

MANITOBA
THE PUBLIC UTILITIES BOARD ACT

Order No. 162/05
December 9, 2005

Before: Graham F. J. Lane, C.A., Chairman
Dr. Leonard Evans, Member
Eric Jorgensen, Member

AN ORDER
APPROVING COMPULSORY DRIVER AND VEHICLE
INSURANCE PREMIUMS
AND
PROVIDING FURTHER DIRECTION ON PREMIUM REBATES
PURSUANT TO BOARD ORDER 150/05

Introduction

By this Supplementary Order to Order 150/05, 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, 2006 to February 28, 2007.

This Order also modifies the direction provided by the Board in Order 150/05, so as to ensure the rebate is appropriately calculated and reaches all ratepayers who contributed to the surplus in the Rate Stabilization Reserve.

Background

MPI applied to the Board in June 2005 for approval of premiums to be charged with respect to compulsory driver and vehicle insurance (premiums), for the fiscal year commencing March 1, 2006 and ending February 28, 2007 (Application). The Board held a public hearing for six days between October 3 and October 12, 2005. Closing remarks were heard on October 17, 2005.

Order 150/05, dated November 14, 2005, approved the Application subject to, amongst other things, MPI:

- a) providing a premium rebate to policyholders on record as of December 31, 2005 in 2006/07 of 10% of the motor vehicle premiums paid for basic compulsory insurance for the 2004/05 insurance year, the estimated \$58 million rebate is to be paid separate from the premium collection process; and
- b) increasing motorcycle rates by an average of 5% rather than the proposed 12.7%; the reduction should not affect the premiums for any other class.

The Board confirmed that the schedule of vehicle premium rates was to be subject to an overriding cap, plus or minus 20% relative to those rates currently in effect.

In response to Order 150/05, MPI has filed a revised Basic Rate table and related supporting information, for review and approval by the Board. The schedules indicate although the overriding cap is in place, some vehicles will experience a premium rate increase or decrease in excess of the overall cap due to rounding and other factors; the deviations are minimal.

MPI also asked for further direction with respect to the premium rebate, suggesting that by using a policyholder date of December 31, 2005, the rebate would not reach all the ratepayers who contributed to the surplus in the Rate Stabilization Reserve. MPI also sought more explicit definition of how to calculate “premiums paid” for the purposes of the rebate.

Board Findings

The Board has reviewed MPI’s filing of premiums and is satisfied that the revised schedules comply with the spirit and intent of Order 150/05. Accordingly, the Board will approve the attached schedule of premiums to be charged from March 1, 2006 to February 28, 2007.

The Board has considered MPI's request for further direction with respect to the rebate. In order to address MPI's concern in that regard and, specifically, to better describe the intended recipients of the rebate, the Board will order that the rebate be paid to all policyholders who paid premiums for the 2004/05 insurance year. Accordingly, reference to the December 31, 2005 test date is to be expunged.

Further, the Board will clarify its intent with respect to the phrase “premiums paid in 2004/05.” Such premiums are to be calculated after all adjustments, transfers and calculations made before, during and after the fiscal year related to 2004-05 premiums.

It Is Therefore Ordered That:

1. The schedules of premiums filed by Manitoba Public Insurance in accordance with Order 150/05 and attached hereto, BE AND ARE HEREBY APPROVED for premiums to be charged from March 1, 2006 to February 28, 2007;
2. The premium rebate be provided to all policyholders who paid basic compulsory premiums for 2004/05, rather than just those on record as of December 31, 2005 as originally ordered in Board Order 150/05; and
3. That “2004/05 premiums paid” be defined to be all basic compulsory premiums written using 2004/05 rates, net of any cancellation refunds and after any fleet rebate or surcharge.

The Public Utilities Board

“GRAHAM F. J. LANE, C.A.”

Chairman

“G. GAUDREAU”

Secretary

Certified a true copy of Order No. 162/05 issued by
The Public Utilities Board

Secretary

Table with columns: TERR, DISC %, INSURANCE USE DESCRIPTION, and rates for years 0-31. Includes categories like All Purpose Motorcycle, All Purpose Motorhome, All Purpose Passenger Vehicle, All Purpose Snow Vehicle, All Purpose Trailer, and Artisan Truck.

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31						
1	5	Pleasure Motorcycle - Sport 100 cc or less	639	974	1175	1244	1314	1383	1453																															
1	10	Pleasure Motorcycle - Sport 100 cc or less	606	922	1113	1178	1245	1310	1376																															
1	15	Pleasure Motorcycle - Sport 100 cc or less	572	871	1051	1113	1176	1238	1300																															
1	20	Pleasure Motorcycle - Sport 100 cc or less	538	820	990	1047	1106	1165	1223																															
1	25	Pleasure Motorcycle - Sport 100 cc or less	505	769	928	982	1037	1092	1147																															
1	0	Pleasure Motorcycle - Sport 101 to 500 cc	832	1190	1402	1600	1795	1891	1985	2081	2174	2271																												
1	5	Pleasure Motorcycle - Sport 101 to 500 cc	790	1130	1332	1520	1705	1796	1886	1977	2065	2157																												
1	10	Pleasure Motorcycle - Sport 101 to 500 cc	749	1071	1262	1440	1615	1702	1786	1873	1957	2044																												
1	15	Pleasure Motorcycle - Sport 101 to 500 cc	707	1011	1192	1360	1526	1607	1687	1769	1848	1930																												
1	20	Pleasure Motorcycle - Sport 101 to 500 cc	666	952	1122	1280	1436	1513	1588	1665	1739	1817																												
1	25	Pleasure Motorcycle - Sport 101 to 500 cc	624	892	1051	1200	1346	1418	1489	1561	1630	1703																												
1	0	Pleasure Motorcycle - Sport 501 cc or more	1365	1723	1892	2003	2115	2227	2339	2452	2563	2676																												
1	5	Pleasure Motorcycle - Sport 501 cc or more	1297	1637	1797	1903	2009	2116	2222	2329	2435	2542																												
1	10	Pleasure Motorcycle - Sport 501 cc or more	1228	1551	1703	1803	1903	2004	2105	2207	2307	2408																												
1	15	Pleasure Motorcycle - Sport 501 cc or more	1160	1465	1608	1703	1798	1893	1988	2084	2179	2275																												
1	20	Pleasure Motorcycle - Sport 501 cc or more	1092	1378	1514	1602	1692	1782	1871	1962	2050	2141																												
1	25	Pleasure Motorcycle - Sport 501 cc or more	1024	1292	1419	1502	1586	1670	1754	1839	1922	2007																												
1	0	Pleasure Motorcycle - Touring 100 cc or less	603	922	1108	1173	1238	1305	1370																															
1	5	Pleasure Motorcycle - Touring 100 cc or less	573	876	1053	1114	1176	1240	1301																															
1	10	Pleasure Motorcycle - Touring 100 cc or less	543	830	997	1056	1114	1174	1233																															
1	15	Pleasure Motorcycle - Touring 100 cc or less	513	784	942	997	1052	1109	1164																															
1	20	Pleasure Motorcycle - Touring 100 cc or less	482	738	886	938	990	1044	1096																															
1	25	Pleasure Motorcycle - Touring 100 cc or less	452	691	831	880	928	979	1027																															
1	0	Pleasure Motorcycle - Touring 101 to 500 cc	746	1066	1257	1438	1611	1696	1781	1867	1952	2038																												
1	5	Pleasure Motorcycle - Touring 101 to 500 cc	709	1013	1194	1366	1530	1611	1692	1774	1854	1936																												
1	10	Pleasure Motorcycle - Touring 101 to 500 cc	671	959	1131	1294	1450	1526	1603	1680	1757	1834																												
1	15	Pleasure Motorcycle - Touring 101 to 500 cc	634	906	1068	1222	1369	1442	1514	1587	1659	1732																												
1	20	Pleasure Motorcycle - Touring 101 to 500 cc	597	853	1006	1150	1289	1357	1425	1494	1562	1630																												
1	25	Pleasure Motorcycle - Touring 101 to 500 cc	559	799	943	1078	1208	1272	1336	1400	1464	1528																												
1	0	Pleasure Motorcycle - Touring 501 cc or more	1228	1547	1698	1798	1899	1999	2100	2200	2301	2403																												
1	5	Pleasure Motorcycle - Touring 501 cc or more	1167	1470	1613	1708	1804	1899	1995	2090	2186	2283																												
1	10	Pleasure Motorcycle - Touring 501 cc or more	1105	1392	1528	1618	1709	1799	1890	1980	2071	2163																												
1	15	Pleasure Motorcycle - Touring 501 cc or more	1044	1315	1443	1528	1614	1699	1785	1870	1956	2043																												
1	20	Pleasure Motorcycle - Touring 501 cc or more	982	1238	1358	1438	1519	1599	1680	1760	1841	1922																												
1	25	Pleasure Motorcycle - Touring 501 cc or more	921	1160	1273	1348	1424	1499	1575	1650	1726	1802																												
1	0	Pleasure Motorhome	264	361	413	464	515	566	617	669	720	771	822																											
1	5	Pleasure Motorhome	251	343	392	441	489	538	586	636	684	732	781																											
1	10	Pleasure Motorhome	238	325	372	418	463	509	555	602	648	694	740																											
1	15	Pleasure Motorhome	224	307	351	394	438	481	524	569	612	655	699																											
1	20	Pleasure Motorhome	211	289	330	371	412	453	494	535	576	617	658																											
1	25	Pleasure Motorhome	198	271	310	348	386	424	463	502	540	578	616																											
1	0	Pleasure Passenger Vehicle	385	474	564	620	674	728	775	832	873	898	924	934	942	972	988	1001	1028	1045	1067	1094	1122	1146	1186	1226	1268	1317	1356	1365	1382	1400	1418	1436						
1	5	Pleasure Passenger Vehicle	366	450	536	589	640	692	736	790	829	853	878	887	895	923	939	951	977	993	1014	1039	1066	1089	1127	1165	1205	1251	1288	1297	1313	1330	1347	1364						
1	10	Pleasure Passenger Vehicle	346	427	508	558	607	655	697	749	786	808	832	841	848	875	889	901	925	940	960	985	1010	1031	1067	1103	1141	1185	1220	1228	1244	1260	1276	1292						
1	15	Pleasure Passenger Vehicle	327	403	479	527	573	619	659	707	742	763	785	794	801	826	840	851	874	888	907	930	954	974	1008	1042	1078	1119	1153	1160	1175	1190	1205	1221						
1	20	Pleasure Passenger Vehicle	308	379	451	496	539	582	620	666	698	718	739	747	754	778	790	801	822	836	854	875	898	917	949	981	1014	1054	1085	1092	1106	1120	1134	1149						
1	25	Pleasure Passenger Vehicle	289	355	423	465	505	546	581	624	655	673	693	700	706	729	741	751	771	784	800	820	841	859	889	919	951	988	1017	1024	1036	1050	1063	1077						
1	0	Pleasure Truck 4,540 kg or less GVW	334	409	467	501	536	581	620	658	677	716	759	790	814	855	889	919	961	1006	1054	1059	1114	1146	1197	1257	1300	1347	1381	1429	1464	1498	1533	1567						
1	5	Pleasure Truck 4,540 kg or less GVW	317	389	444	476	509	552	589	625	643	680	721	750	773	812	845	873	913	956	1001	1006	1058	1089	1137	1194	1235	1280	1312	1358	1391	1423	1456	1489						
1	10	Pleasure Truck 4,540 kg or less GVW	301	368	420	451	482	523	558	592	609	644	683	711	733	769	800	827	865	905	949	953	1003	103																

TERR	DISC %	INSURANCE USE DESCRIPTION																																				
			0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31				
1	0	School Bus 21 to 35 seats	356	399	425	444	471	494	520	548	617	641	667	694	722	749																						
1	0	School Bus 36 to 50 seats	399	444	471	494	520	548	594	617	629	653	681	707	734	766																						
1	0	School Bus 51 seats or more	444	494	520	548	594	617	624	633	636	661	686	715	743	773																						
1	0	Taxi/Livery Passenger Vehicle	5326																																			
1	0	Tow Truck 4,540 kg or less GVW	320	391	447	479	512	555	592	629	647	684	725	755	777	817	850	878	918	961	1007	1012	1064	1095	1144	1201	1242	1287	1319	1365	1398	1431	1464	1497				
1	0	Tow Truck 4,541 to 16,330 kg GVW		463	577	589	603	630	686	773	859	946	1057	1107	1187	1270	1359	1456	1516	1575																		
1	0	Tow Truck 16,331 kg or more GVW		499	499	499	499	499	499	499	499	499	499	499	499	499	499	499	499	499																		
1	0	Transit Bus 20 seats or less	1649	1649	1649	1649	1649	1649	1649	1649	1649	1649	1649	1649	1649	1649																						
1	0	Transit Bus 21 to 35 seats	1649	1649	1649	1649	1649	1649	1649	1649	1649	1649	1649	1649	1649	1649																						
1	0	Transit Bus 36 to 50 seats	1649	1649	1649	1649	1649	1649	1649	1649	1649	1649	1649	1649	1649	1649																						
1	0	Transit Bus 51 seats or more	1649	1649	1649	1649	1649	1649	1649	1649	1649	1649	1649	1649	1649	1649																						
1	0	U Drive Bus	1714																																			
1	0	U Drive Motorhome	1351																																			
1	0	U Drive Passenger Vehicle	619	761	905	996	1082	1169	1245	1337	1402	1443	1484	1500	1512	1561	1586	1608	1652	1678	1713	1757	1802	1840	1905	1969	2037	2114	2177	2192	2220	2248	2277	2305				
1	0	U Drive Truck 4,540 kg or less GVW	581	711	812	871	932	1009	1078	1144	1177	1244	1319	1374	1414	1486	1546	1597	1671	1749	1832	1841	1937	1993	2081	2185	2260	2341	2399	2484	2544	2604	2664	2724				
1	0	U Drive Truck 4,541 to 16,330 kg GVW		520	527	540	552	575	615	692	770	848	882	902	940	958	995	1013	1055	1096																		
1	0	U Drive Truck 16,331 kg or more GVW		676	676	676	676	676	676	676	676	676	676	676	676	676	676	676	676	676																		
1	0	Wheelchair Livery Bus	957	978	1011	1033	1056	1107	1160	1270	1384	1440	1494	1556	1620	1684																						
2	0	Airport/Livery Passenger Vehicle	1002																																			
2	0	All Purpose Mobility Vehicle	35	52	61	73	79																															
2	5	All Purpose Mobility Vehicle	33	49	58	69	75																															
2	10	All Purpose Mobility Vehicle	31	47	55	66	71																															
2	15	All Purpose Mobility Vehicle	30	44	52	62	67																															
2	20	All Purpose Mobility Vehicle	28	42	49	58	63																															
2	25	All Purpose Mobility Vehicle	26	39	46	55	59																															
2	0	All Purpose Moped	53	78	92	109	118																															
2	5	All Purpose Moped	50	74	87	104	112																															
2	10	All Purpose Moped	48	70	83	98	106																															
2	15	All Purpose Moped	45	66	78	93	100																															
2	20	All Purpose Moped	42	62	74	87	94																															
2	25	All Purpose Moped	40	58	69	82	88																															
2	0	All Purpose Motorcycle - Motorscooter 100 cc or less	297	417	503	537	567	597	627																													
2	5	All Purpose Motorcycle - Motorscooter 100 cc or less	282	396	478	510	539	567	596																													
2	10	All Purpose Motorcycle - Motorscooter 100 cc or less	267	375	453	483	510	537	564																													
2	15	All Purpose Motorcycle - Motorscooter 100 cc or less	252	354	428	456	482	507	533																													
2	20	All Purpose Motorcycle - Motorscooter 100 cc or less	238	334	402	430	454	478	502																													
2	25	All Purpose Motorcycle - Motorscooter 100 cc or less	223	313	377	403	425	448	470																													
2	0	All Purpose Motorcycle - Motorscooter 101 to 500 cc	352	477	560	660	737	777	815	856	894	932																										
2	5	All Purpose Motorcycle - Motorscooter 101 to 500 cc	334	453	532	627	700	738	774	813	849	885																										
2	10	All Purpose Motorcycle - Motorscooter 101 to 500 cc	317	429	504	594	663	699	733	770	805	839																										
2	15	All Purpose Motorcycle - Motorscooter 101 to 500 cc	299	405	476	561	626	660	693	728	760	792																										
2	20	All Purpose Motorcycle - Motorscooter 101 to 500 cc	282	382	448	528	590	622	652	685	715	746																										
2	25	All Purpose Motorcycle - Motorscooter 101 to 500 cc	264	358	420	495	553	583	611	642	670	699																										
2	0	All Purpose Motorcycle - Motorscooter 501 cc or more	544	684	757	820	867	913	957	1004	1050	1097																										
2	5	All Purpose Motorcycle - Motorscooter 501 cc or more	517	650	719	779	824	867	909	954	997	1042																										
2	10	All Purpose Motorcycle - Motorscooter 501 cc or more	490	616	681	738	780	822	861	904	945	987																										
2	15	All Purpose Motorcycle - Motorscooter 501 cc or more	462	581	643	697	737	776	813	853	892	932																										
2	20	All Purpose Motorcycle - Motorscooter 501 cc or more	435	547	606	656	694	730	766	803	840	878																										
2	25	All Purpose Motorcycle - Motorscooter 501 cc or more	408	513	568	615	650	685	718	753	787	823																										
2	0	All Purpose Motorcycle - Other 100 cc or less	363	510	615	670	707	745	783																													
2	5	All Purpose Motorcycle - Other 100 cc or less	345	484	584	636	672	708	744																													
2	10	All Purpose Motorcycle - Other 100 cc or less	327	459	553	603	636	670	705																													
2	15	All Purpose Motorcycle - Other 100 cc or less	309	433	523	569	601	633	666																													
2	20	All Purpose Motorcycle - Other 100 cc or less	290	408	492	536	566	596	626																													
2	25	All Purpose Motorcycle - Other 100 cc or less	272	382	461	502	530	559	587																													
2	0	All Purpose Motorcycle - Other 101 to 500 cc	431	585	684	807	922	971	1020	1070	1117	1167																										
2	5	All Purpose Motorcycle - Other 101 to 500 cc	409	556	650	767	876	922	969																													

TERR	DISC %	INSURANCE USE DESCRIPTION																																				
			0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31				
2	0	All Purpose Motorcycle - Other 501 cc or more	666	835	927	1027	1083	1141	1198	1255	1314	1371																										
2	5	All Purpose Motorcycle - Other 501 cc or more	633	793	881	976	1029	1084	1138	1192	1248	1302																										
2	10	All Purpose Motorcycle - Other 501 cc or more	599	751	834	924	975	1027	1078	1129	1183	1234																										
2	15	All Purpose Motorcycle - Other 501 cc or more	566	710	788	873	921	970	1018	1067	1117	1165																										
2	20	All Purpose Motorcycle - Other 501 cc or more	533	668	742	822	866	913	958	1004	1051	1097																										
2	25	All Purpose Motorcycle - Other 501 cc or more	499	626	695	770	812	856	898	941	985	1028																										
2	0	All Purpose Motorcycle - Sport 100 cc or less	405	569	687	745	786	829	871																													
2	5	All Purpose Motorcycle - Sport 100 cc or less	385	541	653	708	747	788	827																													
2	10	All Purpose Motorcycle - Sport 100 cc or less	364	512	618	670	707	746	784																													
2	15	All Purpose Motorcycle - Sport 100 cc or less	344	484	584	633	668	705	740																													
2	20	All Purpose Motorcycle - Sport 100 cc or less	324	455	550	596	629	663	697																													
2	25	All Purpose Motorcycle - Sport 100 cc or less	304	427	515	559	589	622	653																													
2	0	All Purpose Motorcycle - Sport 101 to 500 cc	478	654	762	900	1029	1083	1138	1193	1247	1301																										
2	5	All Purpose Motorcycle - Sport 101 to 500 cc	454	621	724	855	978	1029	1081	1133	1185	1236																										
2	10	All Purpose Motorcycle - Sport 101 to 500 cc	430	589	686	810	926	975	1024	1074	1122	1171																										
2	15	All Purpose Motorcycle - Sport 101 to 500 cc	406	556	648	765	875	921	967	1014	1060	1106																										
2	20	All Purpose Motorcycle - Sport 101 to 500 cc	382	523	610	720	823	866	910	954	998	1041																										
2	25	All Purpose Motorcycle - Sport 101 to 500 cc	358	490	571	675	772	812	853	895	935	976																										
2	0	All Purpose Motorcycle - Sport 501 cc or more	738	930	1033	1142	1207	1270	1334	1398	1462	1525																										
2	5	All Purpose Motorcycle - Sport 501 cc or more	701	883	981	1085	1147	1206	1267	1328	1389	1449																										
2	10	All Purpose Motorcycle - Sport 501 cc or more	664	837	930	1028	1086	1143	1201	1258	1316	1372																										
2	15	All Purpose Motorcycle - Sport 501 cc or more	627	790	878	971	1026	1079	1134	1188	1243	1296																										
2	20	All Purpose Motorcycle - Sport 501 cc or more	590	744	826	914	966	1016	1067	1118	1170	1220																										
2	25	All Purpose Motorcycle - Sport 501 cc or more	553	697	775	856	905	952	1000	1048	1096	1144																										
2	0	All Purpose Motorcycle - Touring 100 cc or less	363	510	615	670	707	745	783																													
2	5	All Purpose Motorcycle - Touring 100 cc or less	345	484	584	636	672	708	744																													
2	10	All Purpose Motorcycle - Touring 100 cc or less	327	459	553	603	636	670	705																													
2	15	All Purpose Motorcycle - Touring 100 cc or less	309	433	523	569	601	633	666																													
2	20	All Purpose Motorcycle - Touring 100 cc or less	290	408	492	536	566	596	626																													
2	25	All Purpose Motorcycle - Touring 100 cc or less	272	382	461	502	530	559	587																													
2	0	All Purpose Motorcycle - Touring 101 to 500 cc	431	585	684	807	922	971	1020	1070	1117	1167																										
2	5	All Purpose Motorcycle - Touring 101 to 500 cc	409	556	650	767	876	922	969	1016	1061	1109																										
2	10	All Purpose Motorcycle - Touring 101 to 500 cc	388	526	616	726	830	874	918	963	1005	1050																										
2	15	All Purpose Motorcycle - Touring 101 to 500 cc	366	497	581	686	784	825	867	909	949	992																										
2	20	All Purpose Motorcycle - Touring 101 to 500 cc	345	468	547	646	738	777	816	856	894	934																										
2	25	All Purpose Motorcycle - Touring 101 to 500 cc	323	439	513	605	691	728	765	802	838	875																										
2	0	All Purpose Motorcycle - Touring 501 cc or more	666	835	927	1027	1083	1141	1198	1255	1314	1371																										
2	5	All Purpose Motorcycle - Touring 501 cc or more	633	793	881	976	1029	1084	1138	1192	1248	1302																										
2	10	All Purpose Motorcycle - Touring 501 cc or more	599	751	834	924	975	1027	1078	1129	1183	1234																										
2	15	All Purpose Motorcycle - Touring 501 cc or more	566	710	788	873	921	970	1018	1067	1117	1165																										
2	20	All Purpose Motorcycle - Touring 501 cc or more	533	668	742	822	866	913	958	1004	1051	1097																										
2	25	All Purpose Motorcycle - Touring 501 cc or more	499	626	695	770	812	856	898	941	985	1028																										
2	0	All Purpose Motorhome	487	638	761	855	950	1044	1138	1233	1327	1421	1516																									
2	5	All Purpose Motorhome	463	606	723	812	902	992	1081	1171	1261	1350	1440																									
2	10	All Purpose Motorhome	438	574	685	769	855	940	1024	1110	1194	1279	1364																									
2	15	All Purpose Motorhome	414	542	647	727	807	887	967	1048	1128	1208	1289																									
2	20	All Purpose Motorhome	390	510	609	684	760	835	910	986	1062	1137	1213																									
2	25	All Purpose Motorhome	365	478	571	641	712	783	853	925	995	1066	1137																									
2	0	All Purpose Passenger Vehicle	437	538	640	704	765	826	880	945	991	1049	1060	1069	1103	1121	1136	1167	1186	1211	1242	1273	1300	1346	1392	1439	1494	1539	1549	1569	1589	1609	1629					
2	5	All Purpose Passenger Vehicle	415	511	608	669	727	785	836	898	941	968	997	1007	1016	1048	1065	1079	1109	1127	1150	1180	1209	1235	1279	1322	1367	1419	1462	1472	1491	1510	1529	1548				
2	10	All Purpose Passenger Vehicle	393	484	576	634	688	743	792	850	892	917	944	954	962	993	1009	1022	1050	1067	1090	1118	1146	1170	1211	1253	1295	1345	1385	1394	1412	1430	1448	1466				
2	15	All Purpose Passenger Vehicle	371	457	544	598	650	702	748	803	842	866	892	901	909	938	953	966	992	1008	1029	1056	1082	1105	1144	1183	1223	1270	1308	1317	1334	1351	1368	1385				
2	20	All Purpose Passenger Vehicle	350	430	512	563	612	661	704	756	793	815	839	848	855	882	897	909	934	949	969	994	1018	1040	1077	1114	1151	1195	1231	1239	1255	1271	1287	1303				
2	25	All Purpose Passenger Vehicle	328	403	480	528	574	619	660	709	743	764	787	795	802																							

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
2	20	All Purpose Truck 4,540 kg or less GVW	293	358	409	438	469	508	542	576	592	626	664	691	712	748	778	804	841	880	922	926	974	1003	1047	1100	1138	1178	1208	1250	1281	1310	1341	1371	
2	25	All Purpose Truck 4,540 kg or less GVW	274	335	383	411	439	476	508	540	555	587	622	648	667	701	730	754	788	825	865	868	913	940	982	1031	1066	1105	1132	1172	1201	1228	1257	1285	
2	0	Antique Vehicle - Bus	112																																
2	0	Antique Vehicle - Motorcycle	112																																
2	0	Antique Vehicle - Passenger Vehicle	112																																
2	0	Antique Vehicle - Truck	112																																
2	0	Artisan Truck 4,540 kg or less GVW	393	481	550	589	630	683	729	774	796	842	892	930	957	1005	1046	1081	1130	1183	1240	1246	1310	1348	1408	1478	1529	1584	1623	1680	1721	1762	1802	1843	
2	5	Artisan Truck 4,540 kg or less GVW	373	457	522	560	598	649	693	735	756	800	847	883	909	955	994	1027	1073	1124	1178	1184	1244	1281	1338	1404	1453	1505	1542	1596	1635	1674	1712	1751	
2	10	Artisan Truck 4,540 kg or less GVW	354	433	495	530	567	615	656	697	716	758	803	837	861	904	941	973	1017	1065	1116	1121	1179	1213	1267	1330	1376	1426	1461	1512	1549	1586	1622	1659	
2	15	Artisan Truck 4,540 kg or less GVW	334	409	467	501	535	581	620	658	677	716	758	790	813	854	889	919	960	1006	1054	1059	1113	1146	1197	1256	1300	1346	1380	1428	1463	1498	1532	1567	
2	20	Artisan Truck 4,540 kg or less GVW	314	385	440	471	504	546	583	619	637	674	714	744	766	804	837	865	904	946	992	997	1048	1078	1126	1182	1223	1267	1298	1344	1377	1410	1442	1474	
2	25	Artisan Truck 4,540 kg or less GVW	295	361	412	442	472	512	547	580	597	631	669	697	718	754	784	811	847	887	930	934	982	1011	1056	1108	1147	1188	1217	1260	1291	1321	1351	1382	
2	0	Artisan Truck 4,541 to 16,330 kg GVW	551	589	598	664	765	890	1002	1115	1228	1375	1440	1541	1647	1764	1887	1961	2041																
2	5	Artisan Truck 4,541 to 16,330 kg GVW	523	560	568	631	727	845	952	1059	1167	1306	1368	1464	1565	1676	1793	1863	1939																
2	10	Artisan Truck 4,541 to 16,330 kg GVW	496	530	538	598	688	801	902	1003	1105	1237	1296	1387	1482	1588	1698	1765	1837																
2	15	Artisan Truck 4,541 to 16,330 kg GVW	468	501	508	564	650	756	852	948	1044	1169	1224	1310	1400	1499	1604	1667	1735																
2	20	Artisan Truck 4,541 to 16,330 kg GVW	441	471	478	531	612	712	802	892	982	1100	1152	1233	1318	1411	1510	1569	1633																
2	25	Artisan Truck 4,541 to 16,330 kg GVW	413	442	448	498	574	667	751	836	921	1031	1080	1156	1235	1323	1415	1471	1531																
2	0	Artisan Truck 16,331 kg or more GVW	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407																
2	0	Cement/Brick/Exploration Truck 10,891 to 16,330 kg GVW	467	501	511	542	578	726	819	911	1003	1066	1119	1197	1279	1371	1465	1525	1583																
2	0	Cement/Brick/Exploration Truck 16,331 kg or more GVW	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485																
2	0	Charter Bus Local 20 seats or less	357	385	417	449	475	509	541	557	574	597	618	646	670	695																			
2	0	Charter Bus Local 21 to 35 seats	445	470	495	520	547	567	602	632	653	678	706	734	765	797																			
2	0	Charter Bus Local 36 to 50 seats	528	547	570	598	626	633	653	658	701	729	760	790	821	854																			
2	0	Charter Bus Local 51 seats or more	583	602	625	641	654	664	685	695	710	740	768	800	832	866																			
2	0	Common Carrier Bus Over 161K outside MB	373																																
2	0	Common Carrier Bus Within MB	1293																																
2	0	Common Carrier Local Passenger Vehicle	513	631	750	825	896	968	1031	1108	1162	1195	1230	1243	1253	1294	1314	1332	1368	1391	1419	1456	1493	1524	1578	1632	1687	1752	1804	1816	1839	1863	1887	1910	
2	5	Common Carrier Local Passenger Vehicle	487	599	712	784	851	920	979	1053	1104	1135	1168	1181	1190	1229	1248	1265	1300	1321	1348	1383	1418	1448	1499	1550	1603	1664	1714	1725	1747	1770	1793	1814	
2	10	Common Carrier Local Passenger Vehicle	462	568	675	742	806	871	928	997	1046	1075	1107	1119	1128	1165	1183	1199	1231	1252	1277	1310	1344	1372	1420	1469	1518	1577	1624	1634	1655	1677	1698	1719	
2	15	Common Carrier Local Passenger Vehicle	436	536	637	701	762	823	876	942	988	1016	1045	1057	1065	1100	1117	1132	1163	1182	1206	1238	1269	1295	1341	1387	1434	1489	1533	1544	1563	1584	1604	1623	
2	20	Common Carrier Local Passenger Vehicle	410	505	600	660	717	774	825	886	930	956	984	994	1002	1035	1051	1066	1094	1113	1135	1165	1194	1219	1262	1306	1350	1402	1443	1453	1471	1490	1510	1528	
2	25	Common Carrier Local Passenger Vehicle	385	473	562	619	672	726	773	831	871	896	922	932	940	970	985	999	1026	1043	1064	1092	1120	1143	1183	1224	1265	1314	1353	1362	1379	1397	1415	1432	
2	0	Common Carrier Passenger Vehicle Over 161K in MB	662	818	985	1084	1178	1272	1355	1455	1526	1570	1615	1632	1646	1700	1726	1750	1798	1827	1864	1913	1961	2002	2073	2143	2217	2301	2370	2385	2416	2447	2478	2509	
2	0	Common Carrier Passenger Vehicle Within 161K in MB	403	496	590	649	705	761	811	871	914	940	967	977	986	1018	1034	1048	1076	1094	1116	1145	1174	1199	1241	1283	1327	1378	1419	1428	1447	1465	1484	1502	
2	5	Common Carrier Passenger Vehicle Within 161K in MB	383	471	560	617	670	723	770	827	868	893	919	928	937	967	982	996	1022	1039	1060	1088	1115	1139	1179	1219	1261	1309	1348	1357	1375	1392	1410	1427	
2	10	Common Carrier Passenger Vehicle Within 161K in MB	363	446	531	584	634	685	730	784	823	846	870	879	887	916	931	943	968	985	1004	1030	1057	1079	1117	1155	1194	1240	1277	1285	1302	1318	1336	1352	
2	15	Common Carrier Passenger Vehicle Within 161K in MB	343	422	501	552	599	647	689	740	777	799	822	830	838	865	879	891	915	930	949	973	998	1019	1055	1091	1128	1171	1206	1214	1230	1245	1261	1277	
2	20	Common Carrier Passenger Vehicle Within 161K in MB	322	397	472	519	564	609	649	697	731	752	774	782	789	814	827	838	861	875	893	916	939	959	993	1026	1062	1102	1135	1142	1158	1172	1187	1202	
2	25	Common Carrier Passenger Vehicle Within 161K in MB	302	372	442	487	529	571	608	653	685	705	725	733	739	763	775	786	807	820	837	859	880	899	931	962	995	1033	1064	1071	1085	1099	1113	1126	
2	0	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	655	801	916	982	1050	1137	1215	1289	1326	1402	1486	1548	1594	1675	1742	1800	1883	1971	2065	2075	2183	2246	2345	2462	2547	2639	2704	2799	2867	2935	3002	3070	
2	5	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	622	761	870	933	997	1080	1154	1225	1260	1332	1412	1471	1514	1591	1655	1710	1789	1872	1962	1971	2074	2134	2228	2339	2420	2507	2569	2659	2724	2788	2852	2916	
2	10	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	589	721	824	884	945	1023	1093	1160	1193	1262	1337	1393	1435	1507	1568	1620	1695	1774	1858	1867	1965	2021	2110	2216	2292	2375	2434	2519	2580	2641	2702	2763	
2	15	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	557	681	779	835	892	966	1033	1096	1127	1192	1263	1316	1355	1424	1481	1530	1601	1675	1755	1764	1856	1909	1993	2093	2165	2243	2298	2379	2437	2495	2552	2609	
2	20	Common Carrier Truck Local Within City or Mun. 4,540 kg or less GVW	524	641	733	786	840	910	972	1031	1061	1122	1189	1238	1275	1340	1394	1440	1506	1577															

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31		
2	0	Common Carrier Truck Within 161K in MB 4,540 kg or less GVW	468	572	654	701	750	812	867	920	947	1001	1061	1105	1138	1195	1243	1285	1344	1407	1474	1481	1558	1603	1674	1757	1818	1883	1930	1998	2047	2095	2143	2191		
2	5	Common Carrier Truck Within 161K in MB 4,540 kg or less GVW	445	543	621	666	712	771	824	874	900	951	1008	1050	1081	1135	1181	1221	1277	1337	1400	1407	1480	1523	1590	1669	1727	1789	1833	1898	1945	1990	2036	2081		
2	10	Common Carrier Truck Within 161K in MB 4,540 kg or less GVW	421	515	589	631	675	731	780	828	852	901	955	994	1024	1075	1119	1156	1210	1266	1327	1333	1402	1443	1507	1581	1636	1695	1737	1798	1842	1885	1929	1972		
2	15	Common Carrier Truck Within 161K in MB 4,540 kg or less GVW	398	486	556	596	637	690	737	782	805	851	902	939	967	1016	1057	1092	1142	1196	1253	1259	1324	1363	1423	1493	1545	1601	1640	1698	1740	1781	1822	1862		
2	20	Common Carrier Truck Within 161K in MB 4,540 kg or less GVW	374	458	523	561	600	650	694	736	758	801	849	884	910	956	994	1028	1075	1126	1179	1185	1246	1282	1339	1406	1454	1506	1544	1598	1638	1676	1714	1753		
2	25	Common Carrier Truck Within 161K in MB 4,540 kg or less GVW	351	429	490	526	562	609	650	690	710	751	796	829	853	896	932	964	1008	1055	1105	1111	1168	1202	1255	1318	1363	1412	1447	1498	1535	1571	1607	1643		
2	0	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW	647	808	829	908	943	1260	1420	1580	1739	1943	2042	2188	2340	2503	2682	2792	2900																	
2	5	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW	615	768	788	863	896	1197	1349	1501	1652	1846	1940	2079	2223	2378	2548	2652	2755																	
2	10	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW	582	727	746	817	849	1134	1278	1422	1565	1749	1838	1969	2106	2253	2414	2513	2610																	
2	15	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW	550	687	705	772	802	1071	1207	1343	1478	1652	1736	1860	1989	2128	2280	2373	2465																	
2	20	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW	518	646	663	726	754	1008	1136	1264	1391	1554	1634	1750	1872	2002	2146	2234	2320																	
2	25	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW	485	606	622	681	707	945	1065	1185	1304	1457	1531	1641	1755	1877	2011	2094	2175																	
2	0	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	429	429	429	429	429	429	429	429	429	429	429	429	429	429	429	429	429																	
2	5	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408																	
2	10	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	386	386	386	386	386	386	386	386	386	386	386	386	386	386	386	386	386																	
2	15	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	365	365	365	365	365	365	365	365	365	365	365	365	365	365	365	365	365																	
2	20	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	343	343	343	343	343	343	343	343	343	343	343	343	343	343	343	343	343																	
2	25	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322																	
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	1151																																	
2	0	Dealer Motorcycle	558																																	
2	0	Dealer Trailer/Moped	374																																	
2	0	Disabled Persons/Private/Business Bus 20 seats or less	268	310	363	409	462	477	488	502	516	538	559	582	604	626																				
2	0	Disabled Persons/Private/Business Bus 21 to 35 seats	310	363	409	462	516	528	538	545	557	580	602	625	650	676	704	733																		
2	0	Disabled Persons/Private/Business Bus 36 to 50 seats	373	409	462	516	557	569	580	588	602	625	650	676	704	733																				
2	0	Disabled Persons/Private/Business Bus 51 seats or more	444	462	516	557	602	609	621	631	641	666	696	722	752	780																				
2	0	Driveaway Over 161K outside MB	193																																	
2	0	Driveaway Within Manitoba	555																																	
2	0	Farm Passenger Vehicle	286	351	418	460	500	540	575	617	648	666	685	693	699	721	733	742	763	775	791	812	832	850	880	909	941	976	1006	1012	1025	1038	1052	1065		
2	5	Farm Passenger Vehicle	272	333	397	437	475	513	546	586	616	633	651	658	664	685	696	705	725	736	751	771	790	807	836	864	894	927	956	961	974	986	999	1012		
2	10	Farm Passenger Vehicle	257	316	376	414	450	486	517	555	583	599	616	624	629	649	660	668	687	697	712	731	749	765	792	818	847	878	905	911	922	934	947	958		
2	15	Farm Passenger Vehicle	243	298	355	391	425	459	489	524	551	566	582	589	594	613	623	631	649	659	672	690	707	722	748	773	800	830	855	860	871	882	894	905		
2	20	Farm Passenger Vehicle	229	281	334	368	400	432	460	494	518	533	548	554	559	577	586	594	610	620	633	650	666	680	704	727	753	781	805	810	820	830	842	852		
2	25	Farm Passenger Vehicle	214	263	313	345	375	405	431	463	486	499	514	520	524	541	550	556	572	581	593	609	624	637	660	682	706	732	754	759	769	778	789	799		
2	0	Farming All Purpose Truck 4,540 kg or less GVW	285	349	399	427	457	495	529	561	577	610	647	674	694	729	758	784	820	858	899	903	950	977	1021	1072	1109	1148	1177	1218	1248	1277	1307	1336		
2	5	Farming All Purpose Truck 4,540 kg or less GVW	271	332	379	406	434	470	503	533	548	579	615	640	659	693	720	745	779	815	854	858	902	928	970	1018	1054	1091	1118	1157	1186	1213	1242	1269		
2	10	Farming All Purpose Truck 4,540 kg or less GVW	256	314	359	384	411	445	476	505	519	549	582	607	625	656	682	706	738	772	809	813	855	879	919	965	998	1033	1059	1096	1123	1149	1176	1202		
2	15	Farming All Purpose Truck 4,540 kg or less GVW	242	297	339	363	388	421	450	477	490	518	550	573	590	620	644	666	697	729	764	768	807	830	868	911	943	976	1000	1035	1061	1085	1111	1136		
2	20	Farming All Purpose Truck 4,540 kg or less GVW	228	279	319	342	366	396	423	449	462	488	518	539	555	583	606	627	656	686	719	722	760	782	817	858	887	918	942	974	998	1022	1046	1069		
2	25	Farming All Purpose Truck 4,540 kg or less GVW	214	262	299	320	343	371	397	421	433	457	485	505	520	547	568	588	615	643	674	677	712	733	766	804	832	861	883	913	936	958	980	1002		
2	0	Farming All Purpose Truck 4,541 to 16,330 kg GVW	235	242	247	249	251	282	317	353	389	435	461	524	538	590	607	629	656																	
2	0	Farming All Purpose Truck 16,331 kg or more GVW	317	342	365	391	416	442	454	505	556	580	599	616	663	693	741	793	825																	
2	0	Fishing All Purpose Truck 4,540 kg or less GVW	332	405	464	497	532	576	615	653	671	710	752	784	807	848	882	911	953	998	1045	1050	1105	1137	1187	1246	1290	1336	1369	1417	1451	1486	1520	1554		
2	5	Fishing All Purpose Truck 4,540 kg or less GVW	315	385	441	472	505	547	584	620	637	674	714	745	767	806	838	865	905	948	993	997	1050	1080	1128	1184	1225	1262	1301	1346	1378	1412	1444	1476		
2	10	Fishing All Purpose Truck 4,540 kg or less GVW	299	364	418	447	479	518	553	588	604	639	677	706	726	763	794	820	858	998	940															

TERR	DISC %	INSURANCE USE DESCRIPTION																																			
			0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31			
2	0	Off Road Vehicle All Purpose Motorcycle 101-250 cc	28	28	28	28	28	28	28																												
2	0	Off Road Vehicle All Purpose Motorcycle 251-500 cc	28	28	28	28	28	28	28																												
2	0	Off Road Vehicle All Purpose Motorcycle 501-750 cc	28	28	28	28	28	28	28																												
2	0	Off Road Vehicle All Purpose Motorcycle 751 cc or more	28	28	28	28	28	28	28																												
2	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		
2	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	
2	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	
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	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	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	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	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	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	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	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	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	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	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	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	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	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	28
2	0	Other Truck 4,540 kg or less GVW	240	293	335	359	384	416	445	472	485	513	544	567	583	613	638	659	689	721	756	759	799	822	858	901	932	966	990	1025	1049	1074	1099	1124			
2	0	Other Truck 4,541 to 16,330 kg GVW	341	385	395	452	475	605	682	759	836	933	982	1052	1122	1204	1285	1338	1393	1448	1503	1558	1613	1668	1723	1778	1833	1888	1943	1998	2053	2108	2163	2218			
2	0	Other Truck 16,331 kg or more GVW	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399		
2	0	Petroleum/Chemical Truck 4,540 kg or less GVW	323	395	451	484	517	560	598	635	653	691	732	763	785	825	858	887	928	971	1017	1022	1075	1106	1155	1213	1255	1300	1332	1379	1412	1446	1479	1512			
2	0	Petroleum/Chemical Truck 4,541 to 16,330 kg GVW	354	472	478	566	592	771	869	966	1064	1187	1251	1342	1435	1535	1643	1710	1773	1836	1900	1964	2028	2092	2156	2220	2284	2348	2412	2476	2540	2604	2668	2732			
2	0	Petroleum/Chemical Truck 16,331 kg or more GVW	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359	359		
2	0	Pleasure Moped	48	70	83	98	106																														
2	5	Pleasure Moped	46	66	79	93	101																														
2	10	Pleasure Moped	43	63	75	88	95																														
2	15	Pleasure Moped	41	59	71	83	90																														
2	20	Pleasure Moped	38	56	66	78	85																														
2	25	Pleasure Moped	36	52	62	73	79																														
2	0	Pleasure Motorcycle - Motorscooter 100 cc or less	267	375	453	483	510	537	564																												
2	5	Pleasure Motorcycle - Motorscooter 100 cc or less	254	356	430	459	484	510	536																												
2	10	Pleasure Motorcycle - Motorscooter 100 cc or less	240	337	408	435	459	483	508																												
2	15	Pleasure Motorcycle - Motorscooter 100 cc or less	227	319	385	411	433	456	479																												
2	20	Pleasure Motorcycle - Motorscooter 100 cc or less	214	300	362	386	408	430	451																												
2	25	Pleasure Motorcycle - Motorscooter 100 cc or less	200	281	340	362	382	403	423																												
2	0	Pleasure Motorcycle - Motorscooter 101 to 500 cc	317	429	504	594	663	699	733	770	805	839																									
2	5	Pleasure Motorcycle - Motorscooter 101 to 500 cc	301	408	479	564	630	664	696	731	765	797																									
2	10	Pleasure Motorcycle - Motorscooter 101 to 500 cc	285	386	454	535	597	629	660	693	724	755																									
2	15	Pleasure Motorcycle - Motorscooter 101 to 500 cc	269	365	428	505	564	594	623	654	684	713																									
2	20	Pleasure Motorcycle - Motorscooter 101 to 500 cc	254	343	403	475	530	559	586	616	644	671																									
2	25	Pleasure Motorcycle - Motorscooter 101 to 500 cc	238	322	378	445	497	524	550	577	604	629																									
2	0	Pleasure Motorcycle - Motorscooter 501 cc or more	490	616	681	738	780	822	861	904	945	987																									
2	5	Pleasure Motorcycle - Motorscooter 501 cc or more	465	585	647	701	741	781	818	859	898	938																									
2	10	Pleasure Motorcycle - Motorscooter 501 cc or more	441	554	613	664	702	740	775	814	850	888																									
2	15	Pleasure Motorcycle - Motorscooter 501 cc or more	416	524	579	627	663	699	732	768	803	839																									

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31			
2	15	Pleasure Motorcycle - Other 101 to 500 cc	330	447	524	617	705	743	780	819	854	892																									
2	20	Pleasure Motorcycle - Other 101 to 500 cc	310	421	493	581	664	699	734	770	804	840																									
2	25	Pleasure Motorcycle - Other 101 to 500 cc	291	394	462	544	622	655	688	722	754	787																									
2	0	Pleasure Motorcycle - Other 501 cc or more	599	751	834	924	975	1027	1078	1129	1183	1234																									
2	5	Pleasure Motorcycle - Other 501 cc or more	569	713	792	878	926	976	1024	1073	1124	1172																									
2	10	Pleasure Motorcycle - Other 501 cc or more	539	676	751	832	877	924	970	1016	1065	1111																									
2	15	Pleasure Motorcycle - Other 501 cc or more	509	638	709	785	829	873	916	960	1006	1049																									
2	20	Pleasure Motorcycle - Other 501 cc or more	479	601	667	739	780	822	862	903	946	987																									
2	25	Pleasure Motorcycle - Other 501 cc or more	449	563	625	693	731	770	808	847	887	925																									
2	0	Pleasure Motorcycle - Sport 100 cc or less	364	512	618	670	707	746	784																												
2	5	Pleasure Motorcycle - Sport 100 cc or less	346	486	587	636	672	709	745																												
2	10	Pleasure Motorcycle - Sport 100 cc or less	328	461	556	603	636	671	706																												
2	15	Pleasure Motorcycle - Sport 100 cc or less	309	435	525	569	601	634	666																												
2	20	Pleasure Motorcycle - Sport 100 cc or less	291	410	494	536	566	597	627																												
2	25	Pleasure Motorcycle - Sport 100 cc or less	273	384	463	502	530	559	588																												
2	0	Pleasure Motorcycle - Sport 101 to 500 cc	430	589	686	810	926	975	1024	1074	1122	1171																									
2	5	Pleasure Motorcycle - Sport 101 to 500 cc	408	560	652	769	880	926	973	1020	1066	1112																									
2	10	Pleasure Motorcycle - Sport 101 to 500 cc	387	530	617	729	833	877	922	967	1010	1054																									
2	15	Pleasure Motorcycle - Sport 101 to 500 cc	365	501	583	688	787	829	870	913	954	995																									
2	20	Pleasure Motorcycle - Sport 101 to 500 cc	344	471	549	648	741	780	819	859	898	937																									
2	25	Pleasure Motorcycle - Sport 101 to 500 cc	322	442	514	607	694	731	768	805	841	878																									
2	0	Pleasure Motorcycle - Sport 501 cc or more	664	837	930	1028	1086	1143	1201	1258	1316	1372																									
2	5	Pleasure Motorcycle - Sport 501 cc or more	631	795	883	977	1032	1086	1141	1195	1250	1303																									
2	10	Pleasure Motorcycle - Sport 501 cc or more	598	753	837	925	977	1029	1081	1132	1184	1235																									
2	15	Pleasure Motorcycle - Sport 501 cc or more	564	711	790	874	923	972	1021	1069	1119	1166																									
2	20	Pleasure Motorcycle - Sport 501 cc or more	531	670	744	822	869	914	961	1006	1053	1098																									
2	25	Pleasure Motorcycle - Sport 501 cc or more	498	628	697	771	814	857	901	943	987	1029																									
2	0	Pleasure Motorcycle - Touring 100 cc or less	327	459	553	603	636	670	705																												
2	5	Pleasure Motorcycle - Touring 100 cc or less	311	436	525	573	604	636	670																												
2	10	Pleasure Motorcycle - Touring 100 cc or less	294	413	498	543	572	603	634																												
2	15	Pleasure Motorcycle - Touring 100 cc or less	278	390	470	513	541	569	599																												
2	20	Pleasure Motorcycle - Touring 100 cc or less	262	367	442	482	509	536	564																												
2	25	Pleasure Motorcycle - Touring 100 cc or less	245	344	415	452	477	502	529																												
2	0	Pleasure Motorcycle - Touring 101 to 500 cc	388	526	616	726	830	874	918	963	1005	1050																									
2	5	Pleasure Motorcycle - Touring 101 to 500 cc	369	500	585	690	788	830	872	915	955	997																									
2	10	Pleasure Motorcycle - Touring 101 to 500 cc	349	473	554	653	747	787	826	867	904	945																									
2	15	Pleasure Motorcycle - Touring 101 to 500 cc	330	447	524	617	705	743	780	819	854	892																									
2	20	Pleasure Motorcycle - Touring 101 to 500 cc	310	421	493	581	664	699	734	770	804	840																									
2	25	Pleasure Motorcycle - Touring 101 to 500 cc	291	394	462	544	622	655	688	722	754	787																									
2	0	Pleasure Motorcycle - Touring 501 cc or more	599	751	834	924	975	1027	1078	1129	1183	1234																									
2	5	Pleasure Motorcycle - Touring 501 cc or more	569	713	792	878	926	976	1024	1073	1124	1172																									
2	10	Pleasure Motorcycle - Touring 501 cc or more	539	676	751	832	877	924	970	1016	1065	1111																									
2	15	Pleasure Motorcycle - Touring 501 cc or more	509	638	709	785	829	873	916	960	1006	1049																									
2	20	Pleasure Motorcycle - Touring 501 cc or more	479	601	667	739	780	822	862	903	946	987																									
2	25	Pleasure Motorcycle - Touring 501 cc or more	449	563	625	693	731	770	808	847	887	925																									
2	0	Pleasure Motorhome	238	312	372	418	464	510	556	602	648	695	741																								
2	5	Pleasure Motorhome	226	296	353	397	441	484	528	572	616	660	704																								
2	10	Pleasure Motorhome	214	281	335	376	418	459	500	542	583	625	667																								
2	15	Pleasure Motorhome	202	265	316	355	394	433	473	512	551	591	630																								
2	20	Pleasure Motorhome	190	250	298	334	371	408	445	482	518	556	593																								
2	25	Pleasure Motorhome	178	234	279	313	348	382	417	451	486	521	556																								
2	0	Pleasure Passenger Vehicle	360	442	526	579	629	679	723	777	815	838	862	871	879	907	922	934	959	975	995	1021	1047	1069	1107	1144	1183	1228	1265	1273	1290	1306	1323	1339			
2	5	Pleasure Passenger Vehicle	342	420	500	550	598	645	687	738	774	796	819	827	835	862	876	887	911	926	945	970	995	1016	1052	1087	1124	1167	1202	1209	1225	1241	1257	1272			
2	10	Pleasure Passenger Vehicle	324	398	473	521	566	611	651	699	733	754	776	784	791	816	830	841	863	877	895	919	942	962	996	1030	1065	1105	1138	1146	1161	1175	1191	1205			
2	15	Pleasure Passenger Vehicle	306	376	447	492	535	577	615	660	693	712	733	740	747	771	784	794	815	829	846	868	890	909	941	972	1006	1044</									

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31						
3	15	All Purpose Motorcycle - Other 100 cc or less	360	549	666	755	797	840	881																															
3	20	All Purpose Motorcycle - Other 100 cc or less	339	517	626	710	750	790	830																															
3	25	All Purpose Motorcycle - Other 100 cc or less	318	484	587	666	703	741	778																															
3	0	All Purpose Motorcycle - Other 101 to 500 cc	526	750	884	1055	1223	1288	1353	1417	1482	1546																												
3	5	All Purpose Motorcycle - Other 101 to 500 cc	500	712	840	1002	1162	1224	1285	1346	1408	1469																												
3	10	All Purpose Motorcycle - Other 101 to 500 cc	473	675	796	949	1101	1159	1218	1275	1334	1391																												
3	15	All Purpose Motorcycle - Other 101 to 500 cc	447	637	751	897	1040	1095	1150	1204	1260	1314																												
3	20	All Purpose Motorcycle - Other 101 to 500 cc	421	600	707	844	978	1030	1082	1134	1186	1237																												
3	25	All Purpose Motorcycle - Other 101 to 500 cc	394	562	663	791	917	966	1015	1063	1111	1159																												
3	0	All Purpose Motorcycle - Other 501 cc or more	864	1085	1221	1363	1439	1515	1592	1668	1745	1820																												
3	5	All Purpose Motorcycle - Other 501 cc or more	821	1031	1160	1295	1367	1439	1512	1585	1658	1729																												
3	10	All Purpose Motorcycle - Other 501 cc or more	778	976	1099	1227	1295	1363	1433	1501	1570	1638																												
3	15	All Purpose Motorcycle - Other 501 cc or more	734	922	1038	1159	1223	1288	1353	1418	1483	1547																												
3	20	All Purpose Motorcycle - Other 501 cc or more	691	868	977	1090	1151	1212	1274	1334	1396	1456																												
3	25	All Purpose Motorcycle - Other 501 cc or more	648	814	916	1022	1079	1136	1194	1251	1309	1365																												
3	0	All Purpose Motorcycle - Sport 100 cc or less	468	720	871	990	1045	1101	1156																															
3	5	All Purpose Motorcycle - Sport 100 cc or less	445	684	827	940	993	1046	1098																															
3	10	All Purpose Motorcycle - Sport 100 cc or less	421	648	784	891	940	991	1040																															
3	15	All Purpose Motorcycle - Sport 100 cc or less	398	612	740	841	888	936	983																															
3	20	All Purpose Motorcycle - Sport 100 cc or less	374	576	697	792	836	881	925																															
3	25	All Purpose Motorcycle - Sport 100 cc or less	351	540	653	742	784	826	867																															
3	0	All Purpose Motorcycle - Sport 101 to 500 cc	586	838	985	1174	1362	1434	1507	1579	1650	1723																												
3	5	All Purpose Motorcycle - Sport 101 to 500 cc	557	796	936	1115	1294	1362	1432	1500	1567	1637																												
3	10	All Purpose Motorcycle - Sport 101 to 500 cc	527	754	886	1057	1226	1291	1356	1421	1485	1551																												
3	15	All Purpose Motorcycle - Sport 101 to 500 cc	498	712	837	998	1158	1219	1281	1342	1402	1465																												
3	20	All Purpose Motorcycle - Sport 101 to 500 cc	469	670	788	939	1090	1147	1206	1263	1320	1378																												
3	25	All Purpose Motorcycle - Sport 101 to 500 cc	439	628	739	880	1021	1075	1130	1184	1237	1292																												
3	0	All Purpose Motorcycle - Sport 501 cc or more	959	1211	1363	1519	1604	1690	1775	1860	1944	2029																												
3	5	All Purpose Motorcycle - Sport 501 cc or more	911	1150	1295	1443	1524	1605	1686	1767	1847	1928																												
3	10	All Purpose Motorcycle - Sport 501 cc or more	863	1090	1227	1367	1444	1521	1597	1674	1750	1826																												
3	15	All Purpose Motorcycle - Sport 501 cc or more	815	1029	1159	1291	1363	1436	1509	1581	1652	1725																												
3	20	All Purpose Motorcycle - Sport 501 cc or more	767	969	1090	1215	1283	1352	1420	1488	1555	1623																												
3	25	All Purpose Motorcycle - Sport 501 cc or more	719	908	1022	1139	1203	1267	1331	1395	1458	1522																												
3	0	All Purpose Motorcycle - Touring 100 cc or less	424	646	783	888	938	988	1037																															
3	5	All Purpose Motorcycle - Touring 100 cc or less	403	614	744	844	891	939	985																															
3	10	All Purpose Motorcycle - Touring 100 cc or less	382	581	705	799	844	889	933																															
3	15	All Purpose Motorcycle - Touring 100 cc or less	360	549	666	755	797	840	881																															
3	20	All Purpose Motorcycle - Touring 100 cc or less	339	517	626	710	750	790	830																															
3	25	All Purpose Motorcycle - Touring 100 cc or less	318	484	587	666	703	741	778																															
3	0	All Purpose Motorcycle - Touring 101 to 500 cc	526	750	884	1055	1223	1288	1353	1417	1482	1546																												
3	5	All Purpose Motorcycle - Touring 101 to 500 cc	500	712	840	1002	1162	1224	1285	1346	1408	1469																												
3	10	All Purpose Motorcycle - Touring 101 to 500 cc	473	675	796	949	1101	1159	1218	1275	1334	1391																												
3	15	All Purpose Motorcycle - Touring 101 to 500 cc	447	637	751	897	1040	1095	1150	1204	1260	1314																												
3	20	All Purpose Motorcycle - Touring 101 to 500 cc	421	600	707	844	978	1030	1082	1134	1186	1237																												
3	25	All Purpose Motorcycle - Touring 101 to 500 cc	394	562	663	791	917	966	1015	1063	1111	1159																												
3	0	All Purpose Motorcycle - Touring 501 cc or more	864	1085	1221	1363	1439	1515	1592	1668	1745	1820																												
3	5	All Purpose Motorcycle - Touring 501 cc or more	821	1031	1160	1295	1367	1439	1512	1585	1658	1729																												
3	10	All Purpose Motorcycle - Touring 501 cc or more	778	976	1099	1227	1295	1363	1433	1501	1570	1638																												
3	15	All Purpose Motorcycle - Touring 501 cc or more	734	922	1038	1159	1223	1288	1353	1418	1483	1547																												
3	20	All Purpose Motorcycle - Touring 501 cc or more	691	868	977	1090	1151	1212	1274	1334	1396	1456																												
3	25	All Purpose Motorcycle - Touring 501 cc or more	648	814	916	1022	1079	1136	1194	1251	1309	1365																												
3	0	All Purpose Motorhome	685	865	1070	1203	1336	1469	1601	1734	1867	2000	2132																											
3	5	All Purpose Motorhome	651	822	1016	1143	1269	1396	1521	1647	1774	1900	2025																											
3	10	All Purpose Motorhome	616	778	963	1083	1202	1322	1441	1561	1680	1800																												

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
3	20	All Purpose Passenger Vehicle	491	605	719	791	859	928	989	1062	1114	1146	1178	1191	1202	1240	1260	1277	1312	1333	1361	1396	1431	1462	1513	1564	1618	1679	1730	1741	1763	1786	1809	1831	
3	25	All Purpose Passenger Vehicle	460	567	674	742	805	870	927	995	1045	1074	1105	1117	1126	1162	1181	1197	1230	1249	1276	1309	1342	1370	1418	1466	1516	1574	1621	1632	1653	1674	1696	1717	
3	0	All Purpose Snow Vehicle (HTA)	354																																
3	0	All Purpose Trailer \$2500 or less	14																																
3	0	All Purpose Trailer \$2501 or more		36	51	64	81	102	126	151	195	201	211	218	227	238																			
3	0	All Purpose Truck 4,540 kg or less GVV	469	573	655	702	751	813	869	922	949	1003	1063	1108	1140	1198	1246	1288	1347	1409	1477	1484	1561	1606	1677	1761	1822	1887	1934	2002	2051	2099	2147	2196	
3	5	All Purpose Truck 4,540 kg or less GVV	446	544	622	667	713	772	826	876	902	953	1010	1053	1083	1138	1184	1224	1280	1339	1403	1410	1483	1526	1593	1673	1731	1793	1837	1902	1948	1994	2040	2086	
3	10	All Purpose Truck 4,540 kg or less GVV	422	516	589	632	676	732	782	830	854	903	957	997	1026	1078	1121	1159	1212	1268	1329	1336	1405	1445	1509	1585	1640	1698	1741	1802	1846	1889	1932	1976	
3	15	All Purpose Truck 4,540 kg or less GVV	399	487	557	597	638	691	739	784	807	853	904	942	969	1018	1059	1095	1145	1198	1255	1261	1327	1365	1425	1497	1549	1604	1644	1702	1743	1784	1825	1867	
3	20	All Purpose Truck 4,540 kg or less GVV	375	458	524	562	601	650	695	738	759	802	850	886	912	958	997	1030	1078	1127	1182	1187	1249	1285	1342	1409	1458	1510	1547	1602	1641	1679	1718	1757	
3	25	All Purpose Truck 4,540 kg or less GVV	352	430	491	526	563	610	652	691	712	752	797	831	855	898	934	966	1010	1057	1108	1113	1171	1204	1258	1321	1366	1415	1450	1501	1538	1574	1610	1647	
3	0	Antique Vehicle - Bus	112																																
3	0	Antique Vehicle - Motorcycle	112																																
3	0	Antique Vehicle - Passenger Vehicle	112																																
3	0	Antique Vehicle - Truck	112																																
3	0	Artisan Truck 4,540 kg or less GVV	327	400	458	491	525	568	607	644	663	701	743	774	797	837	871	900	941	985	1032	1037	1091	1122	1172	1230	1273	1319	1351	1399	1433	1467	1500	1534	
3	5	Artisan Truck 4,540 kg or less GVV	311	380	435	466	499	540	577	612	630	666	706	735	757	795	827	855	894	936	980	985	1036	1066	1113	1168	1209	1253	1283	1329	1361	1394	1425	1457	
3	10	Artisan Truck 4,540 kg or less GVV	294	360	412	442	472	511	546	580	597	631	669	697	717	753	784	810	847	886	929	933	982	1010	1055	1107	1146	1187	1216	1259	1290	1320	1350	1381	
3	15	Artisan Truck 4,540 kg or less GVV	278	340	389	417	446	483	516	547	564	596	632	658	677	711	740	765	800	837	877	881	927	954	996	1045	1082	1121	1148	1189	1218	1247	1275	1304	
3	20	Artisan Truck 4,540 kg or less GVV	262	320	366	393	420	454	486	515	530	561	594	619	638	670	697	720	753	788	826	830	873	898	938	984	1018	1055	1081	1119	1146	1174	1200	1227	
3	25	Artisan Truck 4,540 kg or less GVV	245	300	343	368	394	426	455	483	497	526	557	580	598	628	653	675	706	739	774	778	818	841	879	922	955	989	1013	1049	1075	1100	1125	1150	
3	0	Artisan Truck 4,541 to 16,330 kg GVV	487	529	540	551	620	710	800	890	980	1099	1151	1234	1316	1411	1512	1615	1715	1815	1915														
3	5	Artisan Truck 4,541 to 16,330 kg GVV	463	503	513	523	589	674	760	845	931	1044	1093	1172	1250	1340	1436	1492	1553																
3	10	Artisan Truck 4,541 to 16,330 kg GVV	438	476	486	496	558	639	720	801	882	989	1036	1111	1184	1270	1361	1414	1471																
3	15	Artisan Truck 4,541 to 16,330 kg GVV	414	450	459	468	527	603	680	756	833	934	978	1049	1119	1199	1285	1335	1390																
3	20	Artisan Truck 4,541 to 16,330 kg GVV	390	423	432	441	496	568	640	712	784	879	921	987	1053	1129	1210	1257	1308																
3	25	Artisan Truck 4,541 to 16,330 kg GVV	365	397	405	413	465	532	600	667	735	824	863	925	987	1058	1134	1178	1226																
3	0	Artisan Truck 16,331 kg or more GVV	490	490	490	490	490	490	490	490	490	490	490	490	490	490	490	490	490																
3	0	Cement/Brick/Exploration Truck 10,891 to 16,330 kg GVV	438	447	458	467	476	545	614	683	753	801	840	900	960	1030	1103	1146	1191																
3	0	Cement/Brick/Exploration Truck 16,331 kg or more GVV	597	597	597	597	597	597	597	597	597	597	597	597	597	597	597	597	597																
3	0	Charter Bus Local 20 seats or less	443	471	501	531	561	591	620	657	696	723	751	784	814	848																			
3	0	Charter Bus Local 21 to 35 seats	548	573	594	620	644	668	699	730	751	784	814	848	882	918																			
3	0	Charter Bus Local 36 to 50 seats	661	681	699	716	735	756	774	795	811	843	876	913	950	988																			
3	0	Charter Bus Local 51 seats or more	682	692	703	712	726	733	745	755	765	799	830	863	897	932																			
3	0	Common Carrier Bus Over 161K outside MB	373																																
3	0	Common Carrier Bus Within MB	1293																																
3	0	Common Carrier Local Passenger Vehicle	614	756	899	989	1074	1160	1236	1327	1393	1432	1473	1489	1502	1550	1575	1596	1640	1666	1701	1745	1789	1827	1891	1955	2022	2099	2162	2176	2204	2232	2261	2289	
3	5	Common Carrier Local Passenger Vehicle	583	718	854	940	1020	1102	1174	1261	1323	1360	1399	1415	1427	1472	1496	1516	1558	1583	1616	1658	1700	1736	1796	1857	1921	1994	2054	2067	2094	2120	2148	2175	
3	10	Common Carrier Local Passenger Vehicle	553	680	809	890	967	1044	1112	1194	1254	1289	1326	1340	1352	1395	1417	1436	1476	1499	1531	1570	1610	1644	1702	1759	1820	1889	1946	1958	1984	2009	2035	2060	
3	15	Common Carrier Local Passenger Vehicle	522	643	764	841	913	986	1051	1128	1184	1217	1252	1266	1277	1317	1339	1357	1394	1416	1446	1483	1521	1553	1607	1662	1719	1784	1838	1850	1873	1897	1922	1946	
3	20	Common Carrier Local Passenger Vehicle	491	605	719	791	859	928	989	1062	1114	1146	1178	1191	1202	1240	1260	1277	1312	1333	1361	1396	1431	1462	1513	1564	1618	1679	1730	1741	1763	1786	1809	1831	
3	25	Common Carrier Local Passenger Vehicle	460	567	674	742	805	870	927	995	1045	1074	1105	1117	1126	1162	1181	1197	1230	1249	1276	1309	1342	1370	1418	1466	1516	1574	1621	1632	1653	1674	1696	1717	
3	0	Common Carrier Passenger Vehicle Over 161K in MB	982	1207	1436	1580	1716	1854	1974	2120	2225	2288	2354	2379	2399	2477	2516	2550	2620	2662	2717	2787	2858	2918	3021	3123	3230	3353	3454	3476	3521	3566	3612	3657	
3	0	Common Carrier Passenger Vehicle Within 161K in MB	305	376	447	492	534	577	614	660	692	712	733	740	747	771	783	794	815	828	846	867	889	908	940	972	1005	1044	1075	1082	1096	1110	1124	1138	
3	5	Common Carrier Passenger Vehicle Within 161K in MB	290	357	425	467	507	548	583	627	657	676	696	703	710	732	744	754	774	787	804	824	845	863	893	923	955	992	1021	1028	1041	1054	1068	1081	
3	10	Common Carrier Passenger Vehicle Within 161K in MB	274	338	402	443	481	519	553	594	623	641	660	666	672	694	705	715	733	745	761	780	800	817	846	875	904	940	967	97					

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31			
3	0	Common Carrier Truck Local Within City or Mun. 16,331 kg or more GVW		571	571	571	571	571	571	571	571	571	571	571	571	571	571	571	571	571																	
3	5	Common Carrier Truck Local Within City or Mun. 16,331 kg or more GVW		542	542	542	542	542	542	542	542	542	542	542	542	542	542	542	542	542																	
3	10	Common Carrier Truck Local Within City or Mun. 16,331 kg or more GVW		514	514	514	514	514	514	514	514	514	514	514	514	514	514	514	514	514																	
3	15	Common Carrier Truck Local Within City or Mun. 16,331 kg or more GVW		485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485	485																	
3	20	Common Carrier Truck Local Within City or Mun. 16,331 kg or more GVW		457	457	457	457	457	457	457	457	457	457	457	457	457	457	457	457	457																	
3	25	Common Carrier Truck Local Within City or Mun. 16,331 kg or more GVW		428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428																	
3	0	Common Carrier Truck Over 161K in MB 4,540 kg or less GVW	946	1157	1323	1418	1517	1642	1754	1862	1916	2025	2147	2236	2302	2419	2516	2600	2720	2846	2982	2997	3152	3243	3387	3556	3679	3811	3906	4043	4141	4239	4336	4434			
3	0	Common Carrier Truck Over 161K in MB 4,541 to 16,330 kg GVW		1776	2172	2217	2264	2283	2614	2946	3277	3608	4029	4235	4533	4847	5185	5550	5772	6003																	
3	0	Common Carrier Truck Over 161K in MB 16,331 kg or more GVW		2038	2038	2038	2038	2038	2038	2038	2038	2038	2038	2038	2038	2038	2038	2038	2038	2038																	
3	0	Common Carrier Truck Within 161K in MB 4,540 kg or less GVW	262	320	366	392	420	454	485	515	530	560	594	619	637	669	696	719	753	787	825	829	872	897	937	984	1018	1054	1081	1119	1146	1173	1200	1227			
3	5	Common Carrier Truck Within 161K in MB 4,540 kg or less GVW	249	304	348	372	399	431	461	489	503	532	564	588	605	636	661	683	715	748	784	788	828	852	890	935	967	1001	1027	1063	1089	1114	1140	1166			
3	10	Common Carrier Truck Within 161K in MB 4,540 kg or less GVW	236	288	329	353	378	409	436	463	477	504	535	557	573	602	626	647	678	708	742	746	785	807	843	886	916	949	973	1007	1031	1056	1080	1104			
3	15	Common Carrier Truck Within 161K in MB 4,540 kg or less GVW	223	272	311	333	357	386	412	438	450	476	505	526	541	569	592	611	640	669	701	705	741	762	796	836	865	896	919	951	974	997	1020	1043			
3	20	Common Carrier Truck Within 161K in MB 4,540 kg or less GVW	210	256	293	314	336	363	388	412	424	448	475	495	510	535	557	575	602	630	660	663	698	718	750	787	814	843	865	895	917	938	960	982			
3	25	Common Carrier Truck Within 161K in MB 4,540 kg or less GVW	196	240	274	294	315	340	364	386	397	420	445	464	478	502	522	539	565	590	619	622	654	673	703	738	763	790	811	839	859	880	900	920			
3	0	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW		350	361	367	376	440	503	567	631	695	778	815	872	934	998	1069	1111	1157																	
3	5	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW		332	343	349	357	418	478	539	599	660	739	774	828	887	948	1016	1055	1099																	
3	10	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW		315	325	330	338	396	453	510	568	625	700	733	785	841	898	962	1000	1041																	
3	15	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW		297	307	312	320	374	428	482	536	591	661	693	741	794	848	909	944	983																	
3	20	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW		280	289	294	301	352	402	454	505	556	622	652	698	747	798	855	889	926																	
3	25	Common Carrier Truck Within 161K in MB 4,541 to 16,330 kg GVW		262	271	275	282	330	377	425	473	521	583	611	654	700	748	802	833	868																	
3	0	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW		465	465	465	465	465	465	465	465	465	465	465	465	465	465	465	465	465																	
3	5	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW		442	442	442	442	442	442	442	442	442	442	442	442	442	442	442	442	442																	
3	10	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW		418	418	418	418	418	418	418	418	418	418	418	418	418	418	418	418	418																	
3	15	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW		395	395	395	395	395	395	395	395	395	395	395	395	395	395	395	395	395																	
3	20	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW		372	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372																	
3	25	Common Carrier Truck Within 161K in MB 16,331 kg or more GVW		349	349	349	349	349	349	349	349	349	349	349	349	349	349	349	349	349																	
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	1439																																		
3	0	Dealer Motorcycle	546																																		
3	0	Dealer Trailer/Moped	392																																		
3	0	Disabled Persons/Private/Business Bus 20 seats or less	411	442	485	546	617	636	656	675	689	718	747	777	809	841																					
3	0	Disabled Persons/Private/Business Bus 21 to 35 seats	470	501	546	617	689	706	717	730	745	775	806	837	870	904																					
3	0	Disabled Persons/Private/Business Bus 36 to 50 seats	564	581	617	689	745	759	774	782	799	831	861	900	935	974																					
3	0	Disabled Persons/Private/Business Bus 51 seats or more	634	658	676	705	755	767	780	800	809	840	875	909	945	985																					
3	0	Driveway Over 161K outside MB	138																																		
3	0	Driveway Within Manitoba	674																																		
3	0	Farm Passenger Vehicle	218	268	318	350	381	411	438	470	493	507	522	528	532	549	558	566	581	590	603	618	634	647	670	693	716	744	766	771	781	791	801	811			
3	5	Farm Passenger Vehicle	207	255	302	332	362	390	416	446	468	482	496	502	505	522	530	538	552	560	573	587	602	615	636	658	680	707	728	732	742	751	761	770			
3	10	Farm Passenger Vehicle	196	241	286	315	343	370	394	423	444	456	470	475	479	494	502	509	523	531	543	556	571	582	603	624	644	670	689	694	703	712	721	730			
3	15	Farm Passenger Vehicle	185	228	270	297	324	349	372	399	419	431	444	449	452	467	474	481	494	501	513	525	539	550	569	589	609	632	651	655	664	672	681	689			
3	20	Farm Passenger Vehicle	174	214	254	280	305	329	350	376	394	406	418	422	426	439	446	453	465	472	482	494	507	518	536	554	573	595	613	617	625	633	641	649			
3	25	Farm Passenger Vehicle	163	201	238	262	286	308	328	352	370	380	391	396	399	412	418	424	436	442	452	463	475	485	502	520	537	558	574	578	586	593	601	608			
3	0	Farming All Purpose Truck 4,540 kg or less GVW	459	561	642	688	736	797	851	903	929	983	1041	1085	1117	1173	1221	1262	1320	1381	1447	1454	1529	1574	1643	1725	1785	1849	1895	1962	2009	2056	2104	2151			
3	5	Farming All Purpose Truck 4,540 kg or less GVW	436	533	610	654	699	757	808	858	883	934	989	1031	1061	1114	1160	1199	1254	1312	1375	1381	1453	1495	1561	1639	1696	1757	1800	1864	1909	1953	1999	2043			
3	10	Farming All Purpose Truck 4,540 kg or less GVW	413	505																																	

Table with 35 columns (TERR, DISC, INSURANCE USE DESCRIPTION, and rates 0-31) and multiple rows detailing various insurance categories and their corresponding rates.

