



**ORDER NUMBER
G-50-18**

IN THE MATTER OF
the *Utilities Commission Act*, RSBC 1996, Chapter 473

and

the Insurance Corporation Act, RSBC 1996, Chapter 228, as amended

and

Insurance Corporation of British Columbia
Fleet, Garage and Remaining Additional Products Transitioning
into the New Policy Administration System Filing

BEFORE:

H. G. Harowitz, Commissioner
A. K. Fung, QC, Commissioner
B. A. Magnan, Commissioner
R. I. Mason, Commissioner
R. D. Revel, Commissioner

on March 1, 2018

ORDER

WHEREAS:

- A. On February 2, 2018, the Insurance Corporation of British Columbia (ICBC) filed an application (Application) with the British Columbia Utilities Commission (Commission) to amend the Basic Insurance Tariff (Tariff) related to the implementation of Fleet, Garage and remaining additional products into the new policy administration system (PAS);
- B. By Order G-102-14 dated July 24, 2014, the Commission approved Tariff amendments with effective dates July 31, 2014 and November 1, 2015, as shown in Appendix A to that order;
- C. By Order G-127-15 dated July 23, 2015, the Commission approved Tariff amendments with an effective date of July 31, 2015 and Tariff amendments with an effective date to be finalized that will align with the implementation of the new PAS to be applied to new policies, as shown in Appendix A of that order. In addition, the Commission approved ICBC's requested change of a November 1, 2015 effective date established by Order G-102-14 to an effective date that will coincide with the implementation of the new PAS;
- D. By Order G-121-16 dated July 28, 2016, the Commission approved, among other matters, that the effective date of certain Tariff amendments previously approved by Orders G-102-14 and G-127-15 will be deferred

until the release of additional functionality for these amendments, to be applied to new policies, in the new PAS, as shown in items 1 to 5 in Appendix of that order;

- E. On December 6, 2016, the Lieutenant Governor in Council approved and ordered Order in Council 909 (OIC 909/16), amending Special Direction IC2 to the BC Utilities Commission, BC regulation 307/2003, as amended, which directs the Commission to approve and set the rates for the high-value vehicle charge, within 20 days of ICBC applying for approval of the charge in accordance with a government directive;
- F. By Order G-188-16 dated December 15, 2016, the Commission approved, as directed under OIC 909/16, Tariff amendments related to a high-value vehicle charge for fleets and garage vehicle certificates effective when certificates for vehicles insured in a fleet and vehicles insured as owned vehicles under a garage vehicle certificate are administered in the new PAS, among other matters;
- G. In the Application, ICBC requests approval of additional amendments to the Tariff amendments previously approved by Orders G-102-14, G-127-15, G-121-16 and G-188-16, with a proposed effective date of March 4, 2018. ICBC submits that the proposed Tariff is an interim solution while a phased-in approach to the migration of Fleet, Garage and remaining additional products into the new PAS is being taken to manage its overall system development and to help minimize impacts to customers, brokers and staff;
- H. On February 20, 2018, ICBC filed an errata to the Application (Errata) which corrected typographical errors on three pages of the proposed Tariff; and
- I. The Commission reviewed the Application and Errata and considers that the proposed Tariff amendments are warranted.

NOW THEREFORE the Commission orders the Tariff pages as included in Attachment A to this order are approved, effective March 4, 2018.

DATED at the City of Vancouver, in the Province of British Columbia, this 2nd day of March 2018.

BY ORDER

Original signed by:

H. G. Harowitz
Commissioner

Attachment

Insurance Corporation of British Columbia
Basic Insurance and Related Rate/Tariff
Other Rates Page 1
Third Revision Effective: March 4, 2018

3. OTHER RATES

3.A. ICBC Payment Plan

The following does not apply to an applicant who is insured under a Group 1 Garage Policy:

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

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

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A monthly finance fee equal to:

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

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

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

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

3.B. Insurance Fees

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

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

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

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2.I. Minimum Premiums and Minimum Retained Premiums

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2.I.1 Minimum Premiums

2.I.1.1) Despite any other provision of this Basic Insurance Tariff, the minimum premium payable for an owner's certificate is the greater of the following:

- a) the applicable amount specified in Schedule S (Minimum and Retained Premiums), and
- b) the prorated annual premium plus, in the case of a short term certificate, the surcharge set out in Schedule Q (Short Term Certificates).

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

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

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2.I.2 Minimum Retained Premiums

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

- a) the minimum retained premium specified in Schedule V (Minimum Premiums and Minimum Retained Premiums for Additional Product Certificates), or (which may be shown on a certificate as "minimum retained premium" or "minimum non-refundable premium"), or
- b) the premium paid with respect to a vehicle rated in vehicle rate class 036.

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Additional Product Certificates) (which may be shown on a certificate as "minimum retained premium" or "minimum non-refundable premium") exceeds the amount of the premium for the number of days or part thereof that the additional product certificate was in force, and

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- f) where the applicant cancels a temporary operation permit and owner's certificate of insurance (APV 16) referred to in Section 2.F.1, the total premium paid less the sum of \$20 and an amount equal to the premium for the number of days or part thereof that the temporary operation permit and owner's certificate of insurance was in force.

2.H.2 Per Diem Calculations

Section 2.K.3 of this Basic Insurance Tariff applies to refunds.

2.H.3 Backdated Refunds

Where an owner's certificate is cancelled for any of the following reasons, ICBC may calculate the refund from any date that is no earlier than the date indicated:

	Reason for Cancellation	Date
a)	total loss	date of loss
b)	ownership of a vehicle is transferred to its lessee who has applied for an owner's certificate for the vehicle	date the owner's certificate is issued to the lessee as owner
c)	an owner's certificate is not cancelled until after a new owner's certificate for the vehicle is issued to the same owner when the vehicle changes to or from being insured as part of a fleet	date the new owner's certificate is issued
d)	ownership of a vehicle is transferred under circumstances where the vehicle is no longer registered in the name of the applicant for cancellation, but the requirements of section 2.H.1 are not met until a later date	<p>(i) the later of the date that</p> <p>A. the requirements of section 2.H.1 (b) are met, and</p> <p>B. the owner's certificate in the name of the applicant could not have provided coverage under any circumstances,</p> <p>or</p> <p>(ii) if the registered owner is deceased, the date the owner's certificate could not have provided coverage under any circumstances</p>

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Fifth Revision Effective: March 4, 2018

2.H Refunds on Cancellations

2.H.1 Refunds on Cancellations

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

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

refund to the applicant

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

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

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

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

The following applies to an applicant who is insured under Fleetplan in a Group 1 Fleet: | N

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

- a) \$310 for a trailer described in section 1(5)(d) of Schedule 3 of the IVR, and
- b) \$286 for all other trailers,

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

The following applies to an applicant who is not insured under Fleetplan, or who is insured under Fleetplan in a Group 2 Fleet:

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

- a) \$310 for a commercial trailer greater than 1,400 kg GVW (for \$1 million limit of liability), and
 - b) \$286 for commercial trailer described in section 1(5)(d) of Schedule 3 of the IVR (for \$2 million limit of liability),
- | N

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

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

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

The following applies to an applicant who is insured under Fleetplan in a Group 1 Fleet: | N

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

- a) for a private passenger or commercial motor vehicle of 5,000 kg GVW or less is \$249,
- b) for a business or commercial use trailer with a GVW exceeding 700 kg is \$86,
- c) for all other trailers is \$72 and
- d) for any other motor vehicle is \$1,177.

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

The following applies to an applicant who is not insured under Fleetplan, or who is insured under Fleetplan in a Group 2 Fleet:

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

- a) for a private passenger vehicle, motorcycle, motorhome, or a commercial vehicle 5,000 kg GVW or less, is \$249 (for a \$200,000 limit of liability),
- b) for a commercial motor vehicle with a GVW greater than 5,000 kg is \$1,177 (for a \$1,000,000 limit of liability),
- c) for a trailer with a GVW of 1,400 kg or less, and any sized trailer that is:
 - i. designed, constructed and equipped for human habitation, or
 - ii. designed, constructed and equipped for human occupancy for industrial, professional or commercial purposes,is \$72 (for a \$200,000 limit of liability), and
- d) for a trailer with a GVW greater than 1,400 kg, excluding any sized trailer that is:
 - i. designed, constructed and equipped for human habitation, or
 - ii. designed, constructed and equipped for human occupancy for industrial, professional or commercial purposes,is \$86 (for a \$1,000,000 limit of liability),

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

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2.F.7 APV 49 Unlicensed Farm Tractor Certificate

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

2.F.7.1

The premium payable (for a \$1 million limit of liability) under this certificate for a vehicle described in section 1(5)(c) of Schedule 3 of the IVR is \$51 for the first vehicle and \$18 for each additional vehicle for which coverage is required under this certificate, except that in the case of vehicles that are enrolled in Fleetplan, the applicable fleet discount or fleet surcharge shall be applied to the premium payable. |C

2.F.7.2

The following applies to an applicant who is insured under Fleetplan in a Group 1 Fleet: |N

The premium payable under this certificate for a vehicle described in section 1(5)(d) of Schedule 3 of the IVR is \$68 for the first vehicle and \$21 for each additional vehicle for which coverage is required under this certificate, except that in the case of vehicles that are enrolled in Fleetplan, the applicable fleet discount or fleet surcharge shall be applied to the premium payable.

The following applies to an applicant who is not insured under Fleetplan, or who is insured under Fleetplan in a Group 2 Fleet:

The premium payable (for a \$2 million limit of liability) under this certificate for a vehicle described in section 1(5)(d) of Schedule 3 of the IVR is \$59 for the first vehicle and \$20 for each additional vehicle for which coverage is required under this certificate, except that in the case of vehicles that are enrolled in Fleetplan, the applicable fleet discount or fleet surcharge shall be applied to the premium payable. |N

2.F.7.3

The premium payable (for a \$200,000 limit of liability) under this certificate for vehicles not described in section 1(5) of Schedule 3 of the IVR, is \$41 for the first vehicle and \$10 for each additional vehicle for which coverage is required under this certificate, except that in the case of vehicles that are enrolled in Fleetplan, the applicable fleet discount or fleet surcharge shall be applied to the premium payable. |C

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1. determining the applicable base rate premium in accordance with Schedule U (Owner's Interim Certificate of Insurance (APV38) Premiums) with reference to the declared value of the vehicle on the application for insurance and the number of days for which coverage is required, and then
2. adding to the base rate premium determined under step 1 above:
 - a) \$20 where coverage is required for 10 or fewer days.
 - b) \$34 where coverage is required for between 11 and 20 days.
 - c) \$42 where coverage is required for between 21 and 31 days,

except where the applicant is insured under Fleetplan, the applicable fleet discount or fleet surcharge pertaining to that fleet shall be applied to the premium calculated under step 2 above.

The following applies to an applicant who is not insured under Fleetplan, or who is insured under Fleetplan in a Group 2 Fleet:

The premium payable for the Basic TPL limit of \$2 Million (dangerous goods) under this Binder for a vehicle described in section 1(5)(d) of Schedule 3 of the IVR will be calculated in accordance with Schedule U,

N

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

2.F.5.3

The following applies to an applicant who is insured under Fleetplan in a Group 1 Fleet:

N

The premium payable under this Binder for vehicles other than those described under 2.F.5.1 and 2.F.5.2 above will be calculated by determining the applicable base rate premium in accordance with Schedule U (Owner's Interim Certificate of Insurance (APV38) Premiums) with reference to the declared value of the vehicle on the application for insurance and the number of days for which coverage is required, except that in the case of a vehicle that is enrolled in Fleetplan, the applicable fleet discount or fleet surcharge pertaining to that fleet shall be applied to the base rate premium.

The following applies to an applicant who is not insured under Fleetplan, or who is insured under Fleetplan in a Group 2 Fleet:

The premium payable for the Basic TPL limit of \$200,000 under this Binder for vehicles other than those described in sections 1(5)(a), 1(5)(b), 1(5)(c) and 1(5)(d) of Schedule 3 of the IVR will be calculated in accordance with Schedule U,

N

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

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

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

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2.F.5.1

The following applies to an applicant who is insured under Fleetplan in a Group 1 Fleet:

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The premium payable under this Binder for a vehicle described in sections 1(5)(a), 1(5)(b) or 1(5)(c) of Schedule 3 of the IVR will be calculated by:

1. determining the applicable base rate premium in accordance with Schedule U (Owner's Interim Certificate of Insurance (APV38) Premiums) with reference to the declared value of the vehicle on the application for insurance and the number of days for which coverage is required, and then
2. adding to the base rate premium determined under step 1 above:
 - a) \$10 where coverage is required for 10 or fewer days.
 - b) \$17 where coverage is required for between 11 and 20 days.
 - c) \$20 where coverage is required for between 21 and 31 days,

except where the applicant is insured under Fleetplan, the applicable fleet discount or fleet surcharge pertaining to that fleet shall be applied to the premium payable calculated under step 2 above.

The following applies to an applicant who is not insured under Fleetplan, or who is insured under Fleetplan in a Group 2 Fleet:

The premium payable for the Basic TPL limit of \$1 million under this Binder for a vehicle described in sections 1(5)(a), 1(5)(b) or 1(5)(c) of Schedule 3 of the IVR will be calculated in accordance with Schedule U,

N

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

2.F.5.2

The following applies to an applicant who is insured under Fleetplan in a Group 1 Fleet:

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The premium payable under this Binder for a vehicle described in section 1(5)(d) of Schedule 3 of the IVR will be calculated by:

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2.F. Premium Payable for Additional Product Certificates

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

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

2.F.1.1 Calculation of Premium – General

The premium payable for each Temporary Operation Permit and Owner's Certificate of Insurance (TOP), except those referred to in Sections 2.F.1.2 and 2.F.1.3, will be calculated in accordance with Table 1 of Schedule R with reference to the rate class shown on the face of the TOP for the vehicle that is to be insured and the number of days for which coverage under the TOP is required (subject to a maximum of 15 days coverage).

If the vehicle is a high-value vehicle and that vehicle, if insured on an owner's certificate would not be insured in a Group 1 Fleet or as an owned vehicle under a Garage Policy, Section 3.C of this Basic Insurance Tariff applies.

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2.F.1.2 Calculation of Premium for Commercial Vehicles Over 5,000 kg or Trailers Transporting Dangerous Goods Insured in a Fleet or as an Owned Vehicle Under a Garage Policy

For vehicles described in section 1(5)(d) of Schedule 3 to the IVR and insured in a fleet or as an owned vehicle under a garage policy the premium payable will be the premium calculated in accordance with Section 2.F.1.1 together with an additional premium calculated in accordance with Table 2 of Schedule R.

If the vehicle is a high-value vehicle and that vehicle, if insured on an owner's certificate would not be insured in a Group 1 Fleet or as an owned vehicle under a Garage Policy, Section 3.C of this Basic Insurance Tariff applies.

N

2.F.1.3 System-Wide Outage Temporary Operation Permit and Owner's Certificate of Insurance (APV 16S)

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

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premium payable for values up to \$1 million are calculated in accordance with Table 3C of Schedule L. For Group 2 Garage Policies, with total values above \$1 million, the premium payable for 3C coverage under the garage policy is increased by \$17 for each additional \$100,000 of value.

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For Group 1 Garage Policies with total values above \$1 million, the premium payable for 3C coverage under the garage policy is increased by \$17 for each additional \$100,000 of value except where at any given time during the term of the policy the total value includes more than one private passenger motor vehicle with a value in excess of \$250,000, in which case, the premium payable is increased by \$170 for each additional \$100,000 of value.

|N

2.E.5 Special Rating for Garage Policies

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

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

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

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

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

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

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

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

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

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

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

1. determining the base rate premium for the vehicle to which the owner's certificate applies, then
2. applying a fleet discount or fleet surcharge determined in accordance with sections 2.D.3 or 2.D.4 of this Basic Insurance Tariff to the premium calculated in subparagraph 1 above.

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

If insured in a Group 2 Fleet and the vehicle is a high-value vehicle, Section 3.C of this Basic Insurance Tariff applies. |N

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

2.D.3 Fleet Discount

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

2.D.4 Fleet Surcharge

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

2.D.5 Fleet Premium Adjustment Agreement (Retrospective Rating)

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

2.D.6 Fleet Reporting Certificate

A fleet operator applying for renewal of an owner's certificate may, if the fleet operator currently holds a Fleet Reporting Certificate, elect to insure under a Fleet Reporting Certificate if the fleet consists of

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

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

2.C.1 Calculation of Base Rate Premium

The base rate premium for a new or renewal owner's certificate for a vehicle will, unless the vehicle is insured under Fleetplan (see Section 2.D), or unless another provision of the Basic Insurance Tariff applies, be calculated in accordance with Schedule C (Schedule of Basic Insurance Premiums) with reference to the rate class and territory declared in the application for that owner's certificate.

2.C.2 Calculation of Premium Payable

Subject to Sections 2.I.1 (Minimum Premiums), and 2.M (Short Term Premium Surcharge) of this Basic Insurance Tariff, the premium payable for each owner's certificate will be calculated by: |C

1. determining the base rate premium for that vehicle, then
2. applying the disability discount calculated in accordance with Schedule G (Disability Discount), if any, to the base rate premium determined in accordance with subparagraph 1 above, then
3. applying the discount or surcharge determined in accordance with Schedule D (Claim-Rated Scale), if any, to the premium calculated in subparagraph 2 above.

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

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

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(b) a certificate in respect of a vehicle in a fleet under Part 12 of the IVR and under 2.D. of this Basic Insurance Tariff, the term of which is determined under section 162(1.1) of the IVR.

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

vehicle means a motor vehicle or trailer.

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Insurance Corporation of British Columbia
Basic Insurance Tariff
Definitions Page 3
Sixth Revision Effective: March 4, 2018

IVA	means the <i>Insurance (Vehicle) Act</i> as amended from time to time.
IVR	means the <i>Insurance (Vehicle) Regulation</i> as amended from time to time.
light commercial vehicle	means a commercial vehicle with a GVW of 5,000kg or less.
limited access island	means an island that is not accessible by scheduled vehicle ferry service or by bridge
motor vehicle	means a motor vehicle as defined in the <i>Motor Vehicle Act</i> .
multiple crash premium	means a premium calculated in accordance with Schedule F.
point penalties	means point penalties that may be recorded against the driving record of a driver under the <i>Motor Vehicle Act</i> and <i>Motor Vehicle Act Regulations</i> .
point penalty premium	means a premium calculated in accordance with Section 2 of Schedule E.
premium payable	means the premium determined in accordance with Section 2.C., 2.D, 2.E, 2.F, 2.G or 2.N of this Basic Insurance Tariff.
private passenger vehicle	means a vehicle that is registered and licensed under the <i>Motor Vehicle Act</i> as a private passenger motor vehicle.
rate class	means the rate class for a vehicle determined in accordance with Schedule B.
shock loss	means a claim payment including reserves for a vehicle that is part of a fleet in an amount that is (a) greater than \$7,500, and (b) at least double the amount of the next largest claim payment including reserves for any vehicle in the same fleet within the applicable scan period
short term certificate	means (a) a certificate, except an additional product certificate that is issued for a term of less than 11 months plus one day but does not include a certificate issued (i) for a vehicle rated in vehicle rate class 800, 900, 901, 902, 903, 904, 905 or 906, or (ii) in conjunction with a quarterly licence under section 5.02 of the <i>Commercial Transport Regulations</i> (2005) under the <i>Commercial Transport Act</i>

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Insurance Corporation of British Columbia
Basic Insurance Tariff
Definitions Page 2
Eighth Revision Effective: March 4, 2018

Group 1 Garage Policy	means a garage policy with an effective date: (a) on or before March 3, 2018 and the garage policy is not a Group 2 Garage Policy, or (b) on or after March 4, 2018 if the garage service operator is the fleet operator of a Group 1 Fleet or a subsidiary of the fleet operator of a Group 1 Fleet.	
Group 2 Fleet	means a fleet that first had one or more vehicles enrolled in Fleetplan: (a) on or after March 4, 2018 and is not a Group 1 Fleet; or (b) on or before March 3, 2018 if the effective date of a fleet renewal being applied for is on or after July 1, 2018.	N
Group 2 Garage Policy	means a garage policy: (a) that is not a renewal and has an effective date on or after March 4, 2018 and is not a Group 1 Garage Policy, or (b) that is a renewal of a garage policy with an effective date on or before March 3, 2018 if the effective date of the renewal is on or after July 1, 2018.	
high-value vehicle	means a vehicle registered in British Columbia a) that is i) a private passenger vehicle, or ii) registered, but not licensed as a private passenger motor vehicle, and b) the vehicle either i) has a manufacturer's suggested retail price greater than \$150,000, or does not have a manufacturer's suggested retail price but at the time the vehicle was first available for sale, the price was greater than \$150,000 or ii) has a manufacturer's suggested retail price greater than \$400,000, or does not have a manufacturer's suggested retail price but at the time the vehicle was first available for sale, the price was greater than \$400,000, and c) the difference between the calendar year at the time of an application for a certificate and the model year of the vehicle assigned by the vehicle's manufacturer is not greater than seven for vehicles described in paragraph b) i) and not greater than fourteen for vehicles described in paragraph b) ii).	
ICA	means the <i>Insurance Corporation Act</i> as amended from time to time.	
ICBC	means the corporation defined in section 1 of the <i>Insurance (Vehicle) Act</i> .	

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Insurance Corporation of British Columbia
Basic Insurance Tariff
Definitions Page 1
Fourth Revision Effective: March 4, 2018

1. DEFINITIONS

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

base rate premium	means the premium for a vehicle determined in accordance with Schedule C before applying discounts and surcharges.
Basic insurance	means universal compulsory vehicle insurance coverage as defined in section 1 of the <i>Insurance (Vehicle) Act</i> .
business code	means the number corresponding to a garage operator's business determined in accordance with Schedule O.
certificate	unless otherwise specified, includes an owner's certificate, a garage policy, coverage under a temporary operation permit and an additional product certificate.
Commission	means the British Columbia Utilities Commission.
disability discount	means a discount applied to a base rate premium in accordance with Schedule G.
driver risk premium	means a premium calculated in accordance with Section 3 of Schedule E.
Fleetplan	means the method of calculation of the premium payable for coverage provided for a fleet.
fleet discount	means the discount described in Section 2.D.3 of this Basic Insurance Tariff.
fleet surcharge	means the surcharge described in Section 2.D.4 of this Basic Insurance Tariff.
garage policy	means a garage vehicle certificate established under section 149(1)(k) of the <i>Insurance (Vehicle) Regulation</i> .
Group 1 Fleet	means a fleet that first had one or more vehicles enrolled in Fleetplan: (a) on or before March 3, 2018 and is not a Group 2 Fleet; or (b) on or after March 4, 2018 if the fleet operator is a garage service operator who holds a Group 1 Garage Policy or a parent of a garage service operator who holds a Group 1 Garage policy.

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Insurance Corporation of British Columbia
Basic Insurance Tariff
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Third Revision Effective: March 4, 2018

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- U. Owner's Interim Certificate of Insurance (APV38) Premiums
- V. Minimum Premiums and Minimum Retained Premiums for Additional Product Certificates |C
- W. U-Drive Vehicles Used in Place of Courtesy Cars

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Seventh Revision Effective: March 4, 2018

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- 2.G. Premium Payable for Driver's Certificates
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- 2.J. Interest on Unpaid Premium and Service Charge for Returned Cheques

- 2.K. Charges for Changes, Cancellations or Surrenders
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3.C High-value Vehicle Charge

The amount of the high-value vehicle charge is the amount equal to the difference between the premium that would be payable if the vehicle were not a high-value vehicle and the result of calculating premium in accordance with this Basic Insurance Tariff with the following changes:

- (a) for a vehicle to be insured under an owner's certificate (APV250):
- (i) if not insured in a fleet or as an owned vehicle under a garage policy, by doubling the amount of base rate premium payable prior to applying any discounts or surcharges, or
 - (ii) if insured in a Group 2 Fleet, by doubling the amount of base rate premium payable prior to applying the fleet discount or fleet surcharge,
- (b) for a vehicle to be insured under a temporary operation permit and owner's certificate of insurance (APV16), other than a system-wide outage temporary operation permit and certificate of insurance (APV16S), or a manuscript certificate (APV284) for a limited access island certificate or special event certificate, by doubling the amount of premium payable, and
- (c) for a vehicle to be insured under a manuscript certificate (APV284) for an unusual vehicle certificate, by doubling the amount of base rate premium payable prior to applying any discounts or surcharges.

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Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule T: Premium Prorate Instructions Page 15A
Third Revision Effective: March 4, 2018

3.	If the effective date of the transaction is in the same calendar year as the expiry date, then use Table B2 again to find the number corresponding to the effective date.
4.	If the effective date of the transaction is in the year <i>before</i> the expiry date, then use N Table B1: Numeric Equivalents for Year 1, to find the number corresponding to the effective date.
5.	Subtract the number of the effective date from the number of the expiry date.
6.	Add 1 to the result.
7.	Use Table B3: Prorate Percentage, to find the applicable prorate percentage.
8.	Multiply the annual net premium by this prorate percentage to calculate the insurance premium cancellation refund.

B.2 The following applies if a vehicle is not insured in a Group 1 Fleet, as an owned vehicle under a Group 1 Garage Policy, or under an additional product certificate issued to an applicant who is insured under Fleetplan in a Group 1 Fleet or who is insured under a Group 1 Garage Policy:

C

New Plate and Renew Plate Transactions

To find the prorated premium payable for New Plate and Renew Plate transactions, do the following:

1. Determine the annual net premium for the transaction.
2. Using TableB2: Numeric Equivalents for Year 2, find the number corresponding to the expiry date of the transaction.
3. If the effective date of the transaction is in the same calendar year as the expiry date, then use Table B2 again to find the number corresponding to the effective date.
4. If the effective date of the transaction is in the year *before* the expiry date, then use Table B1: Numeric Equivalents for Year 1, to find the number corresponding to the effective date.
5. Subtract the number of the effective date from the number of the expiry date.
6. Add 1 to the result. This gives the number of days for which to charge premium.
7. Determine the prorated premium using the following formula:

$$\text{prorated Premium} = \left[\frac{(\text{days for which to charge premium})}{365} \right] \times \text{annual net premium}$$

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Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule T: Premium Prorate Instructions Page 15
Fourth Revision Effective: March 4, 2018

Cancellations

To find the correct percentage for prorating insurance premiums for Cancellation transactions, do the following, using Method 1 for:

- (a) an additional product certificate issued to an applicant who is insured under Fleetplan in a Group 1 Fleet or who is insured under a Group 1 Garage Policy and
- (b) an owner's certificate unless a person is applying to cancel insurance on a vehicle for of any of the following reasons, in which case using Method 2:
 - (i) the vehicle is not part of a fleet and the person is applying to insure it as part of a fleet,
 - (ii) the vehicle is part of a fleet and the person is applying to insure it as not part of a fleet,
 - (iii) the vehicle is being transferred to its lessee who has applied for an owner's certificate for the vehicle,
 - (iv) the person is reporting the acquisition of a substitute vehicle in accordance with section 9 of the IVR but the premium for one vehicle is determined using the Claim-Rated Scale provisions of Schedule D and the premium for the other vehicle is not,
 - (v) the person is reporting the acquisition of a substitute vehicle in accordance with section 9 of the IVR but the premium for one vehicle is determined under the Fleetplan provisions of section 2.D and the premium for the other vehicle is not,
 - (vi) ICBC has declared the vehicle to be a total loss as a result of a collision involving another vehicle in respect of which ICBC has determined that the operator of the applicant's vehicle is not more than 25% liable for the collision.

|C

METHOD 1

1. Determine the annual net premium for the transaction.
2. Using Table B2: Numeric Equivalents for Year 2, find the number corresponding to the expiry date of the transaction.
3. If the effective date of the transaction is in the same calendar year as the expiry date, then use Table B2 again to find the number corresponding to the effective date.
4. If the effective date of the transaction is in the year *before* the expiry date, then use Table B1: Numeric Equivalents for Year 1, to find the number corresponding to the effective date.
5. Subtract the number of the effective date from the number of the expiry date.
6. Use Table B3: Prorate Percentage, to find the applicable prorate percentage.
7. Multiply the annual net premium by this prorate percentage to calculate the insurance premium cancellation refund.

METHOD 2

1. Determine the annual net premium for the transaction.
2. Using Table B2: Numeric Equivalents for Year 2, find the number corresponding to the expiry date of the transaction.

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Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule T: Premium Prorate Instructions Page 14
Fourth Revision Effective: March 4, 2018

B. Premium Prorate Instructions for Non Month End Expiries and Transactions not Processed Manually

B.1 The following applies if a vehicle is insured in a Group 1 Fleet, as an owned vehicle under a Group 1 Garage Policy, or under an additional product certificate issued to an applicant who is insured under Fleetplan in a Group 1 Fleet or who is insured under a Group 1 Garage Policy:

C

New Plate and Renew Plate Transactions

To find the correct percentage for prorating insurance premiums for New Plate and Renew Plate transactions, do the following:

1. Determine the annual net premium for the transaction.
2. Using Table B2: Numeric Equivalents for Year 2, find the number corresponding to the expiry date of the transaction.
3. If the effective date of the transaction is in the same calendar year as the expiry date, then use Table B2 again to find the number corresponding to the effective date.
4. If the effective date of the transaction is in the year *before* the expiry date, then use Table B1: Numeric Equivalents for Year 1, to find the number corresponding to the effective date.
5. Subtract the number of the effective date from the number of the expiry date.
6. Add 1 to the result. This gives the number of days for which to charge premium.
7. Use Table B3: Prorate Percentage, to find the applicable prorate percentage.
8. Multiply the annual net premium by this prorate percentage to calculate the prorated premium.

Change Transactions

To apply the correct prorate percentage to insurance premium for a Change transaction, do the following:

1. Determine the annual net premium for the transaction.
2. Calculate the difference, if any, between the annual net premium and previous annual net premium to arrive at the premium subtotal.
3. Using Table B2: Numeric Equivalents for Year 2, find the number corresponding to the expiry date of the transaction.
4. If the effective date of the transaction is in the same calendar year as the expiry date, then use Table B2 again to find the number corresponding to the effective date.
5. If the effective date of the transaction is in the year *before* the expiry date, then use Table B1: Numeric Equivalents for Year 1, to find the number corresponding to the effective date.
6. Subtract the number of the effective date from the number of the expiry date.
7. Add 1 to the result. This gives the number of days for which to charge premium.
8. Use Table B3: Prorate Percentage, to find the applicable prorate percentage.
9. Multiply the premium subtotal by this prorate percentage to calculate the prorated premium.

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Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule S: Minimum and Retained Premiums Page 1
Second Revision Effective: March 4, 2018

SCHEDULE S
MINIMUM AND RETAINED PREMIUMS

The following applies to vehicles insured in a Group 1 Fleet or as an owned vehicle under a Group 1 Garage Policy.

|c

Subject to Section 2.I.1.1 of this Basic Insurance Tariff, the minimum amount payable for an owner's certificate for a vehicle described in column A is the amount set out opposite that vehicle in column B

COLUMN A	COLUMN B
Vehicle Type	Minimum Premium
Passenger (Vehicle Type 1)	\$15
Commercial (Vehicle Type 2)	\$15
Motorcycle (Vehicle Type 3)	\$5
Utility Trailer (Vehicle Type 4)	\$5
Motor Home (Vehicle Type 5)	\$15
Commercial Trailer (Vehicle Type 6)	\$5

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Insurance Corporation of British Columbia
Basic Insurance Tariff

Schedule R: Temporary Operation Permit and Owner's Certificate of Insurance Premiums Page 4
Third Revision Effective: March 4, 2018

TABLE 2: ADDITIONAL TOP PREMIUMS

The additional TOP premiums for the TOP vehicle rate classes described in 2.F.1.2 of this Basic Insurance Tariff for the number of days of the TOP duration is set out below.

The following applies to vehicles that if insured on an owner's certificate would be insured in a Group 1 Fleet or as an owned vehicle under a Group 1 Garage Policy:

|c

Number of Days	TOP Vehicle Rate Class	
	852, 861	858, 859, 860
1	\$6	\$10
2	\$7	\$17
3	\$8	\$19
4	\$10	\$23
5	\$12	\$26
6	\$12	\$27
7	\$14	\$30
8	\$14	\$31
9	\$15	\$33
10	\$15	\$35
11	\$15	\$35
12	\$16	\$35
13	\$16	\$37
14	\$16	\$37
15	\$18	\$38

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Insurance Corporation of British Columbia
Basic Insurance Tariff

Schedule R: Temporary Operation Permit and Owner's Certificate of Insurance Premiums Page 3
Fifteenth Revision Effective: March 4, 2018

The following applies to vehicles that if insured on an owner's certificate would be insured in a Group 1 Fleet or as an owned vehicle under a Group 1 Garage Policy:

| c

TOP Vehicle Rate Class			
Number of Days	850 to 855; 861	856	857 to 860
1	\$21	\$28	\$48
2	\$40	\$55	\$92
3	\$58	\$81	\$133
4	\$76	\$103	\$172
5	\$92	\$125	\$209
6	\$108	\$145	\$240
7	\$122	\$163	\$270
8	\$136	\$177	\$297
9	\$148	\$193	\$319
10	\$160	\$204	\$340
11	\$169	\$215	\$358
12	\$177	\$224	\$371
13	\$187	\$230	\$384
14	\$193	\$236	\$393
15	\$198	\$239	\$397

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Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule R: Temporary Operation Permit and Owner's Certificate of Insurance Premiums Page 2
Fifteenth Revision Effective: March 4, 2018

TABLE 1: TOP PREMIUMS

The TOP premiums for the TOP vehicle rate classes described in 2.F.1.1 of this Basic Insurance Tariff for the number of days of the TOP duration is set out below.

The following applies to vehicles that if insured on an owner's certificate would not be insured in a Group 1 Fleet or as an owned vehicle under a Group 1 Garage Policy:

C

Rate Class	TPL Limit	# of Days														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
850, 853, 861	\$200K	17	34	50	65	79	92	103	114	124	134	140	148	156	162	167
850, 853, 861	\$1MM	21	41	59	76	93	109	123	136	147	160	168	177	186	193	198
850, 853, 861	\$2MM	26	49	67	87	105	120	136	150	162	174	183	193	202	209	216
851	\$200K	16	30	43	56	67	77	88	97	104	113	118	125	132	137	141
852	\$1MM	21	41	59	76	93	109	123	136	147	160	168	177	186	193	198
854 & 855	\$1MM	21	41	59	76	93	109	123	136	147	160	168	177	186	193	198
856	\$200K	25	46	68	87	106	122	137	149	162	170	180	187	192	197	199
857	\$1MM	48	93	133	173	209	240	269	296	319	340	359	372	384	392	397
858 & 859	\$1MM	48	93	133	173	209	240	269	296	319	340	359	372	384	392	397
858 & 859	\$2MM	59	110	151	196	235	267	299	328	351	375	394	407	421	430	435
860	\$200K	40	79	112	147	176	203	228	251	269	288	304	315	325	332	336
860	\$1MM	48	93	133	173	209	240	269	296	319	340	359	372	384	392	397

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Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule H: ICBC Payment Plan Agreement Page 13
Effective: March 4, 2018

To Contact Us

- Please call 604-661-2800 or toll free at 1-800-663-3051. A Customer Contact Service Representative will assist you.
- To contact us by mail, please use the following address:

ICBC
c/o Customer Contact L299152B
151 W Esplanade
North Vancouver, BC V7M 3H9

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Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule H: ICBC Payment Plan Agreement Page 12
Effective: March 4, 2018

- ii. provide your Autoplan broker a specimen cheque marked "VOID" for financial information changes to comply with pre-authorized debit (PAD) as recommended by the Canadian Payments Association
- c. Payment day changes,
 - i. changes to the payment day may result in two payment withdrawals in one month, if payment day falls on a weekend or statutory holiday
 - ii. it is your responsibility to ensure there are sufficient funds in the account to cover each payment withdrawal. And,
- d. Mid-term increases or decreases to the Total Plan Amount.

Decrease Refunds and/or Cancellation Refunds

- You authorize ICBC to apply an Autoplan refund amount due to you, to the remaining Total Plan Amount.
- We will send you a refund for any unused portion of premiums, after the refund has been applied to the remaining Plan Amount in full, and provided that there is no outstanding account balance with ICBC.

N

Termination/Cancellation of Insurance and Payment Plan Agreement

- Cancellation of both your Autoplan Policy and Payment Plan Agreement will require immediate full payment of any unpaid Withdrawal Amount(s) including any additional fees up to the Autoplan Policy's Termination Date. If a credit balance exists on the customer's account, it will be refunded providing there is no outstanding account balance with ICBC. Please see your nearest Autoplan broker to cancel your insurance and agreement.

Additional Disclosures

- You have chosen to finance payment of one or more of insurance premiums, licence fees and registration fees. For information on those premiums, fees and coverages, refer to the Owner's Certificate of Insurance and Vehicle Licence (APV250) or Garage Vehicle Certificate (APV4) that accompanies this agreement.
- The enrollment fee, if applicable, is charged on the date the policy is issued. Included in the fee is an 8.50 commission fee that is paid to the broker.
- The Finance Fee is charged from the Effective date of the policy.
- Interest begins to accrue on the Effective date of the policy.
- You are entitled to prepay the full outstanding balance at any time without any prepayment charge or penalty.
- You are entitled to make partial payments in excess of the Payment Plan Schedule at any time, without penalty.

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Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule H: ICBC Payment Plan Agreement Page 11
Effective: March 4, 2018

TERMS AND CONDITIONS

How We Apply Your Payments

- Past due payment amounts are in addition to the amounts identified on the "Payment Plan Schedule."
- We will apply each payment first to pay any past due payment amount and unpaid additional fees incurred, followed by the current payment due amount which will reduce the Total Plan Amount
- Each payment amount includes a Finance fee. This amount is determined by applying the finance rate to your monthly or quarterly payment amount.

Failure to Pay and Default Charges

- Unpaid Total Plan Amount balance and/or additional fees, under a terminated Payment Plan Agreement, will become immediately due upon ICBC's discretion. All legal costs and expenses incurred to collect the outstanding amount owed to ICBC must be paid by you.

Pre-notification Waiver – Fixed Pre-Authorization Debits (PADs)

- You will receive notification at point-of-sale if there is a change in the amount or payment date(s).

Canadian Payments Association

- All Canadian Financial Institutions are members of the Canadian Payments Association (CPA). CPA promotes the efficiency, safety and soundness of the clearing and settlement systems (including cheques, wire transfers, direct deposits, pre-authorized debits, bill payments and point-of-sale debits). CPA rules and related processes ensure that the system is safe and sound and that payments are exchanged efficiently.
- You may make a claim for a reimbursement where a PAD is erroneously charged to your account under one of the declared conditions as set out in 18(b) and (c) of Rule H1 of the Canadian Payments Association.

Increase in Total Plan Amount

- You may opt to increase the Total Plan Amount of your Payment Plan Agreement when you process a mid-term change to your vehicle, licence and insurance with your Autoplan broker.
- All, or a portion of the increased fees and premium amounts, will increase the remaining Total Plan Amount and result in the recalculation of payment and withdrawal amounts.
- Terms and conditions of the initial agreement will continue to apply to the increased agreement.
- A new Payment Plan Agreement (with a recalculated Payment Plan Schedule as of the change transaction effective date) will be issued to replace the original agreement.

Changes to Payment Plan Agreement

- Please see your nearest Autoplan broker to request any changes to this Agreement, which include the following:
 - a. Additional payments applied to the Total Plan Amount,
 - b. Account information changes,
 - i. notify your Autoplan broker immediately if your bank account information changes, and,

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Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule H: ICBC Payment Plan Agreement Page 10
Effective: March 4, 2018

- agree to attach a specimen cheque marked "VOID" to this pre-authorized debit (PAD) Agreement for an enrollment or change of financial information.
- understand and accept that an additional \$18 fee may be applied to each payment withdrawal transacted that fails and becomes due, without notice to you.
- understand and agree that ICBC may provide to or request your credit information from any credit bureau or reporting agency in accordance with the Business Practices and Consumer Protection Act.
- certify that all the information shown on this agreement is true and correct.

N

Authorized Signature(s)

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Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule H: ICBC Payment Plan Agreement Page 9
Effective: March 4, 2018

**SCHEDULE H
ICBC PAYMENT PLAN AGREEMENT
(Group 2 Garage Policy)**



[Date]

Account Holder Financial Institution
Bank Key:
Bank Account:
Financial Institution:

Garage Policy Number:
Effective Date:
Expiry Date:

Enrollment Fee:
Insurance Premiums:
Finance Fee:
Total:

Payment Frequency:
Finance Rate (%):
APR Rate (%):

N

Payment Plan Schedule

Withdrawal Date	Amount Due \$	Withdrawal Date	Amount Due \$
-----------------	---------------	-----------------	---------------

Note: We will initiate a withdrawal on the dates indicated above. This is not a loan but an installment payment plan.

By signing here, you (the account holder):

- understand and accept that Insurance Premiums will include an enrollment fee for new payment plan participants.
- authorize ICBC to withdraw funds from your account in accordance with the "Payment Plan Schedule" described above (plus any necessary withdrawal and deposit adjustments) in payment of amounts due to ICBC.
- understand and agree the total amount collected will not exceed the total payment plan amount, however it is possible that small differences due to rounding may arise for payments.
- agree to accept this agreement or an amended document or receipt as pre-notification of the amounts and dates of withdrawals.
- understand and accept the attached terms and conditions of this Payment Plan Agreement.
- agree that your Financial Institution may process debits against your account in accordance with the rules of the Canadian Payments Association.

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Insurance Corporation of British Columbia
Basic Insurance Tariff
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Fourth Revision Effective: March 4, 2018

The following applies to trailers insured in a Group 1 Fleet, as an owned vehicle under a Group 1 Garage Policy, or under an additional product certificate issued to an applicant who is insured under Fleetplan in a Group 1 Fleet or who is insured under a Group 1 Garage Policy:

C

Vehicle Use	Rate Class
Pleasure, business or commercial use Utility Trailer (Vehicle type 4) - 700 kg GVW or less	550
Pleasure, business or commercial use Utility Trailer (Vehicle type 4) - 701 kg GVW and over	551
Pleasure use only Commercial Trailer (Vehicle type 6)	551
Business or commercial use Commercial Trailer (Vehicle type 6)	
Towing Vehicle Rate Class	Trailer Rate Class
001 - 007	510
008	See note below
009 - 017	510
018	See note below
021 - 055	510
058	See note below
100 - 102	510
110 - 114	511
120	514
121 - 123	511
140 - 141	510
150 - 151	511
160 - 161	See note below
170	510
310 - 314	510
400 - 405	511
406	514
410 - 416	512
420 - 426	512
430 - 436	512
440 - 446	512
450 - 455	512
456	513
460 - 465	512
466	513
600 - 682	510
690, 691, 692, 693, 695	510
800	See note below

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Insurance Corporation of British Columbia
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Schedule B: Vehicle Rate Classes Page 74
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Table 4.16-A: Trailers — Other Than U-Drive

The following applies to trailers not insured as part of a Group 1 Fleet, as an owned vehicle under a Group 1 Garage Policy, or under an additional product certificate issued to an applicant who is insured under Fleetplan in a Group 1 Fleet or who is insured under a Group 1 Garage Policy:

C

Vehicle Use	Rate Class
Pleasure, business or commercial use Utility Trailer (Vehicle type 4)	550
Pleasure use only Commercial Trailer (Vehicle type 6)	551
Business or commercial use Commercial Trailer (Vehicle type 6)	
Towing Vehicle Rate Class	Trailer Rate Class
001 - 007	510
008	See note below
009 - 017	510
018	See note below
021 - 055	510
058	See note below
100 - 102	510
110 - 114	511
120	514
121 - 123	511
140 - 141	510
150 - 151	511
160 - 161	See note below
170	510
310 - 314	510
400 - 405	511
406	514
410 - 416	512
420 - 426	512
430 - 436	512
440 - 446	512
450 - 455	512
456	513
460 - 465	512
466	513
600 - 682	510
690, 691, 692, 693, 695	510
800	See note below

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Insurance Corporation of British Columbia
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The following applies to vehicles insured in a Group 1 Fleet, as an owned vehicle under a Group 1 Garage Policy, or under an additional product certificate issued to an applicant who is insured under Fleetplan in a Group 1 Fleet or who is insured under a Group 1 Garage Policy:

C

Vehicle Use	Rate Class
Private Passenger Motor Vehicle Operated in an isolated community (as defined below) in Territory W or X All others	018 008
Motor Home All types	058
Commercial Motor Vehicle GVW of 5000 kg or less GVW of 5001 kg to 14,000 kg GVW over 14,000 kg	018 160 161
Car Share Commercial motor vehicle GVW of 5000 kg or less and Private passenger motor vehicle only	018
Utility vehicle (including Golf Cart, Truckster, All Terrain Vehicle or Riding lawnmower), Snowmobile/ Snow vehicle – on highway use only, not including golf cart use or neighbourhood golf cart use	035
Golf cart use and neighbourhood golf cart use	030
Industrial Machine	170
Forklift	170
Trailer GVW of 700 kg or less (Vehicle Type 4) GVW over 700 kg (Vehicle Type 4) Commercial trailer (Vehicle Type 6)	550 551 552

Notes for rate classes 035 and 036:

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

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Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule B: Vehicle Rate Classes Page 36
Tenth Revision Effective: March 4, 2018

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

The following applies to vehicles not insured in a Group 1 Fleet, as an owned vehicle under a Group 1 Garage Policy, or under an additional product certificate issued to an applicant with a Group 1 Fleet or Group 1 Garage Policy:

C

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

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Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule U: Owner's Interim Certificate of Insurance Page 3 | N
Effective: March 4, 2018

The following applies to an applicant who is insured under Fleetplan in a Group 1 Fleet: | N

Table 2: Extended Third Party Legal Liability (Add to the Basic Third Party Legal Liability Premium from Table 1)

Up To 10 Days	11 — 20 Days	21 — 31 Days	Additional Third Party Legal Liability Coverage
\$10	\$17	\$20	to increase to \$1,000,000 inclusive.
\$20	\$34	\$42	to increase to \$5,000,000 inclusive.

Expiry Date of Policy:
Any period up to 31 days maximum.

Short Term Surcharge:
Short term surcharges do not apply to premiums for Owner's Interim Certificate of Insurance (APV38).

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Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule U: Owner's Interim Certificate of Insurance Page 2
Nineth Revision Effective: March 4, 2018

The following applies to an applicant who is insured under Fleetplan in a Group 1 Fleet: | N

To determine the premiums for Owner's Interim Certificate of Insurance (APV38), refer to the fee set out in Table 1 and add the fee for extended Third Party Legal Liability in Table 2.

Table 1: Basic Third Party Legal Liability, Accident Benefits, Underinsured Motorist Protection

Declared Value	No. of Days Coverage			Applicable Coverage
	Up To 10 Days	11 — 20 Days	21 — 31 Days	
Up to \$5000	41	62	82	Basic Third Party Legal Liability \$200,000 Accident Benefits Underinsured Motorist Protection
\$5,001 to \$10,000	41	62	82	Basic Third Party Legal Liability \$200,000 Accident Benefits Underinsured Motorist Protection
\$10,001 to \$20,000	41	62	82	Basic Third Party Legal Liability \$200,000 Accident Benefits Underinsured Motorist Protection
\$20,001 to \$35,000	50	82	102	Basic Third Party Legal Liability \$200,000 Accident Benefits Underinsured Motorist Protection
\$35,001 to \$50,000	62	102	123	Basic Third Party Legal Liability \$200,000 Accident Benefits Underinsured Motorist Protection
\$50,001 to \$100,000	82	133	165	Basic Third Party Legal Liability \$200,000 Accident Benefits Underinsured Motorist Protection
Over \$100,000	123	207	246	Basic Third Party Legal Liability \$200,000 Accident Benefits Underinsured Motorist Protection

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Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule U: Owner's Interim Certificate of Insurance Page 1
Tenth Revision Effective: March 4, 2018

SCHEDULE U
OWNER'S INTERIM CERTIFICATE OF INSURANCE (APV38) PREMIUMS

The following applies to an applicant who is not insured under Fleetplan, or who is insured under Fleetplan in a Group 2 Fleet:

To determine the premiums for an Owner's Interim Certificate of Insurance (APV38), refer to "# of days" and Basic Third Party Legal Liability limit.

Basic Third Party Legal Liability, Accident Benefits, Underinsured Motorist Protection

Basic limit:	\$200,000	\$1 million	\$2 million
# of days			
1	\$21	\$25	\$27
2	\$40	\$50	\$52
3	\$59	\$72	\$76
4	\$72	\$87	\$93
5	\$78	\$95	\$102
6	\$85	\$103	\$109
7	\$90	\$109	\$117
8	\$94	\$113	\$121
9	\$98	\$119	\$126
10	\$102	\$124	\$132
11	\$106	\$128	\$137
12	\$109	\$133	\$142
13	\$113	\$138	\$147
14	\$116	\$141	\$150
15	\$119	\$143	\$154
16	\$121	\$147	\$158
17	\$124	\$150	\$160
18	\$126	\$154	\$164
19	\$129	\$156	\$167
20	\$132	\$160	\$171
21	\$133	\$162	\$172
22	\$134	\$163	\$175
23	\$136	\$164	\$176
24	\$137	\$166	\$177
25	\$138	\$168	\$180
26	\$139	\$169	\$181
27	\$141	\$171	\$182
28	\$142	\$172	\$184
29	\$143	\$173	\$186
30	\$145	\$176	\$188
31	\$146	\$177	\$189

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N

Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule V: Minimum Premiums and Minimum Retained Premiums for Additional Product
Certificates Page 3
Effective: March 4, 2018

N

g) Licence and Certificate of Insurance (APV 31 Manufacturer, APV 33 Trailer Floater)

Minimum and retained premium is \$15

h) APV 317 Collector Multi Vehicle Licence and Certificate of Insurance.

Minimum and retained premium is \$25.

i) APV 116A Special Agreement Vehicle Licence and Certificate of Insurance

Minimum and retained premium is \$15.

j) THIS SECTION IS NO LONGER IN EFFECT

k) APV 40 Temporary Change of Use and/or Territory Endorsement

Minimum and retained premium is \$15

l) APV 16 Temporary Operation Permit and Owner's Certificate of Insurance (TOP)

The minimum premium for a System-Wide Outage Temporary Operation Permit and Owner's Certificate of Insurance (APV 16S) referred to in section 2.F.1.3 of this Basic Insurance Tariff is \$6 and all premiums charged are retained.

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Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule V: Minimum Premiums and Minimum Retained Premiums for Additional Product
Certificates Page 2
Fourth Revision Effective: March 4, 2018

C

The following applies to an additional product certificate issued to an applicant insured under Fleetplan in a Group 1 Fleet, or who is insured under a Group 1 Garage Policy:

N

**MINIMUM AND RETAINED PREMIUMS FOR ADDITIONAL PRODUCT
CERTIFICATES**

a) APV 96 Combined Non-Resident Commercial Vehicle Permit and Insurance Certificate

All premiums charged are minimum retained.

b) APV 97 Combined Certificate of Registration of a Non-Resident Motor Vehicle and Insurance Certificate

All premiums charged are minimum retained.
Minimum premium is \$16.

c) APV 37 Owners Certificate of Insurance for Highway Crossing Permit

All premiums charged are minimum and retained.

d) APV 38 Binder for Owner's Interim Certificate of Insurance

All premiums charged are minimum and retained.

e) APV 44 Vintage Motor Vehicle Policy

Minimum and retained premium is \$30.

f) APV 49 Unlicensed Farm Tractor Certificate

Minimum and retained premium is \$15.

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Insurance Corporation of British Columbia
Basic Insurance Tariff
Schedule V: Minimum Premiums and Minimum Retained Premiums for Additional Product
Certificates Page 1
Fifth Revision Effective: March 4, 2018

C

SCHEDULE V

The following does not apply to an additional product certificate issued to an applicant insured under Fleetplan in a Group 1 Fleet, or who is insured under a Group 1 Garage Policy:

MINIMUM PREMIUMS AND MINIMUM RETAINED PREMIUMS FOR ADDITIONAL PRODUCT CERTIFICATES

COLUMN A Certificate Name	COLUMN B Minimum Premium	COLUMN C Minimum Retained Premium
Manufacturer's Licence and Certificate of Insurance (APV 31)	\$30	\$30
Trailer Floater Licence and Certificate of Insurance (APV 33)	\$30	\$30
Owner's Certificate of Insurance for Highway Crossing Permit (APV 37)	100% of premiums charged	100% of premiums charged
Binder for Owner's Interim Certificate of Insurance (APV 38)	\$30	\$30
Temporary Change of Use and/or Territory Endorsement (APV 40)	\$15	\$15
Vintage Motor Vehicle Certificate (APV44)	\$30	\$30
Unlicensed Farm Tractor Certificate (APV49)	\$15	\$15
Combined Non-Resident Commercial Vehicle Permit and Insurance Certificate (APV 96)	100% of premiums charged	100% of premiums charged
Combined Certificate of Registration of a Non-Resident Motor Vehicle and Insurance Certificate (APV 97)	\$16	100% of premiums charged
Special Agreement Vehicle Licence and Certificate of Insurance (APV 116A)	\$30	\$30
Collector Multi Vehicle Licence and Certificate of Insurance (APV317)	\$30	\$30
APV 16 Temporary Operation Permit and Owner's Certificate of Insurance (TOP) for a System-Wide Outage Temporary Operation Permit and Owner's Certificate of Insurance (APV 16S)	\$6	100% of premiums charged

N

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