

MANITOBA | **Order No. 163/06**
THE PUBLIC UTILITIES BOARD ACT | **December 1, 2006**

Before: Graham F. J. Lane, C.A., Chairman
Leonard Evans, LL.D. (Hon.), Member
Eric Jorgensen, Member

AN ORDER
APPROVING SPECIFIC COMPULSORY DRIVER AND VEHICLE
INSURANCE PREMIUMS
PURSUANT TO BOARD ORDER 156/06

Introduction

By this Supplementary Order to Order 156/06, the Public Utilities Board (Board) approves the attached schedule of vehicle insurance premiums to be charged by Manitoba Public Insurance (MPI) for the insurance year March 1, 2007 to February 29, 2008.

Background

MPI applied to the Board in June 2006 for approval of premiums to be charged with respect to compulsory driver and vehicle insurance (premiums), for the fiscal year commencing March 1, 2007 and ending February 29, 2008 (Application). The Board held a public hearing in October 2006, concluding with closing remarks on October 17 and 18, 2006.

By Order 156/06, dated November 20, 2006, the Board approved MPI's application, subject to, amongst other things, MPI:

- a) providing a premium rebate of 10% to all policyholders who paid basic compulsory insurance premiums in the 2005/06 insurance year, net of premium refunds and fleet rebates; and
- b) amending, without affecting premiums for any other class or vehicle, its proposed premium changes so as to:
 - i) reduce the average increase in motorcycle rates to 5%, rather than the proposed 8.4%; and
 - ii) cap increases in moped premiums at 25%, while retaining the 20% cap for increases for other vehicles (no cap is to apply for decreases to motor scooter premiums).

In response to Order 156/06, MPI filed a revised Basic Rate table and related supporting information, for the review and approval of the Board. The schedules indicate that although the overriding cap provided for by the Board will be in place, some vehicles will experience a premium rate increase or decrease in excess of the overall cap due to rounding and other factors; though the deviations will be minimal.

MPI confirmed that the only changes made to its proposed rates will be to motorcycle and moped rates, so as to meet Board Order 156/06's direction that the average increase for the class will be 5%. To achieve this, MPI proposed:

- a. the maximum moped rate increase be 25%;
- b. rates for motorcycles and motorscooters with engine displacements of less than 100 cc be harmonized pursuant to the capped moped rates as indicated above; and
- c. a factor of .974 be applied to all motorcycle rates as proposed in the original application, other than for moped and motorscooters.

Board Findings

The Board has reviewed MPI's filing of premiums and is satisfied that MPI's proposed revised schedules comply with the intent of Order 156/06. The Board has considered MPI's proposed methodology for implementing the amendments for motorcycle rates, and approves the proposed approach.

Accordingly, the Board will approve the attached schedule of premiums to be charged from March 1, 2007 to February 29, 2008.

TERR	DISC %	INSURANCE USE DESCRIPTION * (New Insurance Use Name)	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			
1	0	All Purpose Motorcycle - Sport 101 to 500 cc	1082	1548	1825	2058	2303	2375	2489	2603	2717	2831																									
1	5	All Purpose Motorcycle - Sport 101 to 500 cc	1028	1471	1734	1955	2188	2256	2365	2473	2581	2689																									
1	10	All Purpose Motorcycle - Sport 101 to 500 cc	974	1393	1642	1852	2073	2137	2240	2343	2445	2548																									
1	15	All Purpose Motorcycle - Sport 101 to 500 cc	920	1316	1551	1749	1958	2019	2116	2213	2309	2406																									
1	20	All Purpose Motorcycle - Sport 101 to 500 cc	866	1238	1460	1646	1842	1900	1991	2082	2174	2265																									
1	25	All Purpose Motorcycle - Sport 101 to 500 cc	811	1161	1369	1543	1727	1781	1867	1952	2038	2123																									
1	0	All Purpose Motorcycle - Sport 501 cc or more	1776	2238	2287	2425	2714	2798	2933	3068	3201	3336																									
1	5	All Purpose Motorcycle - Sport 501 cc or more	1687	2126	2173	2304	2578	2658	2786	2915	3041	3169																									
1	10	All Purpose Motorcycle - Sport 501 cc or more	1598	2014	2058	2182	2443	2518	2640	2761	2881	3002																									
1	15	All Purpose Motorcycle - Sport 501 cc or more	1510	1902	1944	2061	2307	2378	2493	2608	2721	2836																									
1	20	All Purpose Motorcycle - Sport 501 cc or more	1421	1790	1830	1940	2171	2238	2346	2454	2561	2669																									
1	25	All Purpose Motorcycle - Sport 501 cc or more	1332	1678	1715	1819	2035	2098	2200	2301	2401	2502																									
1	0	All Purpose Motorcycle - Touring 100 cc or less	767	1108	1131	1200	1343	1385	1451																												
1	5	All Purpose Motorcycle - Touring 100 cc or less	729	1053	1074	1140	1276	1316	1378																												
1	10	All Purpose Motorcycle - Touring 100 cc or less	690	997	1018	1080	1209	1246	1306																												
1	15	All Purpose Motorcycle - Touring 100 cc or less	652	942	961	1020	1142	1177	1233																												
1	20	All Purpose Motorcycle - Touring 100 cc or less	614	886	905	960	1074	1108	1161																												
1	25	All Purpose Motorcycle - Touring 100 cc or less	575	831	848	900	1007	1039	1088																												
1	0	All Purpose Motorcycle - Touring 101 to 500 cc	949	1257	1480	1569	1757	1810	1897	1984	2072	2159																									
1	5	All Purpose Motorcycle - Touring 101 to 500 cc	902	1194	1406	1491	1669	1719	1802	1885	1968	2051																									
1	10	All Purpose Motorcycle - Touring 101 to 500 cc	854	1131	1332	1412	1581	1629	1707	1786	1865	1943																									
1	15	All Purpose Motorcycle - Touring 101 to 500 cc	807	1068	1258	1334	1493	1538	1612	1686	1761	1835																									
1	20	All Purpose Motorcycle - Touring 101 to 500 cc	759	1006	1184	1255	1406	1448	1518	1587	1658	1727																									
1	25	All Purpose Motorcycle - Touring 101 to 500 cc	712	943	1110	1177	1318	1357	1423	1488	1554	1619																									
1	0	All Purpose Motorcycle - Touring 501 cc or more	1561	1708	1745	1850	2071	2135	2238	2340	2443	2545																									
1	5	All Purpose Motorcycle - Touring 501 cc or more	1483	1623	1658	1757	1967	2028	2126	2223	2321	2418																									
1	10	All Purpose Motorcycle - Touring 501 cc or more	1405	1537	1570	1665	1864	1921	2014	2106	2199	2290																									
1	15	All Purpose Motorcycle - Touring 501 cc or more	1327	1452	1483	1572	1760	1815	1902	1989	2077	2163																									
1	20	All Purpose Motorcycle - Touring 501 cc or more	1249	1366	1396	1480	1657	1708	1790	1872	1954	2036																									
1	25	All Purpose Motorcycle - Touring 501 cc or more	1171	1281	1309	1387	1553	1601	1678	1755	1832	1909																									
1	0	All Purpose Motorhome	609	712	822	964	1042	1136	1244	1359	1464	1570	1675																								
1	5	All Purpose Motorhome	579	676	781	916	990	1079	1182	1291	1391	1491	1591																								
1	10	All Purpose Motorhome	548	641	740	868	938	1022	1120	1223	1318	1413	1507																								
1	15	All Purpose Motorhome	518	605	699	819	886	966	1057	1155	1244	1334	1424																								
1	20	All Purpose Motorhome	487	570	658	771	834	909	995	1087	1171	1256	1340																								
1	25	All Purpose Motorhome	457	534	616	723	781	852	933	1019	1098	1177	1256																								
1	0	All Purpose Passenger Vehicle	472	572	671	744	811	866	921	985	1029	1061	1094	1102	1107	1136	1164	1183	1207	1228	1244	1262	1288	1321	1359	1398	1455	1506	1532	1559	1580	1601	1622	1644			
1	5	All Purpose Passenger Vehicle	448	543	637	707	770	823	875	936	978	1008	1039	1047	1052	1079	1106	1124	1147	1167	1182	1199	1224	1255	1291	1328	1382	1431	1455	1481	1501	1521	1541	1562			
1	10	All Purpose Passenger Vehicle	425	515	604	670	730	779	829	886	926	955	985	992	996	1022	1048	1065	1086	1105	1120	1136	1159	1189	1223	1258	1309	1355	1379	1403	1422	1441	1460	1480			
1	15	All Purpose Passenger Vehicle	401	486	570	632	689	736	783	837	875	902	930	937	941	966	989	1006	1026	1044	1057	1073	1095	1123	1155	1188	1237	1280	1302	1325	1343	1361	1379	1397			
1	20	All Purpose Passenger Vehicle	378	458	537	595	649	693	737	788	823	849	875	882	886	909	931	946	966	982	995	1010	1030	1057	1087	1118	1164	1205	1226	1247	1264	1281	1298	1313	1329		
1	25	All Purpose Passenger Vehicle	354	429	503	558	608	649	691	739	772	796	820	826	830	852	873	887	905	921	933	946	966	991	1019	1048	1091	1129	1149	1169	1185	1201	1216	1233			
1	0	All Purpose Snow Vehicle (HTA)	380																																		
1	0	All Purpose Trailer \$2500 or less	14																																		
1	0	All Purpose Trailer \$2501 or more		52	69	92	116	145	178	214	277	287	299	311	323	336																					
1	0	All Purpose Truck 4,540 kg or less GVW	362	458	531	562	601	654	703	727	770	805	839	867	917	939	966	1004	1052	1093	1137	1156	1183	1216	1260	1327	1357	1424	1460	1492	1510	1527	1545	1563			
1	5	All Purpose Truck 4,540 kg or less GVW	344	435	504	534	571	621	668	691	731	765	797	824	871	892	918	954	999	1038	1080	1098	1124	1155	1197	1261	1289	1353	1387	1417	1434	1451	1468	1485			
1	10	All Purpose Truck 4,540 kg or less GVW	326	412	478	506	541	589	633	654	693	724	755	780	825	845	869	904	947	984	1023	1040	1065	1094	1134	1194	1221	1282	1314	1343	1359	1374	1390	1407			
1	15	All Purpose Truck 4,540 kg or less GVW	308	389	451	478	511	556	598	618	654	684	713	737	779	798	821	853	894	929	966	983	1006	1034	1071	1128	1153	1210	1241	1268	1283	1298	1313	1329			
1	20	All Purpose Truck 4,540 kg or less GVW	290	366	425	450	481	523	562	582	616	644	671	694	734	751	773	803	842	874	910	925	946	973	1008	1062	1086	1139	1168	1194	1208	1222	1236	1250			
1	25	All Purpose Truck 4,540 kg or less GVW	271	343	398	421	451	490	527	545	577	604	629	650	68																						

TERR	DISC %	INSURANCE USE DESCRIPTION * (New Insurance Use Name)	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					
1	5	Artisan Truck 4,541 to 16,330 kg GVW	579	685	722	766	826	987	1093	1187	1280	1419	1495	1601	1711	1829	1960	2038	2116																				
1	10	Artisan Truck 4,541 to 16,330 kg GVW	548	649	684	725	783	935	1036	1124	1212	1345	1417	1516	1621	1732	1857	1930	2004																				
1	15	Artisan Truck 4,541 to 16,330 kg GVW	518	613	646	685	739	883	978	1062	1145	1270	1338	1432	1531	1636	1754	1823	1893																				
1	20	Artisan Truck 4,541 to 16,330 kg GVW	487	577	608	645	696	831	921	999	1078	1195	1259	1348	1441	1540	1650	1716	1782																				
1	25	Artisan Truck 4,541 to 16,330 kg GVW	457	541	570	604	652	779	863	937	1010	1120	1180	1264	1351	1444	1547	1609	1670																				
1	0	Artisan Truck 16,331 kg or more GVW	591	591	591	591	591	591	591	591	591	591	591	591	591	591	591	591	591																				
1	0	Cement/Brick/Exploration Truck 10,891 to 16,330 kg GVW	609	640	652	683	722	827	917	995	1073	1141	1199	1280	1370	1468	1572	1633	1698																				
1	0	Cement/Brick/Exploration Truck 16,331 kg or more GVW	620	620	620	620	620	620	620	620	620	620	620	620	620	620	620	620	620																				
1	0	Charter Bus Local 20 seats or less	555	588	620	651	687	720	744	765	797	827	861	895	932	969																							
1	0	Charter Bus Local 21 to 35 seats	687	710	732	756	778	804	827	841	862	897	932	969	1007	1048																							
1	0	Charter Bus Local 36 to 50 seats	838	850	861	868	875	883	897	904	930	967	1004	1044	1087	1130																							
1	0	Charter Bus Local 51 seats or more	887	904	919	931	943	962	969	982	997	1035	1077	1121	1166	1214																							
1	0	Common Carrier Bus Over 161K outside MB	391																																				
1	0	Common Carrier Bus Within MB	1351																																				
1	0	Common Carrier Local Passenger Vehicle	666	807	947	1050	1145	1223	1300	1391	1452	1498	1545	1556	1564	1604	1644	1670	1704	1734	1757	1782	1819	1866	1920	1974	2054	2126	2164	2201	2231	2261	2291	2321					
1	5	Common Carrier Local Passenger Vehicle	633	767	900	997	1088	1162	1235	1321	1379	1423	1468	1478	1486	1524	1562	1586	1619	1647	1669	1693	1728	1773	1824	1875	1951	2020	2056	2091	2119	2148	2176	2205					
1	10	Common Carrier Local Passenger Vehicle	599	726	852	945	1030	1101	1170	1252	1307	1348	1390	1400	1444	1480	1503	1534	1561	1581	1604	1637	1679	1728	1777	1849	1913	1948	1981	2008	2035	2062	2089						
1	15	Common Carrier Local Passenger Vehicle	566	686	805	892	973	1040	1105	1182	1234	1273	1313	1323	1329	1363	1397	1419	1448	1474	1493	1515	1546	1586	1632	1678	1746	1807	1839	1871	1896	1922	1947	1973					
1	20	Common Carrier Local Passenger Vehicle	533	646	758	840	916	978	1040	1113	1162	1198	1236	1245	1251	1283	1315	1336	1363	1387	1406	1426	1455	1493	1536	1579	1643	1701	1731	1761	1785	1809	1833	1857					
1	25	Common Carrier Local Passenger Vehicle	499	605	710	787	859	917	975	1043	1089	1123	1159	1167	1173	1203	1233	1252	1278	1300	1318	1336	1364	1399	1440	1480	1540	1594	1623	1651	1673	1696	1718	1741					
1	0	Common Carrier Passenger Vehicle Over 161K in MB	1226	1486	1743	1934	2108	2251	2394	2561	2674	2757	2845	2864	2878	2953	3026	3074	3137	3192	3234	3279	3348	3435	3534	3634	3782	3914	3983	4051	4106	4161	4217	4272					
1	0	Common Carrier Passenger Vehicle Within 161K in MB	468	569	667	740	807	861	916	980	1023	1055	1089	1096	1102	1130	1158	1177	1201	1222	1238	1255	1282	1315	1352	1391	1447	1498	1524	1551	1571	1593	1614	1635					
1	5	Common Carrier Passenger Vehicle Within 161K in MB	445	541	634	703	767	818	870	931	972	1002	1035	1041	1047	1073	1100	1118	1141	1161	1176	1192	1218	1249	1284	1321	1375	1423	1448	1473	1492	1513	1533	1553					
1	10	Common Carrier Passenger Vehicle Within 161K in MB	421	512	600	666	726	775	824	882	921	949	980	986	992	1017	1042	1059	1081	1100	1114	1129	1154	1183	1217	1252	1302	1348	1372	1396	1414	1434	1453	1471					
1	15	Common Carrier Passenger Vehicle Within 161K in MB	398	484	567	629	686	732	779	833	870	897	926	932	937	960	984	1000	1021	1039	1052	1067	1090	1118	1149	1182	1230	1273	1295	1318	1335	1354	1372	1390					
1	20	Common Carrier Passenger Vehicle Within 161K in MB	374	455	534	592	646	689	733	784	818	844	871	877	882	904	926	942	961	978	990	1004	1026	1052	1082	1113	1158	1198	1219	1241	1257	1274	1291	1308					
1	25	Common Carrier Passenger Vehicle Within 161K in MB	351	427	500	555	605	646	687	735	767	791	817	822	826	847	868	883	901	916	928	941	961	986	1014	1043	1085	1123	1143	1163	1178	1195	1210	1226					
1	0	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	618	782	907	960	1026	1117	1201	1242	1316	1375	1432	1480	1567	1604	1650	1714	1797	1866	1942	1974	2020	2076	2151	2266	2318	2431	2493	2548	2578	2608	2638	2668					
1	5	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	587	743	862	912	975	1061	1141	1180	1250	1306	1360	1406	1489	1524	1567	1628	1707	1773	1845	1875	1919	1972	2043	2153	2202	2309	2368	2421	2449	2478	2506	2535					
1	10	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	556	704	816	864	923	1005	1081	1118	1184	1237	1289	1332	1410	1444	1485	1543	1617	1679	1748	1777	1818	1868	1936	2039	2086	2188	2244	2293	2320	2347	2374	2401					
1	15	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	525	665	771	816	872	949	1021	1056	1119	1169	1217	1258	1332	1363	1402	1457	1527	1586	1651	1678	1717	1765	1828	1926	1970	2066	2119	2166	2191	2217	2242	2268					
1	20	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	494	626	726	768	821	894	961	1004	1053	1100	1146	1184	1254	1283	1320	1371	1438	1493	1554	1579	1616	1661	1721	1813	1854	1945	1994	2038	2062	2086	2110	2134					
1	25	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	463	586	680	720	769	838	901	931	987	1031	1074	1110	1175	1203	1237	1285	1348	1399	1456	1480	1515	1557	1613	1699	1738	1823	1870	1911	1933	1956	1978	2001					
1	0	Common Carrier Truck Local Within City or Mun. 4,541 to 16,330 kg GVW	1040	1136	1233	1308	1415	1606	1755	1904	2053	2292	2405	2572	2757	2948	3158	3281	3416																				
1	5	Common Carrier Truck Local Within City or Mun. 4,541 to 16,330 kg GVW	988	1079	1171	1243	1344	1526	1667	1809	1950	2177	2285	2443	2619	2801	3000	3117	3245																				
1	10	Common Carrier Truck Local Within City or Mun. 4,541 to 16,330 kg GVW	936	1022	1110	1172	1273	1445	1579	1714	1848	2063	2164	2315	2481	2653	2842	2953	3074																				

TERR	DISC %	INSURANCE USE DESCRIPTION * (New Insurance Use Name)	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		
1	10	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW		521	521	521	521	521	521	521	521	521	521	521	521	521	521	521	521	521																
1	15	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW		492	492	492	492	492	492	492	492	492	492	492	492	492	492	492	492	492																
1	20	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW		463	463	463	463	463	463	463	463	463	463	463	463	463	463	463	463	463																
1	25	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW		434	434	434	434	434	434	434	434	434	434	434	434	434	434	434	434	434																
1	0	Common/Private/Contract Passenger Vehicle Over 161 km outside Manitoba	0																																	
1	0	Common/Private/Contract Truck Over 161 km outside Manitoba	0																																	
1	0	Dealer All Uses except Motorcycles	1544																																	
1	0	Dealer Motorcycle	853																																	
1	0	Dealer Trailer/Moped	484																																	
1	0	Disabled Persons/Private/Business Bus 20 seats or less	368	392	414	436	458	479	502	521	544	567	589	612	636	662																				
1	0	Disabled Persons/Private/Business Bus 21 to 35 seats	424	444	461	480	502	520	539	562	580	605	628	652	679	707																				
1	0	Disabled Persons/Private/Business Bus 36 to 50 seats	512	524	538	554	567	577	594	607	621	648	671	701	729	761																				
1	0	Disabled Persons/Private/Business Bus 51 seats or more	607	616	621	631	636	647	654	660	666	694	720	748	778	810																				
1	0	Driveaway Over 161K outside MB	284																																	
1	0	Driveaway Within Manitoba	618																																	
1	0	Farm Passenger Vehicle	309	375	439	487	531	567	603	646	674	695	717	722	725	744	763	775	791	805	815	827	844	866	891	916	953	987	1004	1021	1035	1049	1063	1077		
1	5	Farm Passenger Vehicle	294	356	417	463	504	539	573	614	640	660	681	686	689	707	725	736	751	765	774	786	802	823	846	870	905	938	954	970	983	997	1010	1023		
1	10	Farm Passenger Vehicle	278	337	395	438	478	510	543	581	607	625	645	650	652	670	687	697	712	724	733	744	760	779	802	824	858	888	904	919	931	944	957	969		
1	15	Farm Passenger Vehicle	263	319	373	414	451	482	513	549	573	591	609	614	616	632	649	659	672	684	693	703	717	736	757	779	810	839	853	868	880	892	904	915		
1	20	Farm Passenger Vehicle	247	300	351	390	425	454	482	517	539	556	574	578	580	595	610	620	633	644	652	662	675	693	713	733	762	790	803	817	828	839	850	862		
1	25	Farm Passenger Vehicle	232	281	329	365	398	425	452	484	505	521	538	541	544	558	572	581	593	604	611	620	633	649	668	687	715	740	753	766	776	787	797	808		
1	0	Farming All Purpose Truck 4,540 kg or less GVW	324	409	475	503	537	585	629	650	689	720	750	775	821	840	864	898	941	978	1017	1034	1058	1087	1127	1187	1214	1273	1306	1334	1350	1366	1382	1398		
1	5	Farming All Purpose Truck 4,540 kg or less GVW	308	389	451	478	510	556	598	617	655	684	712	736	780	798	821	853	894	929	966	982	1005	1033	1071	1128	1153	1209	1241	1267	1282	1298	1313	1328		
1	10	Farming All Purpose Truck 4,540 kg or less GVW	292	368	427	453	483	526	566	585	620	648	675	697	739	756	778	808	847	880	915	931	952	978	1014	1068	1093	1146	1175	1201	1215	1229	1244	1258		
1	15	Farming All Purpose Truck 4,540 kg or less GVW	275	348	404	428	456	497	535	552	586	612	637	659	698	714	734	763	800	831	864	879	899	924	958	1009	1032	1082	1110	1134	1147	1161	1175	1188		
1	20	Farming All Purpose Truck 4,540 kg or less GVW	259	327	380	402	430	468	503	520	551	576	600	620	657	672	691	718	753	782	814	827	846	870	902	950	971	1018	1045	1067	1080	1093	1106	1118		
1	25	Farming All Purpose Truck 4,540 kg or less GVW	243	307	356	377	403	439	472	487	517	540	562	581	616	630	648	673	706	733	763	775	793	815	845	890	910	955	979	1000	1012	1024	1036	1048		
1	0	Farming All Purpose Truck 4,541 to 16,330 kg GVW	318	326	329	331	359	396	438	476	513	520	552	586	600	615	628	655	677																	
1	0	Farming All Purpose Truck 16,331 kg or more GVW	431	459	490	522	549	582	617	633	652	664	684	703	756	792	846	909	942																	
1	0	Fishing All Purpose Truck 4,540 kg or less GVW	418	529	613	649	693	755	812	840	890	930	968	1001	1059	1084	1116	1159	1215	1262	1313	1334	1366	1404	1454	1532	1567	1644	1685	1723	1743	1763	1784	1804		
1	5	Fishing All Purpose Truck 4,540 kg or less GVW	397	503	582	617	658	717	771	798	845	883	920	951	1006	1030	1060	1101	1154	1199	1247	1267	1298	1334	1381	1455	1489	1562	1601	1637	1656	1675	1695	1714		
1	10	Fishing All Purpose Truck 4,540 kg or less GVW	376	476	552	584	624	679	731	756	801	837	871	901	953	976	1004	1043	1093	1136	1182	1201	1229	1264	1309	1379	1410	1480	1516	1551	1569	1587	1606	1624		
1	15	Fishing All Purpose Truck 4,540 kg or less GVW	355	450	521	552	589	642	690	714	756	790	823	851	900	921	949	985	1033	1073	1116	1134	1161	1193	1236	1302	1332	1397	1432	1465	1482	1499	1516	1533		
1	20	Fishing All Purpose Truck 4,540 kg or less GVW	334	423	490	519	554	604	650	672	712	744	774	801	847	873	897	927	972	1010	1050	1067	1093	1123	1163	1226	1254	1315	1348	1378	1394	1410	1427	1443		
1	25	Fishing All Purpose Truck 4,540 kg or less GVW	313	397	460	487	520	566	609	630	667	697	726	751	794	813	837	869	911	946	985	1000	1024	1053	1090	1149	1175	1233	1264	1292	1307	1322	1338	1353		
1	0	Fishing All Purpose Truck 4,541 to 16,330 kg GVW	264	271	274	276	303	334	365	396	427	432	459	488	499	512	523	545	565																	
1	0	Fishing All Purpose Truck 16,331 kg or more GVW	350	372	398	423	446	473	501	515	529	539	555	572	612	643	687	737	765																	
1	0	Funeral/Wedding Passenger Vehicle *(Funeral Passenger Vehicle)	310	376	441	490	534	570	606	649	677	698	720	725	729	748	766	779	794	808	819	831	848	870	895	920	958	991	1009	1026	1040	1054	1068	1082		
1	0	Logging Truck 4,540 kg or less GVW	575	727	844	893	954	1039	1117	1155	1224	1279	1332	1377	1457	1492	1535	1594	1672	1736	1806	1836	1879	1931	2001	2108	2156	2261	2319	2370	2398	2426	2454	2482		
1	0	Logging Truck 4,541 to 16,330 kg GVW	900	922	941	961	1019	1123	1227	1332	1436	1602	1687	1804	1929	2065	2208	2296	2389																	
1	0	Logging Truck 16																																		

TERR	DISC %	INSURANCE USE DESCRIPTION * (New Insurance Use Name)	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		
2	0	Artisan Truck 4,540 kg or less GVW	394	498	578	612	654	712	766	792	839	877	913	944	999	1023	1052	1093	1146	1190	1238	1259	1288	1324	1372	1445	1478	1550	1590	1625	1644	1663	1682	1701		
2	5	Artisan Truck 4,540 kg or less GVW	374	473	549	581	621	676	728	752	797	833	867	897	949	972	999	1038	1089	1130	1176	1196	1224	1258	1303	1373	1404	1472	1510	1544	1562	1580	1598	1616		
2	10	Artisan Truck 4,540 kg or less GVW	355	448	520	551	589	641	689	713	755	789	822	850	899	921	947	984	1031	1071	1114	1133	1159	1192	1235	1300	1330	1395	1431	1462	1480	1497	1514	1531		
2	15	Artisan Truck 4,540 kg or less GVW	335	423	491	520	556	605	651	673	713	745	776	802	849	870	894	929	974	1011	1052	1070	1095	1125	1166	1228	1256	1317	1351	1381	1397	1414	1430	1446		
2	20	Artisan Truck 4,540 kg or less GVW	315	398	462	490	523	570	613	634	671	702	730	755	799	818	842	874	917	952	990	1007	1030	1059	1098	1156	1182	1240	1272	1300	1315	1330	1346	1361		
2	25	Artisan Truck 4,540 kg or less GVW	295	373	433	459	490	534	574	594	629	658	685	708	749	767	789	820	859	892	928	944	966	993	1029	1084	1108	1160	1192	1219	1233	1247	1261	1276		
2	0	Artisan Truck 4,541 to 16,330 kg GVW	579	634	691	767	884	1009	1102	1196	1290	1444	1512	1618	1730	1853	1982	2059	2144																	
2	5	Artisan Truck 4,541 to 16,330 kg GVW	550	602	656	729	840	959	1047	1136	1225	1372	1436	1537	1643	1760	1883	1956	2037																	
2	10	Artisan Truck 4,541 to 16,330 kg GVW	521	571	622	690	796	908	992	1076	1161	1300	1361	1456	1557	1668	1784	1853	1930																	
2	15	Artisan Truck 4,541 to 16,330 kg GVW	492	539	587	652	751	858	937	1017	1096	1227	1285	1375	1470	1575	1685	1750	1822																	
2	20	Artisan Truck 4,541 to 16,330 kg GVW	463	507	553	614	707	807	882	957	1032	1155	1210	1294	1384	1482	1586	1647	1715																	
2	25	Artisan Truck 4,541 to 16,330 kg GVW	434	475	518	575	663	757	826	897	967	1083	1134	1213	1297	1390	1486	1544	1608																	
2	0	Artisan Truck 16,331 kg or more GVW	413	413	413	413	413	413	413	413	413	413	413	413	413	413	413	413	413																	
2	0	Cement/Brick/Exploration Truck 10,891 to 16,330 kg GVW	520	557	613	650	694	751	815	885	954	1035	1116	1186	1245	1332	1423	1526	1630	1697	1762															
2	0	Cement/Brick/Exploration Truck 16,331 kg or more GVW	514	514	514	514	514	514	514	514	514	514	514	514	514	514	514	514	514																	
2	0	Charter Bus Local 20 seats or less	336	363	393	423	448	480	510	525	541	563	582	609	631	655																				
2	0	Charter Bus Local 21 to 35 seats	419	443	466	490	515	534	567	596	615	639	665	692	721	751																				
2	0	Charter Bus Local 36 to 50 seats	498	515	537	564	590	597	615	620	661	687	716	744	774	805																				
2	0	Charter Bus Local 51 seats or more	549	567	589	604	616	626	646	655	669	697	724	754	784	816																				
2	0	Common Carrier Bus Over 161K outside MB	391																																	
2	0	Common Carrier Bus Within MB	1351																																	
2	0	Common Carrier Local Passenger Vehicle	548	664	779	864	942	1006	1069	1144	1194	1232	1271	1279	1286	1319	1352	1374	1401	1426	1445	1465	1496	1534	1579	1623	1689	1749	1779	1810	1834	1859	1884	1909		
2	5	Common Carrier Local Passenger Vehicle	521	631	740	821	895	956	1016	1087	1134	1170	1207	1215	1222	1253	1284	1305	1331	1355	1373	1392	1421	1457	1500	1542	1605	1662	1690	1719	1742	1766	1790	1814		
2	10	Common Carrier Local Passenger Vehicle	493	598	701	778	848	905	962	1030	1075	1109	1144	1151	1157	1187	1217	1237	1261	1283	1300	1318	1346	1381	1421	1461	1520	1574	1601	1629	1651	1673	1696	1718		
2	15	Common Carrier Local Passenger Vehicle	466	564	662	734	801	855	909	972	1015	1047	1080	1087	1093	1121	1149	1168	1191	1212	1228	1245	1272	1304	1342	1380	1436	1487	1512	1538	1559	1580	1601	1623		
2	20	Common Carrier Local Passenger Vehicle	438	531	623	691	754	805	855	915	955	986	1017	1023	1029	1055	1082	1099	1121	1141	1156	1172	1197	1227	1263	1298	1351	1399	1423	1448	1467	1487	1507	1527		
2	25	Common Carrier Local Passenger Vehicle	411	498	584	648	706	754	802	858	895	924	953	959	964	989	1014	1030	1051	1069	1084	1099	1122	1150	1184	1217	1267	1312	1334	1357	1375	1394	1413	1432		
2	0	Common Carrier Passenger Vehicle Over 161K in MB	737	893	1048	1163	1267	1353	1439	1540	1608	1658	1711	1722	1731	1775	1820	1849	1886	1920	1945	1972	2013	2065	2125	2185	2274	2354	2395	2436	2469	2502	2536	2569		
2	0	Common Carrier Passenger Vehicle Within 161K in MB	385	467	548	608	663	708	753	805	841	867	894	900	905	928	952	967	986	1004	1017	1031	1053	1080	1111	1143	1189	1231	1252	1274	1291	1308	1326	1343		
2	5	Common Carrier Passenger Vehicle Within 161K in MB	366	444	521	578	630	673	715	765	799	824	849	855	860	882	904	919	937	954	966	979	1000	1026	1055	1086	1130	1169	1189	1210	1226	1243	1260	1276		
2	10	Common Carrier Passenger Vehicle Within 161K in MB	346	420	493	547	597	637	678	724	757	780	805	810	814	835	857	870	887	904	915	928	948	972	1000	1029	1070	1108	1127	1147	1162	1177	1193	1209		
2	15	Common Carrier Passenger Vehicle Within 161K in MB	327	397	466	517	564	602	640	684	715	737	760	765	769	789	809	822	838	853	864	876	895	918	944	972	1011	1046	1064	1083	1097	1112	1127	1142		
2	20	Common Carrier Passenger Vehicle Within 161K in MB	308	374	438	486	530	566	602	644	673	694	715	720	724	742	762	774	789	803	814	825	842	864	889	914	951	985	1002	1019	1033	1046	1061	1074		
2	25	Common Carrier Passenger Vehicle Within 161K in MB	289	350	411	456	497	531	565	604	631	650	670	675	679	696	714	725	739	753	763	773	790	810	833	857	892	923	939	955	968	981	994	1007		
2	0	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	691	874	1014	1074	1147	1248	1343	1388	1471	1538	1602	1655	1752	1793	1845	1916	2009	2087	2171	2207	2258	2321	2405	2534	2592	2718	2787	2848	2882	2916	2950	2983		
2	5	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	656	830	963	1020	1090	1186	1276	1319	1397	1461	1522	1572	1664	1703	1753	1820	1909	1983	2062	2097	2145	2205	2285	2407	2462	2582	2648	2706	2738	2770	2802	2834		
2	10	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	622	787	913	967	1032	1123	1209	1249	1324	1384	1442	1489	1577	1614	1660	1724	1808	1878	1954	1986	2032	2089	2164	2281	2333	2446	2508	2563	2594	2624	2655	2685		
2	15	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	587</																																	

TERR	DISC %	INSURANCE USE DESCRIPTION * (New Insurance Use Name)	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					
2	5	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW	695	835	891	976	1014	1329	1453	1576	1699	1898	1995	2137	2287	2445	2620	2727	2834																				
2	10	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW	659	791	844	924	960	1259	1376	1493	1609	1798	1890	2025	2166	2317	2482	2584	2685																				
2	15	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW	622	747	797	873	907	1189	1300	1410	1520	1698	1785	1912	2046	2188	2344	2440	2536																				
2	20	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW	586	703	750	822	854	1119	1223	1327	1430	1598	1680	1800	1926	2059	2206	2297	2386																				
2	25	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW	549	659	703	770	800	1049	1147	1244	1341	1498	1575	1687	1805	1930	2068	2153	2237																				
2	0	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	422	422	422	422	422	422	422	422	422	422	422	422	422	422	422	422	422																				
2	5	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401	401																				
2	10	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380																				
2	15	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359																				
2	20	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338	338																				
2	25	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316																				
2	0	Common/Private/Contract Passenger Vehicle Over 161 km outside Manitoba	0																																				
2	0	Common/Private/Contract Truck Over 161 km outside Manitoba	0																																				
2	0	Dealer All Uses except Motorcycles	1214																																				
2	0	Dealer Motorcycle	636																																				
2	0	Dealer Trailer/Moped	400																																				
2	0	Disabled Persons/Private/Business Bus 20 seats or less	275	318	372	419	473	489	500	514	529	551	573	596	619	641																							
2	0	Disabled Persons/Private/Business Bus 21 to 35 seats	318	372	419	473	529	541	551	558	571	594	617	640	666	692																							
2	0	Disabled Persons/Private/Business Bus 36 to 50 seats	382	419	473	529	571	583	594	602	617	640	666	692	721	751																							
2	0	Disabled Persons/Private/Business Bus 51 seats or more	455	473	529	571	617	624	636	646	657	682	713	740	770	799																							
2	0	Driveaway Over 161K outside MB	188																																				
2	0	Driveaway Within Manitoba	540																																				
2	0	Farm Passenger Vehicle	300	363	426	473	515	550	585	626	653	674	695	700	703	722	740	751	767	780	790	802	818	839	864	888	924	957	973	990	1004	1017	1031	1044					
2	5	Farm Passenger Vehicle	285	345	405	449	489	522	556	595	620	640	660	665	668	686	703	713	729	741	750	762	777	797	821	844	878	909	924	940	954	966	979	992					
2	10	Farm Passenger Vehicle	270	327	383	426	463	495	526	563	588	607	625	630	633	650	666	676	690	702	711	722	736	755	778	799	832	861	876	891	904	915	928	940					
2	15	Farm Passenger Vehicle	255	309	362	402	438	467	497	532	555	573	591	595	598	614	629	638	652	663	671	682	695	713	734	755	785	813	827	841	853	864	876	887					
2	20	Farm Passenger Vehicle	240	290	341	378	412	440	468	501	522	539	556	560	562	578	592	601	614	624	632	642	654	671	691	710	739	766	778	792	803	814	825	835					
2	25	Farm Passenger Vehicle	225	272	319	355	386	412	439	469	490	505	521	525	527	541	555	563	575	585	592	601	613	629	648	666	693	718	730	742	753	763	773	783					
2	0	Farming All Purpose Truck 4,540 kg or less GVW	290	367	425	450	481	524	563	582	617	645	672	694	735	752	774	804	843	875	911	926	947	974	1009	1063	1087	1140	1169	1195	1209	1223	1237	1251					
2	5	Farming All Purpose Truck 4,540 kg or less GVW	275	349	404	427	457	498	535	553	586	613	638	659	698	714	735	764	801	831	865	880	900	925	959	1010	1033	1083	1111	1135	1149	1162	1175	1188					
2	10	Farming All Purpose Truck 4,540 kg or less GVW	261	330	382	405	433	472	507	524	555	580	605	625	661	677	697	724	759	787	820	833	852	877	908	957	978	1026	1052	1075	1088	1101	1113	1126					
2	15	Farming All Purpose Truck 4,540 kg or less GVW	246	312	361	382	409	445	479	495	524	548	571	590	625	639	658	683	717	744	774	787	805	828	858	904	924	969	994	1016	1028	1040	1051	1063					
2	20	Farming All Purpose Truck 4,540 kg or less GVW	232	294	340	360	385	419	450	466	494	516	538	555	588	602	619	643	674	700	729	741	758	779	807	850	870	912	935	956	967	978	990	1001					
2	25	Farming All Purpose Truck 4,540 kg or less GVW	217	275	319	337	361	393	422	436	463	484	504	520	551	564	580	603	632	656	683	694	710	730	757	797	815	855	877	896	907	917	928	938					
2	0	Farming All Purpose Truck 4,541 to 16,330 kg GVW	252	259	265	265	296	326	356	386	417	466	494	561	576	632	650	674	703																				
2	0	Farming All Purpose Truck 16,331 kg or more GVW	347	374	400	428	455	484	497	553	609	635	656	674	726	759	811	868	903																				
2	0	Fishing All Purpose Truck 4,540 kg or less GVW	323	409	474	502	536	584	628	649	688	719	749	774	819	838	863	896	939	976	1015	1032	1056	1085	1125	1185	1212	1271	1303	1332	1348	1363	1379	1395					
2	5	Fishing All Purpose Truck 4,540 kg or less GVW	307	389	450	477	509	555	597	617	654	683	712	735	778	796	820	851	892	927	964	980	1003	1031	1069	1126	1151	1207	1238	1265	1281	1295	1310	1325					
2	10	Fishing All Purpose Truck 4,540 kg or less GVW	291	368	427	452	482	526	565	584	619	647	674	697	737	754	777	806	845	878	913	929	950	976	1012	1066	1091	1144	1173	1199	1213	1227	1241	1255					
2	15	Fishing All Purpose Truck 4,540 kg or less GVW																																					

TERR	DISC %	INSURANCE USE DESCRIPTION * (New Insurance Use Name)	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				
2	0	Off Road Vehicle All Purpose Snow Vehicle 451-550 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28			
2	0	Off Road Vehicle All Purpose Snow Vehicle 551-650 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28			
2	0	Off Road Vehicle All Purpose Snow Vehicle 651-750 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28			
2	0	Off Road Vehicle All Purpose Snow Vehicle 751-850 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28			
2	0	Off Road Vehicle All Purpose Snow Vehicle 851-950 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28			
2	0	Off Road Vehicle All Purpose Snow Vehicle 951 cc or more	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28			
2	0	Off Road Vehicle All Purpose Snowmobile 250 cc or less	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28			
2	0	Off Road Vehicle All Purpose Snowmobile 251-350 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28			
2	0	Off Road Vehicle All Purpose Snowmobile 351-450 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28			
2	0	Off Road Vehicle All Purpose Snowmobile 451-550 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28			
2	0	Off Road Vehicle All Purpose Snowmobile 551-650 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28			
2	0	Off Road Vehicle All Purpose Snowmobile 651-750 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28		
2	0	Off Road Vehicle All Purpose Snowmobile 751-850 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28		
2	0	Off Road Vehicle All Purpose Snowmobile 851-950 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28		
2	0	Off Road Vehicle All Purpose Snowmobile 951 cc or more	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28		
2	0	Other Truck 4,540 kg or less GVW	241	305	354	375	400	436	469	485	513	537	559	578	611	626	644	669	701	728	758	770	788	810	839	884	905	949	973	994	1006	1018	1029	1041				
2	0	Other Truck 4,541 to 16,330 kg GVW	371	436	460	527	554	693	757	821	886	988	1040	1115	1189	1276	1361	1418	1476																			
2	0	Other Truck 16,331 kg or more GVW	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408			
2	0	Petroleum/Chemical Truck 4,540 kg or less GVW	315	398	462	489	523	569	612	633	671	701	730	754	798	817	841	873	916	951	990	1006	1029	1058	1096	1155	1181	1239	1270	1298	1314	1329	1345	1360				
2	0	Petroleum/Chemical Truck 4,541 to 16,330 kg GVW	383	451	518	613	641	819	896	972	1048	1169	1232	1321	1413	1511	1618	1684	1746																			
2	0	Petroleum/Chemical Truck 16,331 kg or more GVW	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352	352			
2	0	Pleasure Moped	60	87	104	122	132																															
2	5	Pleasure Moped	57	83	99	116	125																															
2	10	Pleasure Moped	54	78	94	110	119																															
2	15	Pleasure Moped	51	74	88	104	112																															
2	20	Pleasure Moped	48	70	83	98	106																															
2	25	Pleasure Moped	45	65	78	91	99																															
2	0	Pleasure Motorcycle - Motorscooter 100 cc or less	60	87	104	122	132	136	143																													
2	5	Pleasure Motorcycle - Motorscooter 100 cc or less	57	83	99	116	125	129	136																													
2	10	Pleasure Motorcycle - Motorscooter 100 cc or less	54	78	94	110	119	122	129																													
2	15	Pleasure Motorcycle - Motorscooter 100 cc or less	51	74	88	104	112	116	122																													
2	20	Pleasure Motorcycle - Motorscooter 100 cc or less	48	70	83	98	106	109	114																													
2	25	Pleasure Motorcycle - Motorscooter 100 cc or less	45	65	78	91	99	102	107																													
2	0	Pleasure Motorcycle - Motorscooter 101 to 500 cc	107	149	203	240	259	267	280	292	305	318																										
2	5	Pleasure Motorcycle - Motorscooter 101 to 500 cc	102	142	193	228	246	254	266	277	290	302																										
2	10	Pleasure Motorcycle - Motorscooter 101 to 500 cc	96	134	183	216	233	240	252	263	274	286																										
2	15	Pleasure Motorcycle - Motorscooter 101 to 500 cc	91	127	173	204	220	227	238	248	259	270																										
2	20	Pleasure Motorcycle - Motorscooter 101 to 500 cc	86	119	162	192	207	214	224	234	244	254																										
2	25	Pleasure Motorcycle - Motorscooter 101 to 500 cc	80	112	152	180	194	200	210	219	229	238																										
2	0	Pleasure Motorcycle - Motorscooter 501 cc or more	165	202	238	282	305	314	329	344	359	374																										
2	5	Pleasure Motorcycle - Motorscooter 501 cc or more	157	192	226	268	290	298	313	327	341	355																										
2	10	Pleasure Motorcycle - Motorscooter 501 cc or more	148	182	214	254	274	283	296	310	323	337																										
2	15	Pleasure Motorcycle - Motorscooter 501 cc or more	140	172	202	240	259	267	280	292	305	318																										
2	20	Pleasure Motorcycle - Motorscooter 501 cc or more	132	162	190	226	244	251	263	275	287	299																										
2	25	Pleasure Motorcycle - Motorscooter 501 cc or more	124	151	178	211	229	235	247	258	269	280																										
2	0	Pleasure Motorcycle - Other 100 cc or less	383	538	591	628	702	724	758																													
2	5	Pleasure Motorcycle - Other 100 cc or less	364	511	561	597	667	688	720																													
2	10	Pleasure Motorcycle - Other 100 cc or less	345	484	532	565	632	652	682																													
2	15	Pleasure Motorcycle - Other 100 cc or less	326	457	502	534	597	615	644																													
2	20	Pleasure Motorcycle - Other 100 cc or less	306	430	473	502	562	579	606																													
2	25	Pleasure Motorcycle - Other 100 cc or less	287	403	443	471	526	543	568																													
2	0	Pleasure Motorcycle - Other 101 to 500 cc	455																																			

TERR	DISC %	INSURANCE USE DESCRIPTION * (New Insurance Use Name)	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					
2	0	School Bus 20 seats or less	167	185	200	207	221	233	250	259	288	300	313	325	338	352																							
2	0	School Bus 21 to 35 seats	185	207	221	233	250	259	273	288	323	336	350	364	379	394																							
2	0	School Bus 36 to 50 seats	207	233	250	259	273	288	315	323	346	361	375	390	406	422																							
2	0	School Bus 51 seats or more	233	259	273	288	315	323	331	346	394	413	426	444	461	479																							
2	0	Taxi/Livery Passenger Vehicle	3013																																				
2	0	Tow Truck 4,540 kg or less GVW	328	414	481	509	544	592	637	658	698	729	759	785	831	850	875	909	953	990	1030	1046	1071	1101	1140	1202	1229	1289	1322	1351	1367	1383	1399	1415					
2	0	Tow Truck 4,541 to 16,330 kg GVW	590	615	691	704	729	1102	1204	1307	1409	1488	1566	1676	1791	1920	2052	2135	2223																				
2	0	Tow Truck 16,331 kg or more GVW	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404	404																			
2	0	Transit Bus 20 seats or less	392	421	456	543	640	737	771	805	840	873	908	943	981	1020																							
2	0	Transit Bus 21 to 35 seats	421	456	543	640	737	793	827	862	895	930	969	1007	1047	1088																							
2	0	Transit Bus 36 to 50 seats	456	543	640	737	793	853	885	922	953	992	1032	1074	1116	1161																							
2	0	Transit Bus 51 seats or more	554	655	754	811	872	937	971	1007	1042	1085	1127	1172	1219	1265																							
2	0	U Drive Bus	990																																				
2	0	U Drive Moped	66	97	115	136	147																																
2	0	U Drive Motorhome	786																																				
2	0	U Drive Passenger Vehicle	397	481	565	626	683	729	775	830	866	893	922	928	932	956	980	996	1016	1034	1048	1062	1085	1113	1145	1177	1225	1268	1290	1312	1330	1348	1366	1384					
2	0	U Drive Truck 4,540 kg or less GVW	379	479	555	588	628	684	735	760	806	842	877	906	959	982	1011	1049	1100	1143	1189	1209	1237	1271	1317	1388	1419	1489	1527	1560	1579	1597	1616	1634					
2	0	U Drive Truck 4,541 to 16,330 kg GVW	308	325	332	363	397	446	488	529	571	592	615	639	659	682	700	730	759																				
2	0	U Drive Truck 16,331 kg or more GVW	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448																			
3	0	Airport/Livery Passenger Vehicle	1209																																				
		*(Limousine All Uses Passenger Vehicle)																																					
3	0	All Purpose Mobility Vehicle	35	52	61	73	79																																
3	5	All Purpose Mobility Vehicle	33	49	58	69	75																																
3	10	All Purpose Mobility Vehicle	31	47	55	66	71																																
3	15	All Purpose Mobility Vehicle	30	44	52	62	67																																
3	20	All Purpose Mobility Vehicle	28	42	49	58	63																																
3	25	All Purpose Mobility Vehicle	26	39	46	55	59																																
3	0	All Purpose Moped	66	97	115	136	147																																
3	5	All Purpose Moped	63	92	109	129	140																																
3	10	All Purpose Moped	59	87	103	122	132																																
3	15	All Purpose Moped	56	82	98	116	125																																
3	20	All Purpose Moped	53	78	92	109	118																																
3	25	All Purpose Moped	49	73	86	102	110																																
3	0	All Purpose Motorcycle - Motorscooter 100 cc or less	66	97	115	136	147	152	159																														
3	5	All Purpose Motorcycle - Motorscooter 100 cc or less	63	92	109	129	140	144	151																														
3	10	All Purpose Motorcycle - Motorscooter 100 cc or less	59	87	103	122	132	137	143																														
3	15	All Purpose Motorcycle - Motorscooter 100 cc or less	56	82	98	116	125	129	135																														
3	20	All Purpose Motorcycle - Motorscooter 100 cc or less	53	78	92	109	118	122	127																														
3	25	All Purpose Motorcycle - Motorscooter 100 cc or less	49	73	86	102	110	114	119																														
3	0	All Purpose Motorcycle - Motorscooter 101 to 500 cc	131	177	241	286	309	319	334	349	364	380																											
3	5	All Purpose Motorcycle - Motorscooter 101 to 500 cc	124	168	229	272	294	303	317	332	346	361																											
3	10	All Purpose Motorcycle - Motorscooter 101 to 500 cc	118	159	217	257	278	287	301	314	328	342																											
3	15	All Purpose Motorcycle - Motorscooter 101 to 500 cc	111	150	205	243	263	271	284	297	309	323																											
3	20	All Purpose Motorcycle - Motorscooter 101 to 500 cc	105	142	193	229	247	255	267	279	291	304																											
3	25	All Purpose Motorcycle - Motorscooter 101 to 500 cc	98	133	181	214	232	239	250	262	273	285																											
3	0	All Purpose Motorcycle - Motorscooter 501 cc or more	216	241	284	337	364	376	394	412	430	448																											
3	5	All Purpose Motorcycle - Motorscooter 501 cc or more	205	229	270	320	346	357	374	391																													

TERR	DISC %	INSURANCE USE DESCRIPTION * (New Insurance Use Name)	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				
3	25	All Purpose Motorcycle - Other 101 to 500 cc	443	633	745	790	884	912	956	999	1043	1087																										
3	0	All Purpose Motorcycle - Other 501 cc or more	972	1145	1169	1240	1389	1432	1500	1568	1638	1706																										
3	5	All Purpose Motorcycle - Other 501 cc or more	923	1088	1111	1178	1320	1360	1425	1490	1556	1621																										
3	10	All Purpose Motorcycle - Other 501 cc or more	875	1030	1052	1116	1250	1289	1350	1411	1474	1535																										
3	15	All Purpose Motorcycle - Other 501 cc or more	826	973	994	1054	1181	1217	1275	1333	1392	1450																										
3	20	All Purpose Motorcycle - Other 501 cc or more	778	916	935	992	1111	1146	1200	1254	1310	1365																										
3	25	All Purpose Motorcycle - Other 501 cc or more	729	859	877	930	1042	1074	1125	1176	1228	1279																										
3	0	All Purpose Motorcycle - Sport 100 cc or less	549	843	1011	1073	1200	1238	1297																													
3	5	All Purpose Motorcycle - Sport 100 cc or less	522	801	960	1019	1140	1176	1232																													
3	10	All Purpose Motorcycle - Sport 100 cc or less	494	759	910	966	1080	1114	1167																													
3	15	All Purpose Motorcycle - Sport 100 cc or less	467	717	859	912	1020	1052	1102																													
3	20	All Purpose Motorcycle - Sport 100 cc or less	439	674	809	858	960	990	1038																													
3	25	All Purpose Motorcycle - Sport 100 cc or less	412	632	758	805	900	928	973																													
3	0	All Purpose Motorcycle - Sport 101 to 500 cc	686	982	1154	1375	1573	1622	1699	1777	1855	1933																										
3	5	All Purpose Motorcycle - Sport 101 to 500 cc	652	933	1096	1306	1494	1541	1614	1688	1762	1836																										
3	10	All Purpose Motorcycle - Sport 101 to 500 cc	617	884	1039	1237	1416	1460	1529	1599	1669	1740																										
3	15	All Purpose Motorcycle - Sport 101 to 500 cc	583	835	981	1169	1337	1379	1444	1510	1577	1643																										
3	20	All Purpose Motorcycle - Sport 101 to 500 cc	549	786	923	1100	1258	1298	1359	1422	1484	1546																										
3	25	All Purpose Motorcycle - Sport 101 to 500 cc	514	736	865	1031	1180	1216	1274	1333	1391	1450																										
3	0	All Purpose Motorcycle - Sport 501 cc or more	1123	1418	1561	1655	1852	1910	2002	2094	2185	2277																										
3	5	All Purpose Motorcycle - Sport 501 cc or more	1067	1347	1483	1572	1759	1814	1902	1989	2076	2163																										
3	10	All Purpose Motorcycle - Sport 501 cc or more	1011	1276	1405	1489	1667	1719	1802	1885	1966	2049																										
3	15	All Purpose Motorcycle - Sport 501 cc or more	955	1205	1327	1407	1574	1623	1702	1780	1857	1935																										
3	20	All Purpose Motorcycle - Sport 501 cc or more	898	1134	1249	1324	1482	1528	1602	1675	1748	1822																										
3	25	All Purpose Motorcycle - Sport 501 cc or more	842	1063	1171	1241	1389	1432	1501	1570	1639	1708																										
3	0	All Purpose Motorcycle - Touring 100 cc or less	477	742	758	804	900	928	972																													
3	5	All Purpose Motorcycle - Touring 100 cc or less	453	705	720	764	855	882	923																													
3	10	All Purpose Motorcycle - Touring 100 cc or less	429	668	682	724	810	835	875																													
3	15	All Purpose Motorcycle - Touring 100 cc or less	405	631	644	683	765	789	826																													
3	20	All Purpose Motorcycle - Touring 100 cc or less	382	594	606	643	720	742	778																													
3	25	All Purpose Motorcycle - Touring 100 cc or less	358	556	568	603	675	696	729																													
3	0	All Purpose Motorcycle - Touring 101 to 500 cc	591	844	994	1054	1179	1216	1275	1332	1391	1449																										
3	5	All Purpose Motorcycle - Touring 101 to 500 cc	561	802	944	1001	1120	1155	1211	1265	1321	1377																										
3	10	All Purpose Motorcycle - Touring 101 to 500 cc	532	760	895	949	1061	1094	1147	1199	1252	1304																										
3	15	All Purpose Motorcycle - Touring 101 to 500 cc	502	717	845	896	1002	1034	1084	1132	1182	1232																										
3	20	All Purpose Motorcycle - Touring 101 to 500 cc	473	675	795	843	943	973	1020	1066	1113	1159																										
3	25	All Purpose Motorcycle - Touring 101 to 500 cc	443	633	745	790	884	912	956	999	1043	1087																										
3	0	All Purpose Motorcycle - Touring 501 cc or more	972	1145	1169	1240	1389	1432	1500	1568	1638	1706																										
3	5	All Purpose Motorcycle - Touring 501 cc or more	923	1088	1111	1178	1320	1360	1425	1490	1556	1621																										
3	10	All Purpose Motorcycle - Touring 501 cc or more	875	1030	1052	1116	1250	1289	1350	1411	1474	1535																										
3	15	All Purpose Motorcycle - Touring 501 cc or more	826	973	994	1054	1181	1217	1275	1333	1392	1450																										
3	20	All Purpose Motorcycle - Touring 501 cc or more	778	916	935	992	1111	1146	1200	1254	1310	1365																										
3	25	All Purpose Motorcycle - Touring 501 cc or more	729	859	877	930	1042	1074	1125	1176	1228	1279																										
3	0	All Purpose Motorhome	822	1028	1185	1391	1503	1638	1794	1960	2112	2264	2416																									
3	5	All Purpose Motorhome	781	977	1126	1321	1428	1556	1704	1862	2006	2151	2295																									
3	10	All Purpose Motorhome	740	925	1066	1252	1353	1474	1615	1764	1901	2038	2174																									
3	15	All Purpose Motorhome	699	874	1007	1182	1278	1392	1525	1666	1795	1924	2054																									
3	20	All Purpose Motorhome	658	822	948	1113	1202	1310	1435	1568	1690	1811	1933																									
3	25	All Purpose Motorhome	616	771	889	1043	1127	1228	1345	1470	1584	1698	1812																									
3	0	All Purpose Passenger Vehicle	638	773	907	1007	1097	1172	1246	1333	1392	1435	1481	1491	1498	1537	1575	1600	1633	1662	1684	1707	1743	1788	1839	1891	1968	2038	2073	2109	2137	2166	2195	2224				
3	5	All Purpose Passenger Vehicle	606	734	862	957	1042	1113	1184	1266	1322	1363	1407	1416	1423	1460	1496	1520	1551	1579	1600	1622	1656	1699	1747	1796	1870	1936	1969	2004	2030	2058	2085	2113				
3	10	All Purpose Passenger Vehicle	574	696	816	906	987	1055	1121	1200	1253	1291	1333	1342	1348	1383	1417	1440	1470	1496	1516	1536	1569	1609	1655	1702	1771	1834	1866	1898	1923	1949	1975	2002				
3	15	All Purpose Passenger Vehicle	542	657	771	856	932	996	1059	1133	1183	1220	1259	1267	1273	1306	1339	1360	1388	1413	1431	1																

TERR	DISC %	INSURANCE USE DESCRIPTION * (New Insurance Use Name)	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		
3	20	All Purpose Truck 4,540 kg or less GVW	366	463	538	569	608	662	711	736	779	815	849	877	928	950	978	1015	1065	1106	1150	1170	1197	1230	1274	1342	1374	1440	1477	1510	1527	1545	1563	1581		
3	25	All Purpose Truck 4,540 kg or less GVW	343	434	504	533	570	620	667	690	730	764	796	822	870	891	916	952	998	1036	1078	1096	1122	1153	1195	1258	1288	1350	1384	1415	1432	1448	1465	1482		
3	0	Antique Vehicle - Bus	109																																	
3	0	Antique Vehicle - Motorcycle	109																																	
3	0	Antique Vehicle - Passenger Vehicle	109																																	
3	0	Antique Vehicle - Truck	109																																	
3	0	Artisan Truck 4,540 kg or less GVW	392	480	550	589	630	682	728	773	796	841	892	929	956	1004	1045	1080	1129	1182	1238	1244	1298	1334	1382	1457	1490	1562	1602	1637	1657	1676	1696	1715		
3	5	Artisan Truck 4,540 kg or less GVW	372	456	522	560	598	648	692	734	756	799	847	883	908	954	993	1026	1073	1123	1176	1182	1233	1267	1313	1384	1415	1484	1522	1555	1574	1592	1611	1629		
3	10	Artisan Truck 4,540 kg or less GVW	353	432	495	530	567	614	655	696	716	757	803	836	860	904	940	972	1016	1064	1114	1120	1168	1201	1244	1311	1341	1406	1442	1473	1491	1508	1526	1543		
3	15	Artisan Truck 4,540 kg or less GVW	333	408	467	501	535	580	619	657	677	715	758	790	813	853	888	918	960	1005	1052	1057	1103	1134	1175	1238	1266	1328	1362	1391	1408	1425	1442	1458		
3	20	Artisan Truck 4,540 kg or less GVW	314	384	440	471	504	546	582	618	637	673	714	743	765	803	836	864	903	946	990	995	1038	1067	1106	1166	1192	1250	1282	1310	1326	1341	1357	1372		
3	25	Artisan Truck 4,540 kg or less GVW	294	360	412	442	472	511	546	580	597	631	669	697	717	753	784	810	847	886	928	933	973	1000	1036	1093	1117	1171	1201	1228	1243	1257	1272	1286		
3	0	Artisan Truck 4,541 to 16,330 kg GVW	556	604	632	661	744	852	957	1038	1119	1255	1314	1409	1503	1611	1727	1794	1867																	
3	5	Artisan Truck 4,541 to 16,330 kg GVW	528	574	600	628	707	809	909	986	1063	1192	1248	1339	1428	1530	1641	1704	1774																	
3	10	Artisan Truck 4,541 to 16,330 kg GVW	500	544	569	595	670	767	861	934	1007	1129	1183	1268	1353	1450	1554	1615	1680																	
3	15	Artisan Truck 4,541 to 16,330 kg GVW	473	513	537	562	632	724	813	882	951	1067	1117	1198	1278	1369	1468	1525	1587																	
3	20	Artisan Truck 4,541 to 16,330 kg GVW	445	483	506	529	595	682	766	830	895	1004	1051	1127	1202	1289	1382	1435	1494																	
3	25	Artisan Truck 4,541 to 16,330 kg GVW	417	453	474	496	558	639	718	778	839	941	985	1057	1127	1208	1295	1345	1400																	
3	0	Artisan Truck 16,331 kg or more GVW	560	560	560	560	560	560	560	560	560	560	560	560	560	560	560	560	560																	
3	0	Cement/Brick/Exploration Truck 10,891 to 16,330 kg GVW	464	473	485	494	554	623	681	739	797	848	889	952	1016	1090	1167	1213	1260																	
3	0	Cement/Brick/Exploration Truck 16,331 kg or more GVW	632	632	632	632	632	632	632	632	632	632	632	632	632	632	632	632	632																	
3	0	Charter Bus Local 20 seats or less	441	469	499	529	559	588	617	654	693	720	748	781	810	844																				
3	0	Charter Bus Local 21 to 35 seats	546	570	591	617	641	665	696	727	748	781	810	844	878	914																				
3	0	Charter Bus Local 36 to 50 seats	658	678	696	713	732	753	771	791	807	839	872	909	946	984																				
3	0	Charter Bus Local 51 seats or more	679	689	700	709	723	730	742	752	762	795	826	859	893	928																				
3	0	Common Carrier Bus Over 161K outside MB	391																																	
3	0	Common Carrier Bus Within MB	1351																																	
3	0	Common Carrier Local Passenger Vehicle	638	773	907	1007	1097	1172	1246	1333	1392	1435	1481	1491	1498	1537	1575	1600	1633	1662	1684	1707	1743	1788	1839	1891	1968	2038	2073	2109	2137	2166	2195	2224		
3	5	Common Carrier Local Passenger Vehicle	606	734	862	957	1042	1113	1184	1266	1322	1363	1407	1416	1423	1460	1496	1520	1551	1579	1600	1622	1656	1699	1747	1796	1870	1936	1969	2004	2030	2058	2085	2113		
3	10	Common Carrier Local Passenger Vehicle	574	696	816	906	987	1055	1121	1200	1253	1291	1333	1342	1348	1383	1417	1440	1470	1496	1516	1536	1569	1609	1655	1702	1771	1834	1866	1898	1923	1949	1975	2002		
3	15	Common Carrier Local Passenger Vehicle	542	657	771	856	932	996	1059	1133	1183	1220	1259	1267	1273	1306	1339	1360	1388	1413	1431	1451	1482	1520	1563	1607	1673	1732	1762	1793	1816	1841	1866	1890		
3	20	Common Carrier Local Passenger Vehicle	510	618	726	806	878	938	997	1066	1114	1148	1185	1193	1198	1230	1260	1280	1306	1330	1347	1366	1394	1430	1471	1513	1574	1630	1658	1687	1710	1733	1756	1779		
3	25	Common Carrier Local Passenger Vehicle	478	580	680	755	823	879	934	1000	1044	1076	1111	1118	1123	1153	1181	1200	1225	1246	1263	1280	1307	1341	1379	1418	1476	1528	1555	1582	1603	1624	1646	1668		
3	0	Common Carrier Passenger Vehicle Over 161K in MB	1019	1235	1449	1608	1752	1871	1990	2129	2223	2292	2365	2381	2393	2455	2516	2556	2608	2654	2689	2726	2784	2854	2938	3021	3144	3254	3311	3368	3414	3460	3506	3552		
3	0	Common Carrier Passenger Vehicle Within 161K in MB	317	384	451	500	545	582	619	663	692	713	736	741	745	764	783	795	812	826	837	849	866	889	914	940	978	1013	1030	1048	1062	1077	1091	1105		
3	5	Common Carrier Passenger Vehicle Within 161K in MB	301	365	428	475	518	553	588	630	657	677	699	704	708	726	744	755	771	785	795	807	823	845	868	893	929	962	978	996	1009	1023	1036	1050		
3	10	Common Carrier Passenger Vehicle Within 161K in MB	285	346	406	450	490	524	557	597	623	642	662	667	670	688	705	715	731	743	753	764	779	800	823	846	880	912	927	943	956	969	982	994		
3	15	Common Carrier Passenger Vehicle Within 161K in MB	269	326	383	425	463	495	526	564	588	606	626	630	633	649	666	676	690	702	711	722	736	756	777	799	831	861	875	891	903	915	927	939		
3	20	Common Carrier Passenger Vehicle Within 161K in MB	254	307	361	400	436	466	495	530	554	570	589	593	596	611	626	636	650	661	670	679	693	711	731	752	782	810	824	838	850	862	873	884		
3	25	Common Carrier Passenger Vehicle Within 161K in MB	238	288	338	375	409	436	464	497	519	535	552	556	559	573	587	596	609	619	628	637	649	667	685	705										

TERR	DISC %	INSURANCE USE DESCRIPTION * (New Insurance Use Name)	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		
3	5	Common Carrier Truck Within 161K in MB 4,540 kg or less GVW	266	335	389	412	441	480	516	533	565	591	615	636	673	689	709	736	771	802	834	847	867	891	923	973	996	1044	1071	1094	1107	1120	1133	1146		
3	10	Common Carrier Truck Within 161K in MB 4,540 kg or less GVW	252	318	369	391	418	454	489	505	535	560	582	602	637	652	671	697	731	760	790	803	822	844	875	922	943	989	1014	1037	1048	1061	1074	1085		
3	15	Common Carrier Truck Within 161K in MB 4,540 kg or less GVW	238	300	348	369	394	429	462	477	506	529	550	569	602	616	634	659	690	717	746	758	776	797	826	870	891	934	958	979	990	1002	1014	1025		
3	20	Common Carrier Truck Within 161K in MB 4,540 kg or less GVW	224	282	328	347	371	404	434	449	476	498	518	535	566	580	597	620	650	675	702	714	730	750	778	819	838	879	902	922	932	943	954	965		
3	25	Common Carrier Truck Within 161K in MB 4,540 kg or less GVW	210	265	307	325	348	379	407	421	446	466	485	502	531	544	559	581	609	633	658	669	685	703	729	768	786	824	845	864	874	884	895	904		
3	0	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW	401	413	440	451	528	604	680	738	796	891	933	999	1070	1143	1224	1272	1325																	
3	5	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW	381	392	418	428	502	574	646	701	756	846	886	949	1016	1086	1163	1208	1259																	
3	10	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW	361	372	396	406	475	544	612	664	716	802	840	899	963	1029	1102	1145	1192																	
3	15	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW	341	351	374	383	449	513	578	627	677	757	793	849	909	972	1040	1081	1126																	
3	20	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW	321	330	352	361	422	483	544	590	637	713	746	799	856	914	979	1018	1060																	
3	25	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW	301	310	330	338	396	453	510	553	597	668	700	749	802	857	918	954	994																	
3	0	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	498	498	498	498	498	498	498	498	498	498	498	498	498	498	498	498	498																	
3	5	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	473	473	473	473	473	473	473	473	473	473	473	473	473	473	473	473	473																	
3	10	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448	448																	
3	15	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	423	423	423	423	423	423	423	423	423	423	423	423	423	423	423	423	423																	
3	20	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398	398																	
3	25	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373	373																	
3	0	Common/Private/Contract Passenger Vehicle Over 161 km outside Manitoba	0																																	
3	0	Common/Private/Contract Truck Over 161 km outside Manitoba	0																																	
3	0	Dealer All Uses except Motorcycles	1509																																	
3	0	Dealer Motorcycle	628																																	
3	0	Dealer Trailer/Moped	449																																	
3	0	Disabled Persons/Private/Business Bus 20 seats or less	436	469	515	579	655	675	696	716	731	762	793	825	859	893																				
3	0	Disabled Persons/Private/Business Bus 21 to 35 seats	499	532	579	655	731	749	761	775	791	823	855	888	923	959																				
3	0	Disabled Persons/Private/Business Bus 36 to 50 seats	599	617	655	731	791	806	821	830	848	882	914	955	992	1034																				
3	0	Disabled Persons/Private/Business Bus 51 seats or more	673	698	717	748	801	814	828	849	859	891	929	965	1003	1045																				
3	0	Driveaway Over 161K outside MB	134																																	
3	0	Driveaway Within Manitoba	656																																	
3	0	Farm Passenger Vehicle	226	274	321	357	389	415	441	472	493	508	525	528	531	544	558	567	578	589	596	605	617	633	652	670	697	722	734	747	757	767	777	788		
3	5	Farm Passenger Vehicle	215	260	305	339	370	394	419	448	468	483	499	502	504	517	530	539	549	560	566	575	586	601	619	636	662	686	697	710	719	729	738	749		
3	10	Farm Passenger Vehicle	203	247	289	321	350	373	397	425	444	457	472	475	478	490	502	510	520	530	536	544	555	570	587	603	627	650	661	672	681	690	699	709		
3	15	Farm Passenger Vehicle	192	233	273	303	331	353	375	401	419	432	446	449	451	462	474	482	491	501	507	514	524	538	554	569	592	614	624	635	643	652	660	670		
3	20	Farm Passenger Vehicle	181	219	257	286	311	332	353	378	394	406	420	422	425	435	446	454	462	471	477	484	494	506	522	536	558	578	587	598	606	614	622	630		
3	25	Farm Passenger Vehicle	169	205	241	268	292	311	331	354	370	381	394	396	398	408	418	425	433	442	447	454	463	475	489	502	523	541	550	560	568	575	583	591		
3	0	Farming All Purpose Truck 4,540 kg or less GVW	398	503	584	618	660	719	773	799	847	885	922	953	1008	1032	1062	1103	1156	1201	1250	1270	1300	1336	1384	1459	1492	1564	1604	1640	1659	1678	1698	1721		
3	5	Farming All Purpose Truck 4,540 kg or less GVW	378	478	555	587	627	683	734	759	805	841	876	905	958	980	1009	1048	1098	1141	1187	1206	1235	1269	1315	1386	1417	1486	1524	1558	1576	1594	1613	1635		
3	10	Farming All Purpose Truck 4,540 kg or less GVW	358	453	526	556	594	647	696	719	762	796	830	858	907	929	956	993	1040	1081	1125	1143	1170	1202	1246	1313	1343	1408	1444	1476	1493	1510	1528	1549		
3	15	Farming All Purpose Truck 4,540 kg or less GVW	338	428	496	525	561	611	657	679	720	752	784	810	857	877	903	938	983	1021	1062	1079	1105	1136	1176	1240	1268	1329	1363	1394	1410	1426	1443	1463		
3	20	Farming All Purpose Truck 4,540 kg or less GVW	318	402	467	494	528	575	618	639	678	708	738	762	806	826	850	882	925	961	1000	1016	1040	1069	1107	1167	1194	1251	1283	1312	1327	1342	1358	1377		
3	25	Farming All Purpose Truck 4,540 kg or less GVW	298	377	438	463	495	539	580	599	635	664	691	715	756	774	796	827	867	901	937	952	975	1002	1038	1094	1119	1173	1203	1230	1244	1258	1273	1291		
3	0	Farming All Purpose Truck 4,541 to 16,330 kg GVW	270	273	275	281	283	285	291	316	341	358	378	406	414	422	424	443	461																	
3	0	Farming All Purpose Truck 16,331 kg or more GVW	223																																	

TERR	DISC %	INSURANCE USE DESCRIPTION * (New Insurance Use Name)	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				
3	25	Pleasure Motorcycle - Other 101 to 500 cc	399	569	670	711	796	820	860	899	938	978																										
3	0	Pleasure Motorcycle - Other 501 cc or more	875	1031	1052	1117	1249	1288	1350	1412	1474	1535																										
3	5	Pleasure Motorcycle - Other 501 cc or more	831	979	999	1061	1187	1224	1282	1341	1400	1458																										
3	10	Pleasure Motorcycle - Other 501 cc or more	787	928	947	1005	1124	1159	1215	1271	1327	1381																										
3	15	Pleasure Motorcycle - Other 501 cc or more	744	876	894	949	1062	1095	1147	1200	1253	1305																										
3	20	Pleasure Motorcycle - Other 501 cc or more	700	825	842	894	999	1030	1080	1130	1179	1228																										
3	25	Pleasure Motorcycle - Other 501 cc or more	656	773	789	838	937	966	1012	1059	1105	1151																										
3	0	Pleasure Motorcycle - Sport 100 cc or less	493	759	910	965	1080	1114	1167																													
3	5	Pleasure Motorcycle - Sport 100 cc or less	468	721	864	917	1026	1058	1109																													
3	10	Pleasure Motorcycle - Sport 100 cc or less	444	683	819	868	972	1003	1050																													
3	15	Pleasure Motorcycle - Sport 100 cc or less	419	645	773	820	918	947	992																													
3	20	Pleasure Motorcycle - Sport 100 cc or less	394	607	728	772	864	891	934																													
3	25	Pleasure Motorcycle - Sport 100 cc or less	370	569	682	724	810	835	875																													
3	0	Pleasure Motorcycle - Sport 101 to 500 cc	617	883	1037	1238	1416	1460	1530	1600	1670	1740																										
3	5	Pleasure Motorcycle - Sport 101 to 500 cc	586	839	985	1176	1345	1387	1453	1520	1586	1653																										
3	10	Pleasure Motorcycle - Sport 101 to 500 cc	555	795	933	1114	1274	1314	1377	1440	1503	1566																										
3	15	Pleasure Motorcycle - Sport 101 to 500 cc	524	751	881	1052	1204	1241	1300	1360	1419	1479																										
3	20	Pleasure Motorcycle - Sport 101 to 500 cc	494	706	830	990	1133	1168	1224	1280	1336	1392																										
3	25	Pleasure Motorcycle - Sport 101 to 500 cc	463	662	778	928	1062	1095	1147	1200	1252	1305																										
3	0	Pleasure Motorcycle - Sport 501 cc or more	1011	1277	1404	1489	1667	1719	1802	1884	1967	2049																										
3	5	Pleasure Motorcycle - Sport 501 cc or more	960	1213	1334	1415	1584	1633	1712	1790	1869	1947																										
3	10	Pleasure Motorcycle - Sport 501 cc or more	910	1149	1264	1340	1500	1547	1622	1696	1770	1844																										
3	15	Pleasure Motorcycle - Sport 501 cc or more	859	1085	1193	1266	1417	1461	1532	1601	1672	1742																										
3	20	Pleasure Motorcycle - Sport 501 cc or more	809	1022	1123	1191	1334	1375	1442	1507	1574	1639																										
3	25	Pleasure Motorcycle - Sport 501 cc or more	758	958	1053	1117	1250	1289	1351	1413	1475	1537																										
3	0	Pleasure Motorcycle - Touring 100 cc or less	429	668	682	723	810	834	874																													
3	5	Pleasure Motorcycle - Touring 100 cc or less	408	635	648	687	769	792	830																													
3	10	Pleasure Motorcycle - Touring 100 cc or less	386	601	614	651	729	751	787																													
3	15	Pleasure Motorcycle - Touring 100 cc or less	365	568	580	615	688	709	743																													
3	20	Pleasure Motorcycle - Touring 100 cc or less	343	534	546	578	648	667	699																													
3	25	Pleasure Motorcycle - Touring 100 cc or less	322	501	511	542	607	625	655																													
3	0	Pleasure Motorcycle - Touring 101 to 500 cc	532	759	894	948	1061	1094	1147	1199	1251	1304																										
3	5	Pleasure Motorcycle - Touring 101 to 500 cc	505	721	849	901	1008	1039	1090	1139	1188	1239																										
3	10	Pleasure Motorcycle - Touring 101 to 500 cc	479	683	805	853	955	985	1032	1079	1126	1174																										
3	15	Pleasure Motorcycle - Touring 101 to 500 cc	452	645	760	806	902	930	975	1019	1063	1108																										
3	20	Pleasure Motorcycle - Touring 101 to 500 cc	426	607	715	758	849	875	918	959	1001	1043																										
3	25	Pleasure Motorcycle - Touring 101 to 500 cc	399	569	670	711	796	820	860	899	938	978																										
3	0	Pleasure Motorcycle - Touring 501 cc or more	875	1031	1052	1117	1249	1288	1350	1412	1474	1535																										
3	5	Pleasure Motorcycle - Touring 501 cc or more	831	979	999	1061	1187	1224	1282	1341	1400	1458																										
3	10	Pleasure Motorcycle - Touring 501 cc or more	787	928	947	1005	1124	1159	1215	1271	1327	1381																										
3	15	Pleasure Motorcycle - Touring 501 cc or more	744	876	894	949	1062	1095	1147	1200	1253	1305																										
3	20	Pleasure Motorcycle - Touring 501 cc or more	700	825	842	894	999	1030	1080	1130	1179	1228																										
3	25	Pleasure Motorcycle - Touring 501 cc or more	656	773	789	838	937	966	1012	1059	1105	1151																										
3	0	Pleasure Motorhome	411	481	555	651	703	766	839	917	988	1059	1131																									
3	5	Pleasure Motorhome	390	457	527	618	668	728	797	871	939	1006	1074																									
3	10	Pleasure Motorhome	370	433	499	586	633	689	755	825	889	953	1018																									
3	15	Pleasure Motorhome	349	409	472	553	598	651	713	779	840	900	961																									
3	20	Pleasure Motorhome	329	385	444	521	562	613	671	734	790	847	905																									
3	25	Pleasure Motorhome	308	361	416	488	527	574	629	688	741	794	848																									
3	0	Pleasure Passenger Vehicle	507	615	721	800	872	931	990	1060	1106	1141	1177	1185	1191	1222	1252	1272	1298	1321	1338	1357	1386	1421	1462	1504	1565	1620	1648	1676	1699	1722	1745	1768				
3	5	Pleasure Passenger Vehicle	482	584	685	760	828	884	940	1007	1051	1084	1118	1126	1131	1161	1189	1208	1233	1255	1271	1289	1317	1350	1389	1429	1487	1539	1566	1592	1614	1636	1658	1680				
3	10	Pleasure Passenger Vehicle	456	553	649	720	785	838	891	954	995	1027	1059	1066	1072	1100	1127	1145	1168	1189	1204	1221	1247	1279	1316	1354	1408	1458	1483	1508	1529	1550	1570	1591				
3	15	Pleasure Passenger Vehicle	431	523	613	680	741	791	841	901	940	970	1000	1007	1012	1039	1064	1081	1103	1123	1137	1153	1178	1208	1243	1278	1330	1377										

TERR	DISC %	INSURANCE USE DESCRIPTION * (New Insurance Use Name)	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				
4	20	Common Carrier Truck Local Within City or Mun. 16,331 kg or more GVW	443	443	443	443	443	443	443	443	443	443	443	443	443	443	443	443	443	443																		
4	25	Common Carrier Truck Local Within City or Mun. 16,331 kg or more GVW	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415																		
4	0	Common Carrier Truck Over 161K in MB 4,540 kg or less GVW	649	821	952	1008	1077	1172	1260	1304	1381	1444	1504	1554	1645	1683	1732	1799	1886	1959	2038	2072	2120	2179	2258	2379	2433	2552	2617	2674	2706	2746	2810	2873				
4	0	Common Carrier Truck Over 161K in MB 4,541 to 16,330 kg GVW	1683	1878	2018	2092	2287	2569	2808	3046	3285	3669	3853	4124	4413	4726	5056	5262	5469																			
4	0	Common Carrier Truck Over 161K in MB 16,331 kg or more GVW	2169	2169	2169	2169	2169	2169	2169	2169	2169	2169	2169	2169	2169	2169	2169	2169	2169	2169																		
4	0	Common Carrier Truck Within 161K in MB 4,540 kg or less GVW	419	529	614	650	694	756	813	841	891	931	970	1002	1061	1086	1117	1160	1216	1264	1315	1336	1367	1405	1456	1534	1569	1646	1688	1725	1745	1765	1786	1806				
4	5	Common Carrier Truck Within 161K in MB 4,540 kg or less GVW	398	503	583	617	659	718	772	799	846	884	921	952	1008	1032	1061	1102	1155	1201	1249	1269	1299	1335	1383	1457	1491	1564	1604	1639	1658	1677	1697	1716				
4	10	Common Carrier Truck Within 161K in MB 4,540 kg or less GVW	377	476	553	585	625	680	732	757	802	838	873	902	955	977	1005	1044	1094	1138	1183	1202	1230	1264	1310	1381	1412	1481	1519	1552	1570	1588	1607	1625				
4	15	Common Carrier Truck Within 161K in MB 4,540 kg or less GVW	356	450	522	552	590	643	691	715	757	791	824	852	902	923	949	986	1034	1074	1118	1136	1162	1194	1238	1304	1334	1399	1435	1466	1483	1500	1518	1535				
4	20	Common Carrier Truck Within 161K in MB 4,540 kg or less GVW	335	423	491	520	555	605	650	673	713	745	776	802	849	869	894	928	973	1011	1052	1069	1094	1124	1165	1227	1255	1317	1350	1380	1396	1412	1429	1445				
4	25	Common Carrier Truck Within 161K in MB 4,540 kg or less GVW	314	397	460	487	520	567	610	631	668	698	727	751	796	814	838	870	912	948	986	1002	1025	1054	1092	1150	1177	1234	1266	1294	1309	1324	1339	1354				
4	0	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW	864	992	1121	1182	1282	1554	1698	1843	1987	2216	2324	2489	2661	2853	3051	3180	3307																			
4	5	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW	821	942	1065	1123	1218	1476	1613	1751	1888	2105	2208	2365	2528	2710	2898	3021	3142																			
4	10	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW	778	893	1009	1064	1154	1399	1528	1659	1788	1994	2092	2240	2395	2568	2746	2862	2976																			
4	15	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW	734	843	953	1005	1090	1321	1443	1567	1689	1884	1975	2116	2262	2425	2593	2703	2811																			
4	20	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW	691	794	897	946	1026	1243	1358	1474	1590	1773	1859	1991	2129	2282	2441	2544	2646																			
4	25	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW	648	744	841	886	961	1165	1273	1382	1490	1662	1743	1867	1996	2140	2288	2385	2480																			
4	0	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	757	757	757	757	757	757	757	757	757	757	757	757	757	757	757	757	757																			
4	5	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	719	719	719	719	719	719	719	719	719	719	719	719	719	719	719	719	719																			
4	10	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	681	681	681	681	681	681	681	681	681	681	681	681	681	681	681	681	681																			
4	15	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	643	643	643	643	643	643	643	643	643	643	643	643	643	643	643	643	643																			
4	20	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	606	606	606	606	606	606	606	606	606	606	606	606	606	606	606	606	606																			
4	25	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	568	568	568	568	568	568	568	568	568	568	568	568	568	568	568	568	568																			
4	0	Common/Private/Contract Passenger Vehicle Over 161 km outside Manitoba	0																																			
4	0	Common/Private/Contract Truck Over 161 km outside Manitoba	0																																			
4	0	Dealer All Uses except Motorcycles	1313																																			
4	0	Dealer Motorcycle	612																																			
4	0	Dealer Trailer/Moped	412																																			
4	0	Disabled Persons/Private/Business Bus 20 seats or less	420	454	501	566	641	663	682	703	717	747	776	809	841	874																						
4	0	Disabled Persons/Private/Business Bus 21 to 35 seats	474	514	566	641	717	728	746	759	774	805	837	872	905	941																						
4	0	Disabled Persons/Private/Business Bus 36 to 50 seats	575	607	641	717	774	784	804	816	834	867	901	937	975	1015																						
4	0	Disabled Persons/Private/Business Bus 51 seats or more	684	713	737	774	834	845	861	875	896	933	968	1008	1050	1092																						
4	0	Driveway Over 161K outside MB	131																																			
4	0	Driveway Within Manitoba	517																																			
4	0	Farm Passenger Vehicle	420	509	597	663	722	771	820	878	916	945	975	982	987	1012	1037	1054	1075	1094	1108	1124	1148	1177	1211	1245	1296	1342	1365	1389	1407	1426	1445	1464				
4	5	Farm Passenger Vehicle	399	484	567	630	686	732	779	834	870	898	926	933	938	961	985	1001	1021	1039	1053	1068	1091	1118	1150	1183	1231	1275	1297	1320	1337	1355	1373	1391				
4	10	Farm Passenger Vehicle	378	458	537	597	650	694	738	790	824	850	877	884	888	911	933	949	967	985	997	1012	1033	1059	1090	1120	1166	1208	1228	1250	1266	1283	1300	1318				
4	15	Farm Passenger Vehicle	357	433	507	564	614	655	697	746	779	803	829	835	839	860	881	896	914	930	942	955	976	1000	1029	1058	1102	1141	1160	1181	1196	1212	1228	1244				
4	20	Farm Passenger Vehicle	336	407	478	530	578	617	656	702	733	756	780	786	790	810	830	843	860	875	886	899	918	942	969	996	1037	1074	1092	1111	1126	1141	1156	1171				
4	25	Farm Passenger Vehicle	315	382	448	497	541	578	615	658	687	709	731	736	740	759	778	7																				

TERR	DISC %	INSURANCE USE DESCRIPTION * (New Insurance Use Name)	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			
4	0	Off Road Vehicle All Purpose All Terrain Vehicle 201-350 cc	28	28	28	28	28	28	28																												
4	0	Off Road Vehicle All Purpose All Terrain Vehicle 351-500 cc	28	28	28	28	28	28	28																												
4	0	Off Road Vehicle All Purpose All Terrain Vehicle 501 cc or more	28	28	28	28	28	28	28																												
4	0	Off Road Vehicle All Purpose Motorcycle 49 cc or less	28	28	28	28	28	28	28																												
4	0	Off Road Vehicle All Purpose Motorcycle 50-100 cc	28	28	28	28	28	28	28																												
4	0	Off Road Vehicle All Purpose Motorcycle 101-250 cc	28	28	28	28	28	28	28																												
4	0	Off Road Vehicle All Purpose Motorcycle 251-500 cc	28	28	28	28	28	28	28																												
4	0	Off Road Vehicle All Purpose Motorcycle 501-750 cc	28	28	28	28	28	28	28																												
4	0	Off Road Vehicle All Purpose Motorcycle 751 cc or more	28	28	28	28	28	28	28																												
4	0	Off Road Vehicle All Purpose Snow Vehicle 250 cc or less	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	
4	0	Off Road Vehicle All Purpose Snow Vehicle 251-350 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	
4	0	Off Road Vehicle All Purpose Snow Vehicle 351-450 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
4	0	Off Road Vehicle All Purpose Snow Vehicle 451-550 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
4	0	Off Road Vehicle All Purpose Snow Vehicle 551-650 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
4	0	Off Road Vehicle All Purpose Snow Vehicle 651-750 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
4	0	Off Road Vehicle All Purpose Snow Vehicle 751-850 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
4	0	Off Road Vehicle All Purpose Snow Vehicle 851-950 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
4	0	Off Road Vehicle All Purpose Snow Vehicle 951 cc or more	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
4	0	Off Road Vehicle All Purpose Snowmobile 250 cc or less	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
4	0	Off Road Vehicle All Purpose Snowmobile 251-350 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
4	0	Off Road Vehicle All Purpose Snowmobile 351-450 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
4	0	Off Road Vehicle All Purpose Snowmobile 451-550 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
4	0	Off Road Vehicle All Purpose Snowmobile 551-650 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
4	0	Off Road Vehicle All Purpose Snowmobile 651-750 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
4	0	Off Road Vehicle All Purpose Snowmobile 751-850 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
4	0	Off Road Vehicle All Purpose Snowmobile 851-950 cc	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
4	0	Off Road Vehicle All Purpose Snowmobile 951 cc or more	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
4	0	Other Truck 4,540 kg or less GVW	240	304	352	373	398	434	466	482	511	534	556	575	608	623	641	666	698	725	754	766	784	806	835	880	900	944	968	989	1001	1013	1025	1036			
4	0	Other Truck 4,541 to 16,330 kg GVW	394	429	440	472	516	580	634	687	741	830	872	932	997	1069	1144	1189	1237																		
4	0	Other Truck 16,331 kg or more GVW	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391	391																	
4	0	Petroleum/Chemical Truck 4,540 kg or less GVW	234	296	343	363	388	422	454	470	498	520	542	560	593	607	624	648	680	706	735	747	764	785	814	858	877	920	943	964	975	987	998	1010			
4	0	Petroleum/Chemical Truck 4,541 to 16,330 kg GVW	373	466	535	550	570	696	788	876	947	1056	1111	1191	1275	1365	1459	1517	1578																		
4	0	Petroleum/Chemical Truck 16,331 kg or more GVW	437	437	437	437	437	437	437	437	437	437	437	437	437	437	437	437	437	437																	
4	60	Pleasure Moped	87	104	122	132																															
4	5	Pleasure Moped	57	83	99	116	125																														
4	10	Pleasure Moped	54	78	94	110	119																														
4	15	Pleasure Moped	51	74	88	104	112																														
4	20	Pleasure Moped	48	70	83	98	106																														
4	25	Pleasure Moped	45	65	78	91	99																														
4	0	Pleasure Motorcycle - Motorscooter 100 cc or less	60	87	104	122	132	136	143																												
4	5	Pleasure Motorcycle - Motorscooter 100 cc or less	57	83	99	116	125	129	136																												
4	10	Pleasure Motorcycle - Motorscooter 100 cc or less	54	78	94	110	119	122	129																												
4	15	Pleasure Motorcycle - Motorscooter 100 cc or less	51	74	88	104	112	116	122																												
4	20	Pleasure Motorcycle - Motorscooter 100 cc or less	48	70	83	98	106	109	114																												
4	25	Pleasure Motorcycle - Motorscooter 100 cc or less	45	65	78	91	99	102	107																												
4	0	Pleasure Motorcycle - Motorscooter 101 to 500 cc	117	159	218	257	278	287	300	314	328	342																									
4	5	Pleasure Motorcycle - Motorscooter 101 to 500 cc	111	151	207	244	264	273	285	298	312	325																									
4	10	Pleasure Motorcycle - Motorscooter 101 to 500 cc	105	143	196	231	250	258	270	283	295	308																									
4	15	Pleasure Motorcycle - Motorscooter 101 to 500 cc	99	135	185	218	236	244	255	267	279	291																									
4	20	Pleasure Motorcycle - Motorscooter 101 to 500 cc	94	127	174	206	222	230	240	251	262	274																									
4	25	Pleasure Motorcycle - Motorscooter 101 to 500 cc	88	119	163	193	208</																														

TERR	DISC %	INSURANCE USE DESCRIPTION * (New Insurance Use Name)	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				
Commuter	5	All Purpose Motorcycle - Other 501 cc or more	791	990	1046	1109	1242	1280	1341	1403	1464	1526																										
Commuter	10	All Purpose Motorcycle - Other 501 cc or more	750	938	991	1050	1176	1212	1271	1329	1387	1445																										
Commuter	15	All Purpose Motorcycle - Other 501 cc or more	708	886	936	992	1111	1145	1200	1255	1310	1365																										
Commuter	20	All Purpose Motorcycle - Other 501 cc or more	666	834	881	934	1046	1078	1130	1182	1233	1285																										
Commuter	25	All Purpose Motorcycle - Other 501 cc or more	625	781	826	875	980	1010	1059	1108	1156	1204																										
Commuter	0	All Purpose Motorcycle - Sport 100 cc or less	492	719	823	873	976	1006	1055																													
Commuter	5	All Purpose Motorcycle - Sport 100 cc or less	467	683	782	829	927	956	1002																													
Commuter	10	All Purpose Motorcycle - Sport 100 cc or less	443	647	741	786	878	905	949																													
Commuter	15	All Purpose Motorcycle - Sport 100 cc or less	418	611	700	742	830	855	897																													
Commuter	20	All Purpose Motorcycle - Sport 100 cc or less	394	575	658	698	781	805	844																													
Commuter	25	All Purpose Motorcycle - Sport 100 cc or less	369	539	617	655	732	754	791																													
Commuter	0	All Purpose Motorcycle - Sport 101 to 500 cc	590	814	955	1135	1284	1324	1388	1451	1515	1579																										
Commuter	5	All Purpose Motorcycle - Sport 101 to 500 cc	560	773	907	1078	1220	1258	1319	1378	1439	1500																										
Commuter	10	All Purpose Motorcycle - Sport 101 to 500 cc	531	733	859	1021	1156	1192	1249	1306	1363	1421																										
Commuter	15	All Purpose Motorcycle - Sport 101 to 500 cc	501	692	812	965	1091	1125	1180	1233	1288	1342																										
Commuter	20	All Purpose Motorcycle - Sport 101 to 500 cc	472	651	764	908	1027	1059	1110	1161	1212	1263																										
Commuter	25	All Purpose Motorcycle - Sport 101 to 500 cc	442	610	716	851	963	993	1041	1088	1136	1184																										
Commuter	0	All Purpose Motorcycle - Sport 501 cc or more	927	1159	1273	1350	1511	1558	1633	1707	1782	1857																										
Commuter	5	All Purpose Motorcycle - Sport 501 cc or more	881	1101	1209	1282	1435	1480	1551	1622	1693	1764																										
Commuter	10	All Purpose Motorcycle - Sport 501 cc or more	834	1043	1146	1215	1360	1402	1470	1536	1604	1671																										
Commuter	15	All Purpose Motorcycle - Sport 501 cc or more	788	985	1082	1147	1284	1324	1388	1451	1515	1578																										
Commuter	20	All Purpose Motorcycle - Sport 501 cc or more	742	927	1018	1080	1209	1246	1306	1366	1426	1486																										
Commuter	25	All Purpose Motorcycle - Sport 501 cc or more	695	869	955	1012	1133	1168	1225	1280	1336	1393																										
Commuter	0	All Purpose Motorcycle - Touring 100 cc or less	440	646	711	753	843	870	912																													
Commuter	5	All Purpose Motorcycle - Touring 100 cc or less	418	614	675	715	801	826	866																													
Commuter	10	All Purpose Motorcycle - Touring 100 cc or less	396	581	640	678	759	783	821																													
Commuter	15	All Purpose Motorcycle - Touring 100 cc or less	374	549	604	640	717	739	775																													
Commuter	20	All Purpose Motorcycle - Touring 100 cc or less	352	517	569	602	674	696	730																													
Commuter	25	All Purpose Motorcycle - Touring 100 cc or less	330	484	533	565	632	652	684																													
Commuter	0	All Purpose Motorcycle - Touring 101 to 500 cc	531	731	855	993	1112	1146	1200	1256	1311	1365																										
Commuter	5	All Purpose Motorcycle - Touring 101 to 500 cc	504	694	812	943	1056	1089	1140	1193	1245	1297																										
Commuter	10	All Purpose Motorcycle - Touring 101 to 500 cc	478	658	769	894	1001	1031	1080	1130	1180	1228																										
Commuter	15	All Purpose Motorcycle - Touring 101 to 500 cc	451	621	727	844	945	974	1020	1068	1114	1160																										
Commuter	20	All Purpose Motorcycle - Touring 101 to 500 cc	425	585	684	794	890	917	960	1005	1049	1092																										
Commuter	25	All Purpose Motorcycle - Touring 101 to 500 cc	398	548	641	745	834	859	900	942	983	1024																										
Commuter	0	All Purpose Motorcycle - Touring 501 cc or more	833	1042	1101	1167	1307	1347	1412	1477	1541	1606																										
Commuter	5	All Purpose Motorcycle - Touring 501 cc or more	791	990	1046	1109	1242	1280	1341	1403	1464	1526																										
Commuter	10	All Purpose Motorcycle - Touring 501 cc or more	750	938	991	1050	1176	1212	1271	1329	1387	1445																										
Commuter	15	All Purpose Motorcycle - Touring 501 cc or more	708	886	936	992	1111	1145	1200	1255	1310	1365																										
Commuter	20	All Purpose Motorcycle - Touring 501 cc or more	666	834	881	934	1046	1078	1130	1182	1233	1285																										
Commuter	25	All Purpose Motorcycle - Touring 501 cc or more	625	781	826	875	980	1010	1059	1108	1156	1204																										
Commuter	0	All Purpose Motorhome	580	697	804	943	1019	1111	1216	1329	1432	1535	1638																									
Commuter	5	All Purpose Motorhome	551	662	764	896	968	1055	1155	1263	1360	1458	1556																									
Commuter	10	All Purpose Motorhome	522	627	724	849	917	1000	1094	1196	1289	1381	1474																									
Commuter	15	All Purpose Motorhome	493	592	683	802	866	944	1034	1130	1217	1305	1392																									
Commuter	20	All Purpose Motorhome	464	558	643	754	815	889	973	1063	1146	1228	1310																									
Commuter	25	All Purpose Motorhome	435	523	603	707	764	833	912	997	1074	1151	1228																									
Commuter	0	All Purpose Passenger Vehicle	495	600	704	781	851	909	967	1034	1080	1114	1149	1157	1163	1193	1222	1242	1267	1289	1306	1325	1352	1387	1427	1468	1527	1581	1609	1636	1658	1681	1703	1726				
Commuter	5	All Purpose Passenger Vehicle	470	570	669	742	808	864	919	982	1026	1058	1092	1099	1105	1133	1161	1180	1204	1225	1241	1259	1284	1318	1356	1395	1451	1502	1529	1554	1575	1597	1618	1640				
Commuter	10	All Purpose Passenger Vehicle	445	540	634	703	766	818	870	931	972	1003	1034	1041	1047	1074	1100	1118	1140	1160	1175	1192	1217	1248	1284	1321	1374	1423	1448	1472	1492	1513	1533	1553				
Commuter	15	All Purpose Passenger Vehicle	421	510	598	664	723	773	822	879	918	947	977	983	989	1014	1039	1056	1077	1096	1110	1126	1149	1179	1213	1248	1298	1344	1368	1391	1409	1429	1448	1467				
Commuter	20	All Purpose Passenger Vehicle	396	480	563	625	681	727	774	827	864	891	919	926	930	954	978	994	1014	1031	1045	1060	1082	1110	1142	1174	1222	1265	1287	1309	1326	1345	1362	1381				
Commuter	25	All Purpose Passenger Vehicle	371	450	528	586	638	682	725	775	810	835	862	868	872	895																						

TERR	DISC %	INSURANCE USE DESCRIPTION * (New Insurance Use Name)	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	
Commuter	15	Artisan Truck 4,540 kg or less GVW	349	442	513	542	580	631	678	702	744	778	809	836	886	906	932	969	1016	1055	1097	1115	1142	1173	1215	1281	1310	1374	1409	1440	1457	1474	1491	1508	
Commuter	20	Artisan Truck 4,540 kg or less GVW	329	416	482	510	546	594	638	661	700	732	762	787	834	853	878	912	956	993	1033	1050	1074	1104	1144	1206	1233	1293	1326	1355	1371	1387	1403	1419	
Commuter	25	Artisan Truck 4,540 kg or less GVW	308	390	452	478	511	556	598	619	656	686	714	738	781	799	823	855	896	931	968	984	1007	1035	1072	1130	1156	1212	1243	1270	1285	1300	1315	1330	
Commuter	0	Artisan Truck 4,541 to 16,330 kg GVW	612	680	768	823	881	1083	1183	1284	1384	1538	1618	1732	1853	1984	2120	2209	2293																
Commuter	5	Artisan Truck 4,541 to 16,330 kg GVW	581	646	730	782	837	1029	1124	1220	1315	1461	1537	1645	1760	1885	2014	2099	2178																
Commuter	10	Artisan Truck 4,541 to 16,330 kg GVW	551	612	691	741	793	975	1065	1156	1246	1384	1456	1559	1668	1786	1908	1988	2064																
Commuter	15	Artisan Truck 4,541 to 16,330 kg GVW	520	578	653	700	749	921	1006	1091	1176	1307	1375	1472	1575	1686	1802	1878	1949																
Commuter	20	Artisan Truck 4,541 to 16,330 kg GVW	490	544	614	658	705	866	946	1027	1107	1230	1294	1386	1482	1587	1696	1767	1834																
Commuter	25	Artisan Truck 4,541 to 16,330 kg GVW	459	510	576	617	661	812	887	963	1038	1153	1213	1299	1390	1488	1590	1657	1720																
Commuter	0	Farming All Purpose Truck 4,540 kg or less GVW	289	365	424	449	479	522	561	580	615	643	670	692	732	750	771	801	840	872	908	923	944	970	1005	1059	1083	1136	1165	1191	1205	1219	1233	1247	
Commuter	5	Farming All Purpose Truck 4,540 kg or less GVW	275	347	403	427	455	496	533	551	584	611	636	657	695	712	732	761	798	828	863	877	897	921	955	1006	1029	1079	1107	1131	1145	1158	1171	1185	
Commuter	10	Farming All Purpose Truck 4,540 kg or less GVW	260	328	382	404	431	470	505	522	553	579	603	623	659	675	694	721	756	785	817	831	850	873	904	953	975	1022	1048	1072	1084	1097	1110	1122	
Commuter	15	Farming All Purpose Truck 4,540 kg or less GVW	246	310	360	382	407	444	477	493	523	547	569	588	622	637	655	681	714	741	772	785	802	824	854	900	921	966	990	1012	1024	1036	1048	1060	
Commuter	20	Farming All Purpose Truck 4,540 kg or less GVW	231	292	339	359	383	418	449	464	492	514	536	554	586	600	617	641	672	698	726	738	755	776	804	847	866	909	932	953	964	975	986	998	
Commuter	25	Farming All Purpose Truck 4,540 kg or less GVW	217	274	318	337	359	391	421	435	461	482	502	519	549	562	578	601	630	654	681	692	708	727	754	794	812	852	874	893	904	914	925	935	
Commuter	0	Fishing All Purpose Truck 4,540 kg or less GVW	438	553	642	679	726	790	850	879	931	973	1013	1047	1108	1135	1168	1213	1271	1321	1374	1396	1429	1469	1522	1603	1640	1720	1764	1803	1824	1845	1867	1888	
Commuter	5	Fishing All Purpose Truck 4,540 kg or less GVW	416	525	610	645	690	750	807	835	884	924	962	995	1053	1078	1110	1152	1207	1255	1305	1326	1358	1396	1446	1523	1558	1634	1676	1713	1733	1753	1774	1794	
Commuter	10	Fishing All Purpose Truck 4,540 kg or less GVW	394	498	578	611	653	711	765	791	838	876	912	942	997	1021	1051	1092	1144	1189	1237	1256	1286	1322	1370	1443	1476	1548	1588	1623	1642	1660	1680	1699	
Commuter	15	Fishing All Purpose Truck 4,540 kg or less GVW	372	470	546	577	617	671	722	747	791	827	861	890	942	965	993	1031	1080	1123	1168	1187	1215	1249	1294	1363	1394	1462	1499	1533	1550	1568	1587	1605	
Commuter	20	Fishing All Purpose Truck 4,540 kg or less GVW	350	442	514	543	581	632	680	703	745	778	810	838	886	908	934	970	1017	1057	1099	1117	1143	1175	1218	1282	1312	1376	1411	1442	1459	1476	1494	1510	
Commuter	25	Fishing All Purpose Truck 4,540 kg or less GVW	328	415	481	509	544	592	637	659	698	730	760	785	831	851	876	910	953	991	1030	1047	1072	1102	1141	1202	1230	1290	1323	1352	1368	1384	1400	1416	
Commuter	0	Other Truck 4,540 kg or less GVW	224	283	329	348	372	405	435	450	477	499	519	537	568	581	598	621	651	677	704	715	732	752	780	822	840	881	904	924	934	945	956	967	
Commuter	0	Other Truck 4,541 to 16,330 kg GVW	377	443	470	536	564	704	770	835	900	1009	1059	1132	1212	1299	1392	1444	1504																