2733	2874	2995	3120	3244	3373	3532	3593	3731	3875	4020	4171
Commuter	21	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	962	1070	1128	1165	1188	1213	1240	1269	1298	1324	1366	1406	1446	1485	1528	1575	1617	1667	1714	1767	1830	1898	1970	2043	2116	2199	2275	2381	2466	2571	2703	2817	2934	3051	3172	3322	3379	3509	3644	3781	3923
Commuter	26	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	901	1002	1057	1091	1113	1136	1162	1188	1216	1240	1279	1317	1354	1391	1431	1476	1515	1561	1606	1655	1714	1777	1846	1914	1984	2060	2131	2230	2310	2408	2523	2639	2748	2885	2971	3112	3165	3287	3414	3542	3675
Commuter	27	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	889	988	1042	1077	1098	1121	1146	1172	1199	1223	1262	1299	1336	1372	1412	1456	1494	1540	1584	1633	1691	1753	1821	1888	1957	2032	2102	2200	2279	2375	2498	2603	2711	2819	2931	3070	3122	3243	3367	3494	3625
Commuter	29	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	865	961	1014	1047	1068	1090	1115	1140	1167	1190	1228	1264	1299	1335	1373	1414	1453	1498	1541	1588	1644	1705	1771	1836	1904	1977	2040	2140	2217	2310	2430	2532	2637	2742	2851	2986	3037	3154	3275	3398	3526
Commuter	31	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	840	934	985	1018	1038	1059	1083	1108	1134	1156	1193	1228	1263	1297	1334	1376	1412	1456	1497	1544	1598	1657	1721	1784	1850	1921	1987	2060	2154	2245	2361	2461	2563	2665	2770	2901	2951	3055	3183	3302	3427
Commuter	32	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	828	921	971	1003	1023	1044	1068	1092	1117	1140	1176	1210	1244	1278	1315	1356	1392	1435	1476	1521	1575	1633	1696																		

2023 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	5	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1327	1443	1491	1534	1581	1626	1671	1716	1762	1806	1847	1873	1927	1985	2054	2149	2248	2342	2446	2543	2646	2749	2850	2953	3055	3162	3272	3380	3490	3603	3712	3818	3923	4024	4123	4246	4350	4457	4564	4670	4777
Commuter	10	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1257	1367	1413	1453	1498	1541	1583	1625	1669	1711	1750	1775	1825	1880	1946	2036	2129	2218	2317	2409	2506	2605	2700	2797	2894	2995	3100	3202	3307	3414	3516	3617	3717	3812	3906	4022	4121	4223	4324	4424	4525
Commuter	11	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1243	1352	1397	1437	1481	1524	1566	1607	1651	1692	1730	1755	1805	1859	1924	2013	2106	2194	2292	2383	2479	2576	2670	2766	2862	2962	3065	3167	3270	3376	3477	3577	3676	3770	3863	3977	4075	4176	4276	4375	4475
Commuter	16	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1173	1276	1319	1357	1398	1438	1478	1517	1558	1597	1633	1656	1704	1755	1816	1900	1987	2071	2163	2249	2339	2431	2520	2611	2701	2796	2893	2989	3086	3186	3282	3376	3469	3558	3646	3754	3846	3941	4035	4129	4224
Commuter	21	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1104	1200	1240	1276	1315	1352	1390	1427	1465	1502	1536	1558	1602	1650	1708	1787	1869	1947	2034	2115	2200	2286	2370	2455	2541	2629	2721	2811	2902	2996	3087	3175	3263	3346	3429	3531	3617	3707	3795	3884	3972
Commuter	26	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1034	1124	1162	1195	1231	1267	1302	1336	1373	1407	1439	1459	1501	1546	1600	1674	1751	1824	1905	1981	2061	2142	2220	2300	2380	2463	2549	2633	2719	2807	2891	2974	3056	3135	3212	3307	3388	3472	3555	3638	3721
Commuter	27	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	1020	1109	1146	1179	1215	1250	1284	1318	1354	1388	1419	1440	1480	1525	1578	1651	1727	1799	1880	1954	2033	2113	2190	2269	2348	2429	2514	2597	2682	2769	2852	2934	3015	3092	3168	3262	3343	3425	3507	3589	3670
Commuter	29	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	992	1078	1115	1147	1181	1216	1249	1282	1317	1350	1380	1400	1440	1483	1535	1606	1680	1750	1828	1901	1977	2055	2130	2207	2283	2363	2445	2526	2609	2693	2774	2853	2932	3008	3081	3173	3251	3331	3411	3490	3570
Commuter	31	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	964	1048	1083	1114	1148	1181	1214	1246	1280	1312	1341	1361	1399	1441	1492	1561	1633	1701	1777	1847	1922	1997	2070	2145	2219	2296	2376	2455	2535	2617	2696	2773	2850	2923	2995	3084	3160	3237	3315	3392	3469
Commuter	32	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	950	1033	1068	1098	1132	1164	1196	1228	1261	1293	1322	1341	1379	1421	1470	1538	1609	1676	1751	1820	1894	1968	2040	2113	2187	2263	2342	2419	2498	2579	2657	2733	2808	2880	2951	3039	3114	3191	3267	3343	3419
Commuter	33	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	936	1018	1052	1082	1115	1147	1179	1210	1243	1274	1302	1321	1359	1400	1449	1516	1585	1652	1725	1794	1866	1939	2010	2082	2155	2230	2307	2384	2462	2541	2618	2693	2767	2838	2908	2994	3068	3144	3219	3294	3369
Commuter	34	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	922	1003	1036	1066	1098	1130	1161	1192	1224	1255	1283	1302	1338	1379	1427	1493	1562	1627	1699	1767	1838	1910	1980	2051	2123	2196	2273	2348	2425	2503	2579	2653	2726	2796	2864	2950	3022	3097	3171	3245	3318
Commuter	40	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	838	911	942	969	998	1027	1055	1084	1113	1141	1166	1183	1217	1253	1297	1357	1420	1479	1545	1606	1671	1736	1800	1865	1930	1997	2066	2135	2204	2276	2344	2411	2478	2542	2604	2681	2747	2815	2882	2950	3017
Commuter	0	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	1330	1476	1558	1608	1640	1675	1712	1752	1794	1830	1889	1943	1997	2051	2110	2176	2237	2302	2368	2440	2526	2621	2722	2822	2926	3038	3144	3289	3407	3550	3734	3890	4052	4214	4380	4588	4667	4847	5032	5221	5417
Commuter	5	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	1263	1402	1480	1528	1558	1591	1626	1664	1704	1738	1795	1846	1897	1948	2004	2067	2125	2187	2250	2318	2400	2490	2586	2681	2780	2886	2987	3125	3237	3372	3547	3695	3849	4003	4161	4359	4434	4605	4780	4960	5146
Commuter	10	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	1197	1328	1402	1447	1476	1507	1541	1577	1615	1647	1700	1749	1797	1846	1899	1958	2013	2072	2131	2196	2273	2359	2450	2540	2633	2734	2830	2960	3066	3195	3361	3501	3647	3793	3942	4129	4200	4362	4529	4699	4875
Commuter	11	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	1184	1314	1387	1431	1460	1491	1524	1559	1597	1629	1681	1729	1777	1825	1878	1937	1991	2049	2108	2172	2248	2333	2423	2512	2604	2704	2798	2927	3032	3159	3323	3462	3606	3750	3898	4083	4154	4314	4478	4647	4821
Commuter	16	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	1117	1240	1309	1351	1378	1407	1438	1472	1507	1537	1587	1632	1677	1723	1772	1828	1879	1934	1989	2050	2122	2202	2286	2370	2458	2552	2641	2763	2862	2982	3137	3268	3404	3540	3679	3854	3920	4071	4227	4386	4550
Commuter	21	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	1051	1166	1231	1270	1296	1323	1352	1384	1417	1446	1492	1535	1578	1620	1667	1719	1767	1819	1871	1928	1996	2071	2150	2229	2312	2400	2484	2598	2692	2804	2950	3073	3201	3329	3460	3625	3687	3829	3975	4125	4279
Commuter	26	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	984	1092	1153	1190	1214	1239	1267	1296	1328	1354	1398	1438	1478	1518	1561	1610	1655	1703	1752	1806	1869	1940	2014	2088	2165	2248	2327	2434	2521	2627	2763	2879	2998	3118	3241	3395	3454	3587	3724	3864	4009
Commuter	27	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	971	1077	1137	1174	1197	1223	1250	1279	1310	1336	1379	1418	1458	1497	1540	1588	1633	1680	1729	1781	1844	1913	1987	2060	2136	2218	2295	2401	2487	2591	2726	2840	2958	3076	3197	3349	3407	3538	3673	3811	3954
Commuter	29	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	944	1048	1106	1142	1164	1189	1216	1244	1274	1299	1341	1380	1418	1456	1498	1545	1588	1634	1681	1732	1793	1861	1933	2004	2077	2157	2232	2335	2419	2520	2651	2762	2877	2992	3110	3257	3314	3441	3573	3707	3846
Commuter	31	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	918	1018	1075	1110	1132	1156	1181	1209	1238	1263	1303	1341	1378	1415	1456	1501	1544	1588	1634	1684	1743	1808	1878	1947	2019	2096	2169	2269	2351	2449	2576	2684	2796	2908	3022	3166	3220	3344	3472	3602	3738
Commuter	32	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	904	1004	1059	1093	1115	1139	1164	1191	1220	1244	1285	1321	1358	1395	1435	1480	1521	1565	1610	1659	1718	1782	1851	1919	1990	2066	2138	2237	2317	2414	2539	2645	2755	2866	2978	3120	3174	3296	3422	3550	3684
Commuter	33	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	891	989	1044	1077	1099	1122	1147	1174	1202	1226	1266	1302	1338	1374	1414	1458	1499	1542	1587	1635	1692	1756	1824	1891	1960	2035	2106	2204	2283	2378	2502	2606	2715	2823	2935	3074	3127	3247	3371	3498	3629
Commuter	34	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	878	974	1028	1061	1082	1105	1130	1156	1184	1208	1247	1282	1318	1354	1393	1436	1476	1519	1563	1610	1667	1730	1797	1863	1931	2005	2075	2171	2249	2343	2464	2567	2674	2781	2891	3028	3080	3199	3321	3446	3575
Commuter	40	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	798	886	935	965	984	1005	1027	1051	1076	1098	1133	1166	1198	1231	1266	1306	1342	1381	1421	1464	1516	1573	1633	1693	1756	1823	1886	1973	2044	2130	2240	2334	2431	2528	2628	2753	2800	2908	3019	3133	3250

Comparison of 2022 and 2023 Rates for Passenger VFH

Rating	Year	Territory	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
2022	1	0		PassengerVehicle-for-Hire 1(PassengerVehicle)	1046	1139	1175	1211	1247	1283	1318	1354	1390	1424	1457	1477	1519	1565	1621	1694	1772	1848	1930	2006	2088	2168	2248	2328	2411	2494	2582	2666	2753	2843	2928	3011	3095	3175	3253	3348	3432	3516	3600	3684	3768
2023	1	0		PassengerVehicle-for-Hire 1(PassengerVehicle)	1255	1367	1410	1453	1496	1540	1582	1625	1668	1709	1748	1772	1823	1878	1945	2033	2126	2218	2316	2407	2506	2602	2698	2794	2893	2993	3098	3199	3304	3412	3514	3613	3714	3810	3904	4018	4118	4219	4320	4421	4522
2022	1	0		PassengerVehicle-for-Hire 2(PassengerVehicle)	1097	1193	1231	1268	1306	1345	1381	1418	1456	1492	1526	1548	1591	1640	1699	1776	1856	1936	2022	2102	2188	2273	2354	2440	2525	2614	2705	2794	2886	2978	3067	3155	3242	3326	3408	3508	3595	3684	3772	3859	3947
2023	1	0		PassengerVehicle-for-Hire 2(PassengerVehicle)	1316	1432	1477	1522	1567	1614	1657	1702	1747	1790	1831	1858	1909	1968	2039	2131	2227	2323	2426	2522	2626	2728	2825	2928	3030	3137	3246	3353	3463	3574	3680	3786	3890	3991	4090	4210	4314	4421	4526	4631	4736
2022	1	0		PassengerVehicle-for-Hire 3(PassengerVehicle)	1146	1247	1288	1326	1367	1405	1445	1482	1522	1560	1596	1619	1664	1715	1776	1856	1942	2023	2114	2197	2287	2376	2461	2550	2640	2731	2827	2921	3017	3113	3206	3299	3390	3478	3563	3667	3758	3851	3943	4034	4127
2023	1	0		PassengerVehicle-for-Hire 3(PassengerVehicle)	1375	1496	1546	1591	1640	1686	1734	1778	1826	1872	1915	1943	1997	2058	2131	2227	2330	2428	2537	2636	2744	2851	2953	3060	3168	3277	3392	3505	3620	3736	3847	3959	4068	4174	4276	4400	4510	4621	4732	4841	4952
2022	1	0		PassengerVehicle-for-Hire 4(PassengerVehicle)	1196	1302	1344	1384	1426	1468	1506	1547	1589	1627	1664	1690	1736	1788	1853	1937	2026	2111	2206	2292	2386	2479	2569	2662	2755	2851	2951	3047	3148	3248	3347	3442	3538	3630	3718	3826	3923	4019	4116	4211	4307
2023	1	0		PassengerVehicle-for-Hire 4(PassengerVehicle)	1435	1562	1613	1661	1711	1762	1807	1856	1907	1952	1997	2028	2083	2146	2224	2324	2431	2533	2647	2750	2863	2975	3083	3194	3306	3421	3541	3656	3778	3898	4016	4130	4246	4356	4462	4591	4708	4823	4939	5053	5168
2022	1	0		PassengerVehicle-for-Hire 1(Truck 4,499 kgor less GVW)	907	1008	1064	1097	1121	1144	1169	1196	1225	1248	1289	1326	1363	1402	1440	1486	1526	1571	1618	1666	1726	1790	1858	1927	1997	2074	2146	2245	2327	2424	2550	2657	2766	2878	2990	3132	3187	3310	3436	3565	3698
2023	1	0		PassengerVehicle-for-Hire 1(Truck 4,499 kgor less GVW)	1088	1210	1277	1316	1345	1373	1403	1435	1470	1498	1547	1591	1636	1682	1728	1783	1831	1885	1942	1999	2071	2148	2230	2312	2396	2489	2575	2694	2792	2909	3060	3188	3319	3454	3588	3758	3824	3972	4123	4278	4438
2022	1	0		PassengerVehicle-for-Hire 2(Truck 4,499 kgor less GVW)	952	1057	1116	1151	1175	1198	1225	1254	1284	1309	1352	1391	1430	1469	1511	1558	1600	1648	1694	1747	1808	1877	1949	2021	2094	2174	2249	2353	2440	2542	2674	2786	2900	3017	3137	3284	3341	3470	3601	3738	3876
2023	1	0		PassengerVehicle-for-Hire 2(Truck 4,499 kgor less GVW)	1142	1268	1339	1381	1410	1438	1470	1505	1541	1571	1622	1669	1716	1763	1813	1870	1920	1978	2033	2096	2170	2252	2339	2425	2513	2609	2699	2824	2928	3050	3209	3343	3480	3620	3764	3941	4009	4164	4321	4486	4651
2022	1	0		PassengerVehicle-for-Hire 3(Truck 4,499 kgor less GVW)	995	1104	1166	1202	1226	1253	1282	1310	1342	1369	1412	1453	1495	1535	1578	1628	1672	1722	1771	1826	1889	1961	2036	2111	2189	2273	2352	2460	2550	2656	2794	2911	3031	3152	3277	3432	3492	3626	3764	3907	4052
2023	1	0		PassengerVehicle-for-Hire 3(Truck 4,499 kgor less GVW)	1194	1325	1399	1442	1471	1504	1538	1572	1610	1643	1694	1744	1794	1842	1894	1954	2006	2066	2125	2191	2267	2353	2443	2533	2627	2728	2822	2952	3060	3187	3353	3493	3637	3782	3932	4118	4190	4351	4517	4688	4862
2022	1	0		PassengerVehicle-for-Hire 4(Truck 4,499 kgor less GVW)	1038	1152	1217	1254	1280	1308	1337	1367	1399	1428	1474	1517	1558	1601	1646	1698	1744	1795	1848	1906	1972	2045	2124	2202	2284	2370	2453	2566	2659	2771	2915	3037	3162	3289	3419	3580	3642	3782	3926	4075	4226
2023	1	0		PassengerVehicle-for-Hire 4(Truck 4,499 kgor less GVW)	1246	1382	1460	1505	1536	1570	1604	1640	1679	1714	1769	1820	1870	1921	1975	2038	2093	2154	2218	2287	2366	2454	2549	2642	2741	2844	2944	3079	3191	3325	3498	3644	3794	3947	4103	4296	4370	4538	4711	4890	5071
2022	2	0		PassengerVehicle-for-Hire 1(PassengerVehicle)	1008	1097	1133	1166	1202	1237	1270	1304	1338	1373	1404	1424	1464	1507	1562	1633	1708	1780	1859	1932	2011	2089	2166	2244	2323	2404	2486	2569	2654	2738	2821	2902	2982	3060	3134	3226	3306	3389	3469	3550	3630
2023	2	0		PassengerVehicle-for-Hire 1(PassengerVehicle)	1210	1316	1360	1399	1442	1484	1524	1565	1606	1648	1685	1709	1757	1808	1874	1960	2050	2136	2231	2318	2413	2507	2599	2693	2788	2885	2983	3083	3185	3286	3385	3482	3578	3672	3761	3871	3967	4067	4163	4260	4356
2022	2	0		PassengerVehicle-for-Hire 2(PassengerVehicle)	1057	1150	1187	1223	1259	1295	1331	1366	1402	1438	1470	1490	1534	1579	1636	1711	1788	1865	1946	2024	2107	2189	2268	2350	2432	2518	2605	2692	2779	2868	2954	3040	3124	3204	3283	3378	3463	3548	3634	3718	3803
2023	2	0		PassengerVehicle-for-Hire 2(PassengerVehicle)	1268	1380	1424	1468	1511	1554	1597	1639	1682	1726	1764	1788	1841	1895	1963	2053	2146	2238	2335	2429	2528	2627	2722	2820	2918	3022	3126	3230	3335	3442	3545	3648	3749	3845	3940	4054	4156	4258	4361	4462	4564
2022	2	0		PassengerVehicle-for-Hire 3(PassengerVehicle)	1104	1201	1240	1277	1316	1354	1390	1427	1464	1502	1536	1558	1603	1651	1711	1787	1870	1949	2036	2117	2202	2288	2370	2456	2542	2630	2723	2813	2904	2998	3088	3176	3264	3349	3432	3530	3620	3708	3797	3886	3974
2023	2	0		PassengerVehicle-for-Hire 3(PassengerVehicle)	1325	1441	1488	1532	1579	1625	1668	1712	1757	1802	1843	1870	1924	1981	2053	2144	2244	2339	2443	2540	2642	2746	2844	2947	3050	3156	3268	3376	3485	3598	3706	3811	3917	4019	4118	4236	4344	4450	4556	4663	4769
2022	2	0		PassengerVehicle-for-Hire 4(PassengerVehicle)	1153	1254	1295	1333	1374	1412	1452	1490	1529	1568	1604	1627	1673	1723	1786	1866	1951	2035	2125	2209	2299	2389	2476	2564	2654	2748	2843	2936	3032	3131	3224	3317	3408	3498	3583	3688	3780	3872	3965	4058	4150
2023	2	0		PassengerVehicle-for-Hire 4(PassengerVehicle)	1384	1505	1554	1600	1649	1694	1742	1788	1835	1882	1925	1952	2008	2068	2143	2239	2341	2442	2550	2651	2759	2867	2971	3077	3185	3298	3412	3523	3638	3757	3869	3980	4090	4198	4300	4426	4536	4646	4758	4870	4980
2022	2	0		PassengerVehicle-for-Hire 1(Truck 4,499 kgor less GVW)	802	890	941	970	989	1009	1032	1056	1081	1103	1139	1171	1204	1237	1272	1312	1348	1388	1428	1471	1524	1579	1640	1700	1764	1831	1895	1982	2054	2140	2252	2347	2442	2540	2641	2766	2814	2923	3034	3148	3266
2023	2	0		PassengerVehicle-for-Hire 1(Truck 4,499 kgor less GVW)	962	1068	1129	1164	1187	1211	1238	1267	1297	1324	1367	1405	1445	1484	1526	1574	1618	1666	1714	1765	1829	1895	1968	2040	2117	2197	2274	2378	2465	2568	2702	2816	2930	3048	3169	3319	3377	3508	3641	3778	3919
2022	2	0		PassengerVehicle-for-Hire 2(Truck 4,499 kgor less GVW)	840	931	985	1015	1036	1057	1081	1106	1133	1154	1193	1226	1261	1296	1332	1374	1411	1453	1495	1541	1596	1655	1718	1781	1848	1918	1985	2076	2152	2242	2359	2458	2557	2662	2766	2897	2946	3060	3176	3298	3420
2023	2	0		PassengerVehicle-for-Hire 2(Truck 4,499 kgor less GVW)	1008	1117	1182	1218	1243	1268	1297	1327	1360	1385	1432	1471	1513	1555	1598	1649	1693	1744	1794	1849	1915	1986	2062	2137	2218	2302	2382	2491	2582	2690	2831	2950	3068	3194	3319	3476	3535	3672	3811	3958	4104
2022	2	0		PassengerVehicle-for-Hire 3(Truck 4,499 kgor less GVW)	880	977	1031																																						

Comparison of 2022 and 2023 Rates for Passenger VFH

Rating	Year	Territory	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
2022	3	0	PassengerVehicle-for-Hire 3(Truck 4,499 kgor less GVW)	749	833	878	906	924	943	965	986	1010	1031	1064	1094	1124	1157	1188	1225	1260	1296	1334	1375	1423	1476	1534	1590	1649	1711	1770	1852	1920	2000	2104	2194	2282	2375	2468	2585	2629	2730	2836	2942	3052	
2023	3	0	PassengerVehicle-for-Hire 3(Truck 4,499 kgor less GVW)	899	1000	1054	1087	1109	1132	1158	1183	1212	1237	1277	1313	1349	1388	1426	1470	1512	1555	1601	1650	1708	1771	1841	1908	1979	2053	2124	2222	2304	2400	2525	2633	2738	2850	2962	3102	3155	3276	3403	3530	3662	
2022	3	0	PassengerVehicle-for-Hire 4(Truck 4,499 kgor less GVW)	782	869	917	946	966	985	1008	1031	1056	1078	1111	1144	1175	1208	1241	1282	1316	1355	1394	1438	1486	1542	1601	1661	1722	1787	1849	1936	2006	2089	2197	2291	2384	2479	2579	2700	2748	2852	2962	3073	3188	
2023	3	0	PassengerVehicle-for-Hire 4(Truck 4,499 kgor less GVW)	938	1043	1100	1135	1159	1182	1210	1237	1267	1294	1333	1373	1410	1450	1489	1538	1579	1626	1673	1726	1783	1850	1921	1993	2066	2144	2219	2323	2407	2507	2636	2749	2861	2975	3095	3240	3298	3422	3554	3688	3826	
2022	4	0	PassengerVehicle-for-Hire 1(PassengerVehicle)	996	1082	1118	1152	1187	1222	1254	1288	1322	1355	1387	1405	1446	1489	1542	1612	1686	1758	1836	1908	1986	2064	2138	2215	2292	2374	2455	2537	2620	2705	2785	2866	2945	3022	3095	3185	3264	3346	3425	3505	3584	
2023	4	0	PassengerVehicle-for-Hire 1(PassengerVehicle)	1195	1298	1342	1382	1424	1466	1505	1546	1586	1626	1664	1686	1735	1787	1850	1934	2023	2110	2203	2290	2383	2477	2566	2658	2750	2849	2946	3044	3144	3246	3342	3439	3534	3626	3714	3822	3917	4015	4110	4206	4301	
2022	4	0	PassengerVehicle-for-Hire 2(PassengerVehicle)	1044	1135	1172	1207	1244	1279	1313	1349	1385	1420	1453	1474	1514	1561	1615	1690	1766	1842	1924	2000	2081	2162	2240	2321	2404	2486	2573	2658	2746	2834	2918	3002	3086	3166	3242	3338	3421	3505	3588	3672	3757	
2023	4	0	PassengerVehicle-for-Hire 2(PassengerVehicle)	1253	1362	1406	1448	1493	1535	1576	1619	1662	1704	1744	1769	1817	1873	1938	2028	2119	2210	2309	2400	2497	2594	2688	2785	2885	2983	3088	3190	3295	3401	3502	3602	3703	3799	3890	4006	4105	4206	4306	4406	4508	
2022	4	0	PassengerVehicle-for-Hire 3(PassengerVehicle)	1092	1187	1225	1262	1301	1338	1374	1411	1448	1484	1519	1541	1584	1632	1691	1766	1848	1927	2011	2093	2176	2261	2342	2428	2513	2600	2692	2780	2872	2964	3053	3139	3227	3311	3391	3491	3578	3666	3754	3840	3929	
2023	4	0	PassengerVehicle-for-Hire 3(PassengerVehicle)	1310	1424	1470	1514	1561	1606	1649	1693	1738	1781	1823	1849	1901	1958	2029	2119	2218	2312	2413	2512	2611	2713	2810	2914	3016	3120	3230	3336	3446	3557	3664	3767	3872	3973	4069	4189	4294	4399	4505	4608	4715	
2022	4	0	PassengerVehicle-for-Hire 4(PassengerVehicle)	1138	1238	1279	1316	1356	1396	1433	1471	1511	1548	1584	1606	1651	1702	1763	1842	1927	2009	2098	2182	2269	2359	2443	2532	2621	2712	2807	2899	2994	3090	3182	3275	3365	3454	3536	3641	3731	3823	3914	4004	4097	
2023	4	0	PassengerVehicle-for-Hire 4(PassengerVehicle)	1366	1486	1535	1579	1627	1675	1720	1765	1813	1858	1901	1927	1981	2042	2116	2210	2312	2411	2518	2618	2723	2831	2932	3038	3145	3254	3368	3479	3593	3708	3818	3930	4038	4145	4243	4369	4477	4588	4697	4805	4916	
2022	4	0	PassengerVehicle-for-Hire 1(Truck 4,499 kgor less GVW)	808	898	948	977	996	1016	1039	1064	1090	1110	1146	1180	1212	1246	1282	1322	1358	1398	1439	1482	1534	1591	1651	1714	1777	1844	1908	1996	2069	2155	2268	2363	2460	2558	2659	2786	2834	2944	3055	3170	3289	
2023	4	0	PassengerVehicle-for-Hire 1(Truck 4,499 kgor less GVW)	970	1078	1138	1172	1195	1219	1247	1277	1308	1332	1375	1416	1454	1495	1538	1586	1630	1678	1727	1778	1841	1909	1981	2057	2132	2213	2290	2395	2483	2586	2722	2836	2952	3070	3191	3343	3401	3533	3666	3804	3947	
2022	4	0	PassengerVehicle-for-Hire 2(Truck 4,499 kgor less GVW)	845	938	992	1022	1044	1066	1090	1115	1142	1164	1201	1236	1270	1304	1342	1384	1421	1464	1506	1553	1607	1668	1730	1795	1862	1932	1999	2090	2168	2258	2376	2476	2578	2681	2786	2918	2969	3083	3202	3322	3446	
2023	4	0	PassengerVehicle-for-Hire 2(Truck 4,499 kgor less GVW)	1014	1126	1190	1226	1253	1279	1308	1338	1370	1397	1441	1483	1524	1565	1610	1661	1705	1757	1807	1864	1928	2002	2076	2154	2234	2318	2399	2508	2602	2710	2851	2971	3094	3217	3343	3502	3563	3700	3842	3986	4135	
2022	4	0	PassengerVehicle-for-Hire 3(Truck 4,499 kgor less GVW)	886	984	1038	1072	1093	1115	1140	1166	1195	1218	1258	1294	1331	1367	1405	1448	1489	1532	1577	1626	1682	1745	1812	1879	1949	2022	2093	2189	2269	2364	2486	2592	2698	2807	2917	3055	3108	3228	3350	3478	3607	
2023	4	0	PassengerVehicle-for-Hire 3(Truck 4,499 kgor less GVW)	1063	1181	1246	1286	1312	1338	1368	1399	1434	1462	1510	1553	1597	1640	1686	1738	1787	1838	1892	1951	2018	2094	2174	2255	2339	2426	2512	2627	2723	2837	2983	3110	3238	3368	3500	3666	3730	3874	4020	4174	4328	
2022	4	0	PassengerVehicle-for-Hire 4(Truck 4,499 kgor less GVW)	923	1025	1082	1116	1139	1162	1188	1216	1246	1270	1310	1348	1387	1424	1464	1511	1550	1597	1643	1693	1754	1819	1889	1958	2030	2108	2182	2282	2366	2464	2592	2701	2813	2924	3041	3184	3239	3364	3492	3624	3760	
2023	4	0	PassengerVehicle-for-Hire 4(Truck 4,499 kgor less GVW)	1108	1230	1298	1339	1367	1394	1426	1459	1495	1524	1572	1618	1664	1709	1757	1813	1860	1916	1972	2032	2105	2183	2267	2350	2436	2530	2618	2738	2839	2957	3110	3241	3376	3509	3649	3821	3887	4037	4190	4349	4512	
2022	Commuter	0	PassengerVehicle-for-Hire 1(PassengerVehicle)	1018	1108	1145	1180	1214	1248	1283	1318	1352	1385	1418	1439	1478	1524	1578	1649	1726	1799	1878	1952	2032	2111	2188	2267	2346	2428	2513	2594	2680	2766	2850	2930	3012	3090	3167	3259	3341	3421	3504	3586	3667	
2023	Commuter	0	PassengerVehicle-for-Hire 1(PassengerVehicle)	1222	1330	1374	1416	1457	1498	1540	1582	1622	1662	1702	1727	1774	1829	1894	1979	2071	2159	2254	2342	2438	2533	2626	2720	2815	2914	3016	3113	3216	3319	3420	3516	3614	3708	3800	3911	4009	4105	4205	4303	4400	
2022	Commuter	0	PassengerVehicle-for-Hire 2(PassengerVehicle)	1067	1160	1198	1234	1272	1308	1344	1380	1416	1452	1484	1506	1548	1596	1654	1727	1806	1884	1967	2045	2129	2210	2291	2374	2456	2542	2630	2717	2807	2897	2983	3070	3155	3238	3314	3413	3498	3584	3670	3756	3840	
2023	Commuter	0	PassengerVehicle-for-Hire 2(PassengerVehicle)	1280	1392	1438	1481	1526	1570	1613	1656	1699	1742	1781	1807	1858	1915	1985	2072	2167	2261	2360	2454	2555	2652	2749	2849	2947	3050	3156	3260	3368	3476	3580	3684	3786	3886	3977	4096	4198	4301	4404	4507	4608	
2022	Commuter	0	PassengerVehicle-for-Hire 3(PassengerVehicle)	1116	1214	1253	1291	1330	1368	1405	1442	1481	1518	1554	1576	1620	1669	1728	1807	1889	1970	2058	2138	2225	2312	2396	2483	2569	2659	2752	2843	2936	3030	3120	3211	3300	3385	3468	3570	3659	3749	3838	3926	4018	
2023	Commuter	0	PassengerVehicle-for-Hire 3(PassengerVehicle)	1339	1457	1504	1549	1596	1642	1686	1730	1777	1822	1865	1891	1944	2003	2074	2168	2267	2364	2470	2566	2670	2774	2875	2980	3083	3191	3302	3412	3523	3636	3744	3853	3960	4062	4162	4284	4391	4499	4606	4711	4822	
2022	Commuter	0	PassengerVehicle-for-Hire 4(PassengerVehicle)	1164	1266	1308	1346	1387	1427	1466	1505	1546	1584	1620	1643	1690	1741	1802	1885	1972	2054	2146	2231	2321	2412	2500	2590	2680	2773	2870	2965	3062	3161	3256	3349	3442	3530	3617	3724	3816	3910	4003	4097	4190	
2023	Commuter	0	PassengerVehicle-for-Hire 4(PassengerVehicle)	1397	1519	1570	1615	1664	1712	1759	1806	1855	1901	1944	1972	2028	2089	2162	2262	2366	2465	2575	2677	2785	2894	3000	3108	3216	3328	3444	3558	3674	3793	3907	4019	4130	4236	4340	4469	4579	4692	4804	4916	5028	
2022	Commuter	0	PassengerVehicle-for-Hire 1(Truck 4,499 kgor less GVW)	970	1075	1136	1171	1195	1219	1247	1276	1308	1333	1375	1416	1454	1495	1536	158																										